

Internship Report
on
Financial Statement Analysis of First Securities Islami
Bank

Submitted to the Department of Business Administration Daffodil International University in Partial Fulfillment of the Requirements for the Award of MBA degree Major in Finance

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Letter of Transmittal

May 25, 2018

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Subject: Submission of Internship Report **Financial Statement Analysis of First Securities Islami Bank**

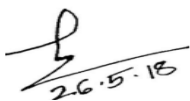
Dear Sir,

I have arranged my temporary position provide details regarding the subject of **Financial Statement Analysis of First Securities Islami Bank** under your kind supervision as a necessity of finishing the level of MBA program. I have attempted my best to set up the report in consistence with the ideal standard under your important course.

I bent over backward to uncover more prominent knowledge in this report. I trust that this will meet the standard of your judgment.

Expressing gratitude toward you for your kind supervision.

Earnestly yours


26.5.18
(Samiya Yousuf)

ID No: 152-14-613

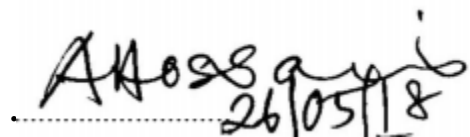
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Authentication of Chief

This is to confirm that the work entitled "Budgetary Explanation Examination of First Securities Islami Bank Restricted" is a unique work by Samiya Yousuf, ID #152-14-613, Noteworthy Fund , Branch of Business Organization, Daffodil International University, Uttara Grounds, finished her temporary job report under my watch and submitted for the incomplete satisfaction of the necessity for honor of Ace of Business Organization (MBA) from Daffodil International University (Uttara Grounds).



Handwritten signature of Professor Dr. Md. Abul Hossain, dated 26/05/18.

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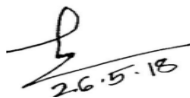
Understudy's Presentation

I do therefore seriously proclaim that the work introduced in this Entry level position Report has been done by me and has not been beforehand submitted to some other College/School/Association for a scholastic declaration/degree.

I, Samiya Yousuf, ID:152-14-613, announce that the exhibited temporary position write about "Money related Articulation Investigation of First Securities Islami Bank " submitted as a course prerequisite for the honor of the level of Ace of Business Organization at Daffodil Worldwide College was set up by me.

The work I have displayed does not break any current copyright and no bit of this report is replicated from any work done before for a degree or something else.

I additionally embrace to reimburse the harm emerging from break of the prior commitments.



(Samiya Yousuf)

ID No: 152-14-613

Major in Finance

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Daffodil International University

Affirmation

In the first place, I might want to offer my thanks to god-like ALLAH to give me the quality to finish the examination inside the stipulated time.

I profoundly thank to my noteworthy entry level position administrator Prof. Dr. Md. Abul Hossain, Division of Business Organization, and Daffodil International University for allotting me the report and for all his kind help to achieve it. His significant recommendations and direction helped me a considerable measure to set up the report in an efficient way. I might want to thank our entire Division of Business Organization for encouraging me to do entry level position and setting up this report.

I additionally wish to thank and give the due regard to my family and companions for their cheerful help and help they offered all through the way toward playing out the entire report.

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Dynamic

First Security Bank Restricted rose as another business bank to give productive managing an account administrations and to contribute financial improvement of the nation. The bank initiated its activity August 12, 1999, under the organization Demonstration 1994. The bank gives a wide scope of monetary administrations to its clients and corporate customers. The Expansive of Chiefs comprises of prominent identities from the domain of business and ventures in the nation.

This report dependent on the temporary job program, halfway necessity for the Ace of Business Organization in Daffodil Global College. The primary destinations of report are to discover Monetary Articulation Investigation of First Securities Islami Bank. The report talks about the Budgetary Articulation Examination of First Securities Islami Bank. The report is isolated into five sections. First Section contains the early on part of the report which infers presentation, goals, criticalness, scope, approach, impediments.

Second part incorporates the a Foundation of the FSIB, mission, Target and Objectives of FSBL, Highlight, Guideline Items and Administrations, SWOT Investigation of FSIB and so forth.

Third section comprises Hypothetical Viewpoints. Budgetary execution investigation, Monetary record, Pay explanation, Proportion Examination and so forth.

Four sections comprises Budgetary Explanation Investigation of First Securities Islami Bank.

Five parts comprises discoveries, suggestions and end. First Securities Islami Bank(FSIB) is setting new benchmarks in the companying field in the season of tempestuous financial conditions. As a feature of the long haul monetary change and modernization plan of the administration, the organization had been changed over into an open constrained organization.

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1.1 Presentation of the investigation:

Budgetary articulation investigation is the way toward inspecting and breaking down an organization's money related explanations to settle on better monetary choices. These announcements incorporate the wage articulation, monetary record, explanation of money streams, and proclamation of held income. Monetary proclamation investigation is required for assessing dangers, execution, money related wellbeing, and future prospects of an association. In this examination, the budgetary proclamations of First Security Bank Restricted are broke down.

1.2 Starting point of the examination:

Ace of Business Organization (MBA) Program requires a three months connection with an association pursued by an investigation doled out by the chief of the college. I was appended with of First Security Bank Constrained as an internee. My boss has requested that I put forth an investigation on money related explanation examination of utara part of First Security Bank Restricted as a component of the satisfaction of MBA degree.

1.3 Noteworthiness of the investigation:

First Security Bank Constrained is one of the main privately owned business in Bangladesh. It gives most noteworthy advantages to it are among customers the Organization in Bangladesh. There are couple of privately owned business give those benefits or enthusiasm to their customers as high as First Security Bank Restricted companying. First Security Bank Constrained framework is expecting to accomplish the objective.1.4 Objectives of the study:

General Target:

- To examine the money related explanations of First Security Bank Restricted with the key focal point of its generally speaking budgetary execution

Particular Destinations:

- i. To know the current money related position of First Security Bank Constrained
- ii. To know the five years money related execution of First Security Bank Constrained by figuring and investigating diverse kinds of proportion.
- iii. To know the money related pattern of First Security Bank Constrained centering the five years budgetary execution.
- iv. To give some proposal for the advancement of First Security Bank Constrained

1.4 Extent of the Investigation:

This investigation depends on my perception and concentrates amid my entry level position period in First Security Bank Restricted. The prime spotlight was on budgetary proclamation examination of First Security Bank Constrained for giving a few ideas about the money related position and monetary execution of the organization over no less than five years. The extent of my investigation is constrained to the First Security Bank Restricted. Amid the three months temporary position program all areas I have been watched. Nonetheless, in this examination the money related articulations of First Security Bank Restricted are broke down from various perspective including proportion investigation. This repost may help those individuals who need to think about the money related execution of First Security Bank Constrained.

1.5 Strategy of the Examination:

A few sorts of research techniques are utilized in studies relying upon the field or research. As this examination is on money related articulation investigation, certain strategies were pursued to satisfy the destinations of the investigation, making the most extreme usage of the degrees and to dodge the restrictions however much as could reasonably be expected to set up the ultimate result of the examination. There are four sorts of research techniques were utilized to finish this investigation. These techniques are –

- i. **Qualitative Strategy:** Subjective technique is worried about the quality or kind and depicting meaning. In this investigation I have utilized subjective research technique to give a reasonable idea about my examination theme and to keep up the benchmarks of my exploration I have dissected the money related proclamations from various perspective.
- ii. **Quantitative Technique:** Quantitative research depends on the quantitative estimations of a few characters. It is relevant to marvels that can be communicated as far as amounts. I have utilized the quantitative methodologies in this examination for some factual substance investigation and to decide the noteworthiness of discoveries.
- iii. **Analytical Strategy:** In logical research, the analyst needs to utilize certainties or data those officially accessible, and dissect these to make a basic assessment of the material. In this examination, I have utilized scientific technique for proportion investigation and to assess the money related execution of First Security Bank Constrained.

- iv. **Descriptive Strategy:** Graphic research incorporates studies and reality discovering enquiries of various types. The real reason for clear research is portrayal of the situation as it exists at present. In this report, I have utilized the illustrative way to deal with clarify the money related proclamations, diagrams, proportions, monetary pattern, budgetary execution and current budgetary state of First Security Bank Constrained.

Money related articulation examination needs the blend of scientific conditions, graphical introduction and clarification. In this way, I have utilized over four sorts of research techniques to get legitimate and effective result from my exploration.

1.6 Wellsprings of Information:

Information have been gathered from two sources, for example, essential wellsprings of information and auxiliary wellsprings of information. Essential wellsprings of information are those sources from which the scientist gathers information specifically by field work. Also, optional wellsprings of information are those sources which give information that are now gathered by another analyst. Starting here of view information are two composes among them one is essential information and another is optional information. The information specifically gathered by the scientists are called essential information. The information that has been now gathered by another specialist or individual for his/her work reason for existing are called optional information. I have gathered the two kinds of information from essential and auxiliary sources.

Essential Wellsprings of Information:

1. Face to confront discussion with the representatives, senior officers and the Administrator.
2. Studying distinctive significant documents like enlist books, articulation of issues, money related proclamations and so on.
3. Practical work at First Security Bank Constrained amid my entry level position program to build my insight.

Auxiliary Wellsprings of Information:

- 1) Annual Examination's including money related investigation's of First Security Bank Restricted.
- 2) Website of First Security Bank Constrained.

- 3) Journals and plan of First Security Bank Restricted.
- 4) Different books, magazines and diaries identified with the fund.

1.7 Impediments of the Examination:

I put forth a valiant effort and there has no lack of genuineness on my part to make the investigation. Be that as it may, there are a few restrictions which I have confronted while achieving the goals of this investigation, since it is extremely hard to dissect the monetary explanations more than five years of an organization. A portion of these following restrictions are obvious in this investigation:

1. The time farthest point of the temporary job is just 3 months which is brief timeframe to find out about entire companying exercises.
2. As yearly examination's need 3-4 months to be distributed after end of the period, I can't gather the ongoing yearly money related investigation (2017) of First Security Bank Constrained.
3. As last monetary proclamations are set up in head office, it winds up hard to comprehend the components of the announcements from branch office.
4. When I have arranged the grouped budgetary proclamation from unclassified one then I confronted issue to substitution of the things of the announcement, in light of the fact that the term of all things are not legitimately made reference to.
5. There were absence of legitimate optional data about First Security Bank Constrained and its items. Yearly investigations, approach rules, site and other related reports don't cover full and adequate data.
6. As the organization authorities are so much bustling that it was troublesome for them to co-work with me, or, in other words imperative for this examination are asked for to think about these impediments while perusing and legitimizing any piece of my investigation.

2.1 Recorded Foundation of FSBL:

First Security Bank Restricted rose as another business bank to give productive managing an account administrations and to contribute financial improvement of the nation. The bank started its activity August 12, 1999, under the organization Demonstration 1994. The bank gives an expansive scope of monetary administrations to its clients and corporate customers. The Wide of Executives comprises of famous identities from the domain of business and enterprises in the nation. The organization rationality "A stage ahead in time" has been correctly the embodiment of the legend of Asian achievement; the bank has been working with capable and splendid staff, hardware with current innovation to make it most proficient to address the difficulties of 21st century. Amid this limited ability to focus time the Bank effective in situating itself as p dynamic and dynamic money related organization in the nation. The bank had been broadly acclaimed by the business item from little businesspersons or business people to extensive dealers and modern combinations incorporated the first class corporate borrowers for giving creative financing arrangements.

The support and chief of the bank are a fruitful gathering of conspicuous nearby and non-inhabitant Bangladesh financial specialist who has earned high accreditation and superb notoriety in their separate fields of business at home and abroad.

2.2 Mission of FSBL:

First Security Bank Constrained means to end up one of the main banks in Bangladesh by nature of tasks in their managing an account area. The bank has some mission to accomplish the authoritative objectives. These are recorded cry:

- The bank puts stock in solid capitalization.
- It keeps up elevated requirement corporate and business morals.
- First Security Bank Constrained broadens most elevated nature of administrations, which pulls in the clients to pick them first.
- First Security Bank Constrained gives items and administrations that energize reserve funds.

□ First Security Bank Constrainer's fundamental business mission is to acquire fine position in the managing an account part of Bangladesh and additionally universally.

□ It likewise underscores on a sensible come back from its speculation to fulfill the investors.

2.3 Goal and Objectives of FSBL:

The destinations and the objectives of First Security Bank Restricted are the accompanying:

□ Their fundamental goal is to boost benefit, which thus will expand riches.

□ First Security Bank Constrained is constantly prepared to keep up the most elevated nature of administrations by saving money innovation judiciousness in the board and by applying exclusive expectation of business morals through its set up duty and legacy.

□ First Security Bank Constrained is resolved to guarantee its commitment to national economy by expanding its benefit through expert and trained development system for its client and by making corporate culture in universal managing an account region.

2.4 Component of FSBL:

There are numerous explanations for the better execution of First Security Bank Restricted than some other recently settled banks:

□ The internal condition of all branches is very much beautified. \

□ First Security Bank Restricted gives alluring loan fee in store plot, which are the most noteworthy among other business banks.

□ The bank give advance to the clients at lower loan fee with simple and adaptable condition than the other do.

□ L/C commissions and different charges are moderately low than different banks. The bank has built up reporter association with numerous outside banks.

2.5 Guideline Items and Administrations:

The Bank serves a wide range of present day, dynamic and dynamic business and additionally saving money administrations to the clients of all strata of society. Amid the limited ability to focus time, the Bank has been exceptionally perceived and lauded by the business network, from little business people to expansive dealers and mechanical aggregates, and rose as the quickest developing among the third era banks in regard of business and benefit. It has effectively opened 20 branches in various industrially critical places all through the nation to make its administrations accessible to the general population. First Security Bank Constrained effectively showcased its items intended to satisfy the requirements of different financial strata. Alluring highlights of the items have given a particular picture among the private banks. The Bank has been making consistent undertaking to offer new items and administrations. Be that as it may, the primary items and administrations of the bank incorporate the accompanying:

A. Store Plans:

I. Current Record

ii. Momentary Store

iii. Sundry Store

iv. Investment funds Financial balance

v. Settled Store

vi. Non-Occupant Remote Cash Record

vii. Occupant Outside Money Record

viii. Month to month Funds Plan

ix. Month to month Benefit Based Funds Plan

x. Twofold Advantage Store Plan

B. Advances and Advances Plans:

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I. Term Credit

ii. Credit (General)

iii. Anchored Overdraft

iv. Transport Credit

v. Money Credit

vi. House Building Credit

vii. Installment against Archive (Cushion)

viii. Credit against Trust Receipt (LTR)

ix. Buyer Fund Plan

x. Contract buy Plan

xi. Little Venture Financing

C. Administrations:

I. Prepared Money Card Administrations

ii. Instruction Settlement Administration

The Bank is an individual from Quick (Society for Overall Bury Bank Money related Media transmission)

The Bank has just propelled Internet Saving money Administration.

The Bank is wanting to present ATM/Charge card soon.

The Bank is additionally intending to present Trader Managing an account Administrations.

2.7 SWOT Examination of First Security Bank Restricted:

1. Qualities:

Organization notoriety:

First Security Bank Restricted has officially settled a great notoriety in the companying business of the nation. Inside a time of 9 years, organization has officially settled a firm balance in the companying division having colossal development in the benefits. All these have led them to win a notoriety in the companying field.

Backers:

First Security Bank Constrained was established by a gathering of surely understood business visionaries of the nation having adequate budgetary quality. The support executives have a place with conspicuous assets people of the nation. Along these lines, First Security Bank Restricted has a solid money related quality and it based upon a solid establishment.

Top Administration:

The best administration of the organization is likewise real quality. The best administration authorities have all worked in presumed organization and they are exceptionally experienced in the companying area, abilities, aptitude will keep on contributing towards further development of the organization. At First Security Bank Constrained the best administration is the main impetus and the arranging of the association where strategies are created and frequently fell down.

Offices and hardware:

First Security Bank Constrained has satisfactory physical offices and types of gear to give better administrations to the clients. The organization has automated and web based companying activities under a product. Including machines the teller counters have been introduced for expedient administration and the money counters. Modernized explanations for the clients and also for the inside utilization of the organization are additionally accessible.

Current branches:

This makes a constructive picture in the psyches of the potential clients and numerous individuals get pulled in to the organization. This is likewise a circuitous promoting effort for the organization for drawing in clients. All parts of the organization are noteworthy and are good to outside organization.

Cooperation at mid-level and lower level:

At First Security Bank Restricted have mid level and lower level administration, there are regularly group works. Numerous occupations are performed in gatherings of a few with the end goal to diminish the weight of the remaining burden and improve the procedure of finishing of the activity. Individuals are anxious to help one another and individuals as a rule are given to work.

Intuitive corporate culture:

First Security Bank Constrained has an intuitive corporate culture. In contrast to other nearby association, its workplace is inviting, intelligent and casual. There are no shrouded hindrances or limits while cooperating among the unrivaled or the subordinate. The earth is likewise enthusiastic and since the idea of the companying work itself is dreary and normal, First Security Bank Constrained. is likely workplace supports up the soul and inspiration of the representatives.

2. Shortcomings:**Low reward bundle:**

The reward bundle for the passage and the mid level administration is extensively low. The pay bundle for First Security Bank Restricted. Passage level positions are even lower than the advanced organization. Under the current low installment structure, it will be extremely hard to draw in and hold higher taught workers in First Security Bank Restricted.

3. Openings:

Broadening:

First Security Bank Constrained can seek after an enhancement system in extending its current line of business. The administration can consider alternatives of beginning dealer companying or expand in to renting and protection. By growing their business portfolio, First Security Bank Restricted can diminish their business hazard.

Advancement of new Items:

In this focused condition First Security Bank Constrained must extend its new item advancement to improve its practical upper hand.

Piece of the pie:

It's imperative to First Security Bank Constrained, to expand piece of the pie through development of credit portfolio.

Different Chances:

- i. Enhanced business improvement in all item regions and advancement of those items.
- ii. More experienced and administrative know-how.
- iii. Countrywide organize.
- iv. Increased new part advance offices.

4. Dangers:

- i. There are numerous rivals in the marker.
- ii. The development rate of rivals in the market.
- iii. Many of the contender organization are all around prepared and additionally giving better online administrations.
- iv. Regulatory prerequisites.
- v. Govt. weights to diminish loan fee.
- vi. Changing clients' needs.

3.1 Money related execution examination:

Money related execution examination of an organization is critical to get a general view around an association. It for the most part comprises of elucidation of accounting report and understanding of pay proclamation. By utilizing these two sources one can play out the proportion investigation and pattern examination which are the significant instruments for breaking down the budgetary execution of an organization.

3.2 Accounting report:

In monetary bookkeeping, an asset report or proclamation of money related position is a synopsis of the budgetary adjusts of a sole proprietorship, a business organization or an organization. Resources, liabilities and proprietorship value are recorded starting at a particular date, for example, the finish of its money related year. An asset report is regularly portrayed as a "depiction of an organization's budgetary condition". Of the four essential money related explanations, the asset report is the main articulation which applies to a solitary point in time of a business' timetable year. A standard organization accounting report has three sections: resources, liabilities and proprietorship value.

3.3 Pay proclamation:

Pay proclamation likewise alluded as benefit and misfortune explanation, profit articulation, working explanation or proclamation of activities is an organization's monetary articulation that shows how the income is changed into the net salary. It shows the incomes perceived for a particular period, and the expense and costs charged against these incomes, including benefits (e.g., deterioration and amortization of different resources) and duties. The motivation behind the salary explanation is to demonstrate directors and financial specialists whether the organization profited amid the period being considered.

3.4 Proportion Investigation:

Proportion is a technique for translating the money related proclamation of an organization. The reason for proportion investigation is recognizing the danger of business firm and the money related proclamation of a business firm, execution assessment, look at wage examination.

3.4.1 Gatherings of Money related Proportions:

Money related proportions can be partitioned into four fundamental gatherings or classes:

- i. Liquidity proportions
- ii. Activity proportions
- iii. Debt proportions and
- iv. Profitability proportions

Liquidity, action, and obligation proportions basically measure hazard, productivity proportions measure return. In the close term, the imperative classifications are liquidity, action, and gainfulness, in light of the fact that these give the data that is basic to the short-run activity of the firm. Obligation proportions are valuable principally when the investigator is certain that the firm will effectively climate the short run.

3.4.1.1 Liquidity Proportion:

The liquidity of a business firm is estimated by its capacity to fulfill its transient incredibly due. Liquidity alludes to the dissolvability of the association's generally speaking budgetary position. The three essential proportions of liquidity are-

3.4.1.1. A Present Proportion:

A standout amongst the most broad and as often as possible utilized of these liquidity proportions is the present proportion. Associations utilize current proportion to quantify the company's capacity to meet here and now commitments. It demonstrates the organization's capacity to cover its present liabilities with its present resources.

$$\text{Current Proportion} = \text{Current Resource/Current Liabilities}$$

3.4.1.1. B Brisk Proportion:

The brisk proportion is a considerably more demanding measure than current proportion. This proportion demonstrates an association's capacity to meet current liabilities with its most fluid resources.

$$\text{Brisk Ratio} = \text{Total Current Resource} - \text{Stock/Add up to Current Liabilities}$$

3.4.1.1. C Net Working Capital:

Net Working Capital, in spite of the fact that not really a proportion is a typical proportion of a company's general liquidity. A proportion of liquidity is computed by subtracting all out current liabilities from aggregate current resources.

$$\text{Net Working Capital} = \text{Total Current Resources} - \text{Add up to Current Liabilities}$$

3.4.1.2 Action Proportion:

Action proportions measure the speed with which accounts are changed over into deal or money. As to current records proportions of liquidity are for the most part lacking in light of the fact that distinctions in the creation of an association's current records can fundamentally influences its actual liquidity. Various proportions are accessible for estimating the action of the vital current records which incorporates stock, debt claims, and record payable. The action (effectiveness of use) of aggregate resources can likewise be surveyed.

3.4.1.2. An Aggregate Resource Turnover:

The aggregate resource turnover shows the productivity with which the firm can utilize every one of its advantages for create deals.

$$\text{Add up to Resource Turnover} = \text{Deals/Add up to Resource}$$

3.4.1.2. B Venture to Store Proportion:

Venture to Store Proportion demonstrates the working proficiency of a specific Organization in advancing its speculation item by estimating the level of the aggregate store dispensed by the Organization as long and advance or as venture. The proportion is ascertained as pursues:

$$\text{Venture to Store Proportion} = \text{Add up to Speculations/Add up to Stores}$$

3.4.1.3 Obligation Proportion:

The obligation position of that shows the measure of other individuals' cash being utilized in endeavoring to produce benefits. When all is said in done, the more obligation a firm uses in

connection to its aggregate resources, the more noteworthy its monetary use, a term use to portray the amplification of hazard and return presented using settled cost financing, for example, obligation and favored stock.

3.4.1.3. An Obligation Proportion:

The obligation proportion estimates the extent of aggregate resources given by the association's loan bosses.

$$\text{Obligation Proportion} = \text{Add up to Liabilities} / \text{Add up to Resources}$$

3.4.1.3 B Value Capital Proportion:

The proportion demonstrates the situation of the Organization's proprietor's value by estimating the part of aggregate resource financed by the investors contributed assets and it is figured as pursues:

$$\text{Value Capital Proportion} = \text{Add up to Investor's Value} / \text{Add up to Resources}$$

3.4.1.3. C Time Premium Earned Proportion:

This proportion estimates the capacity to meet legally binding interest installment that implies how much the organization ready to pay enthusiasm from their pay.

$$\text{Time Premium Earned Ratio} = \text{EBIT} / \text{Premium Cost}$$

3.4.1.4 Gainfulness Proportion:

These measures assess the organization's income regarding a given level of offers, a specific level of advantages, the proprietor's venture, or offer esteem. Without benefits, a firm couldn't draw in outside capital. Also, present proprietors and banks would end up worried about the organization's future and endeavor to recuperate their assets. Proprietors, loan bosses, and Administration give careful consideration to boosting benefits because of the colossal significance set on profit in the commercial center.

3.4.1.4. A Working Overall revenue:

The Working Overall revenue speaks to what are regularly called the unadulterated benefits earned on every deal dollar. A high working net revenue is favored. The working overall revenue is figured as follows:

$$\text{Working Net revenue} = \text{Working Benefit/Deals}$$

3.4.1.4. B net revenue:

The net revenue estimates the level of every deal dollar staying after all costs, including charges, have deducted. The higher the net overall revenue is better. The net revenue is computed as follows:

$$\text{Net overall revenue} = \text{Net benefit after Assessments/Deals}$$

3.4.1.4. C Profit for Value (ROE):

The Return on Value (ROE) measures the arrival earned on the proprietors (both favored and basic investors) speculation. For the most part, the higher this arrival, the happier the proprietors.

$$\text{Profit for Value (ROE)} = \text{Net benefit after Duties/Normal investor's Value}$$

3.4.1.4. D Value/Income proportion (PE proportion):

The Value/Income proportion (cost to-income proportion) of a stock is a proportion of the cost paid for an offer in respect to the wage or benefit earned by the firm per share.

$$\text{P/E proportion} = \text{Stock cost per share/profit per share}$$

3.4.1.4. E Profit per share (EPS):

EPS speaks to the dollar sum earned sake of each extraordinary offer of basic stock.

$$\text{EPS} = \text{Net wage/no. of offer exceptional}$$

4.1 Money related Proclamation:

An organization is a money related establishment whose principle work is to gather support from surplus units and put resources into shortfall units and making benefits. Proprietors, contributors and investors of an organization contribute to an organization to receive benefit or enthusiasm as a reward consequently. Be that as it may, their benefit is relies upon the organization budgetary execution. It relies upon how an organization works itself, how effectively administration works the activities of an organization. To comprehend the money related execution of an organization, the speculator ought to examine the monetary explanations of that organization. They may utilize diverse monetary proportions to break down the money related execution of an organization. By dissecting the budgetary execution of an organization financial specialists and administration can know the qualities and shortcoming of the organization, and can take legitimate arrangement settling on choices for future. To dissect the money related execution of First Security Bank Restricted (First Security Bank Constrained), diverse monetary proportions are utilized to decide the qualities and shortcoming of First Security Bank Constrained. In reality, to comprehend the by and large money related position and execution of First Security Bank Restricted is the primary point of this part.

4.2 Remaking of Budgetary Proclamations of First Security Bank Restricted:

The all center money related explanations of First Security Bank Restricted are gotten. These announcements incorporate Monetary record, Pay Explanation, Proclamation of Money Streams, Articulation of Value, Articulation of Liquidity and their notes for a long time. Be that as it may, these are not in the organization which is required for various monetary proportion examination. In this way, a portion of these money related articulations are remade in different arrangement for the enthusiasm of the investigation. The redesigned articulations are mostly concerned dependent on the span of the records which is essential for proportion examination. For setting up these budgetary proclamations no anecdotal information are utilized, just the genuine money related information from notes of explanations are utilized concurring their span and sorts.

4.3 Flat Investigation:

Flat investigation is the correlation of recorded monetary data over a progression of examining periods, or of the proportions got from this budgetary data. The purpose is to check whether any numbers are bizarrely high or low in contrast with the data for sectioning periods, which may then trigger a point by point examination of the explanation behind the distinction. The examination is most regularly a basic gathering of data that is arranged by period, yet the numbers in each succeeding period can likewise be communicated as a level of the sum in the gauge year, with the standard sum being recorded as 100%.

4.3.1 Flat Examination of the Salary Articulation:

Flat examination of the salary articulation is more often than not in a two-year organize, for example, the one demonstrated as follows, with a fluctuation additionally demonstrated that expresses the distinction between the two years for each detail. An elective organization is to just include the same number of years as will fit on the page, without demonstrating a difference, so you can see general changes by record over numerous years.

	2016	2017	Variance
Sales	Tk.1,000,000	Tk.1,500,000	Tk.500,000
Cost of goods sold	400,000	600,000	(200,000)
Gross margin	600,000	900,000	300,000
Salaries and wages	250,000	375,000	(125,000)
Office rent	50,000	80,000	(30,000)
Supplies	10,000	20,000	(10,000)
Utilities	20,000	30,000	(10,000)
Other expenses	90,000	110,000	(20,000)
Total expenses	420,000	615,000	(195,000)
Net profit	Tk.180,000	Tk.285,000	Tk.105,000

4.3.2 Level Investigation of the Accounting report:

Level investigation of the accounting report is additionally ordinarily in a two-year arrange, for example, the one demonstrated as follows, with a fluctuation demonstrating the contrast between the two years for each detail. An elective organization is to include the same number

of years as will fit on the page, without demonstrating a difference, so you can see general changes by record over numerous years. A less-utilized organization is to incorporate a vertical investigation of every year in the examination, so every year demonstrates each detail as a level of the aggregate resources in that year.

	2016	2017	Variance
Cash	Tk.100,000	Tk.80,000	Tk.(20,000)
Accounts receivable	350,000	525,000	175,000
Inventory	150,000	275,000	125,000
Total current assets	600,000	880,000	280,000
Fixed assets	400,000	800,000	400,000
Total assets	Tk.1,000,000	Tk.1,680,000	Tk.680,000
Accounts payable	Tk.180,000	Tk.300,000	Tk.120,000
Accrued liabilities	70,000	120,000	50,000
Total current liabilities	250,000	420,000	170,000
Notes payable	300,000	525,000	225,000
Total liabilities	550,000	945,000	395,000
Capital stock	200,000	200,000	0
Retained earnings	250,000	535,000	285,000
Total equity	450,000	735,000	285,000
Total liabilities and equity	Tk.1,000,000	Tk.1,680,000	Tk.680,000

4.4 Vertical Investigation:

Vertical investigation is the corresponding examination of a money related proclamation, where each detail on a monetary articulation is recorded as a level of another thing. Regularly, this implies each detail on a pay proclamation is expressed as a level of gross deals, while each detail on an accounting report is expressed as a level of aggregate resources. The most widely recognized utilization of vertical investigation is inside a budgetary explanation for a solitary era, with the goal that one can see the relative extents of record adjusts. Vertical examination is likewise valuable for course of events investigation, to see relative changes in records after some time, for example, on a near premise over a five-year term. For instance, if the expense of products sold has a background marked by being 40% of offers in every one of the previous four years, at that point another level of 48% would be a reason to worry.

4.4.1 Vertical Investigation of the Pay Explanation:

The most widely recognized utilization of vertical investigation in a wage articulation is to demonstrate the different cost line things as a level of offers, however it can likewise be utilized to demonstrate the level of various income line things that make up aggregate deals. A case of vertical examination for a wage articulation is appeared in the extreme right segment of the accompanying dense wage proclamation:

	Tk. Totals	Percent
Sales	Tk.1,000,000	100%
Cost of goods sold	400,000	40%
Gross margin	600,000	60%
Salaries and wages	250,000	25%
Office rent	50,000	5%
Supplies	10,000	1%
Utilities	20,000	2%
Other expenses	90,000	9%
Total expenses	420,000	42%
Net profit	180,000	18%

4.4.2 Vertical Analysis of the Balance Sheet:

The focal issue while making a vertical examination of an asset report is the thing that to use as the denominator in the rate computation. The typical denominator is the advantage add up to, however one can likewise utilize the aggregate of all liabilities while computing all obligation line thing rates, and the aggregate of all value accounts while ascertaining all value line thing rates. A case of vertical investigation for a monetary record is appeared in the extreme right section of the accompanying dense asset report. The data given by this accounting report arrange is helpful for taking note of changes in an organization's interest in working capital and settled resources after some time, which may demonstrate an adjusted plan of action that requires an alternate measure of continuous subsidizing.

	Tk. Totals	Percent
Cash	Tk.100,000	10%
Accounts receivable	350,000	35%
Inventory	150,000	15%
Total current assets	600,000	60%

Fixed assets	400,000	40%
Total assets	Tk.1,000,000	100%
Accounts payable	Tk.180,000	18%
Accrued liabilities	70,000	7%
Total current liabilities	250,000	25%
Notes payable	300,000	30%
Total liabilities	550,000	55%
Capital stock	200,000	20%
Retained earnings	250,000	25%
Total equity	450,000	45%
Total liabilities and equity	Tk.1,000,000	100%

4.5 Proportion and Pattern Examination:

4.5.1 Current proportion:

The present proportion, a standout amongst the most usually referred to money related proportions, measures the association's capacity to meet its fleeting commitments. The higher the present proportion, the better the liquidity position of the firm. It is communicated as:

$$\text{Current Ratio} = \text{Current Asset} / \text{Current Liabilities}$$

Year	2013	2014	2015	2016	2017
Current Ratio	1.00	1.01	1.02	1.04	1.05

Graphical Presentation:

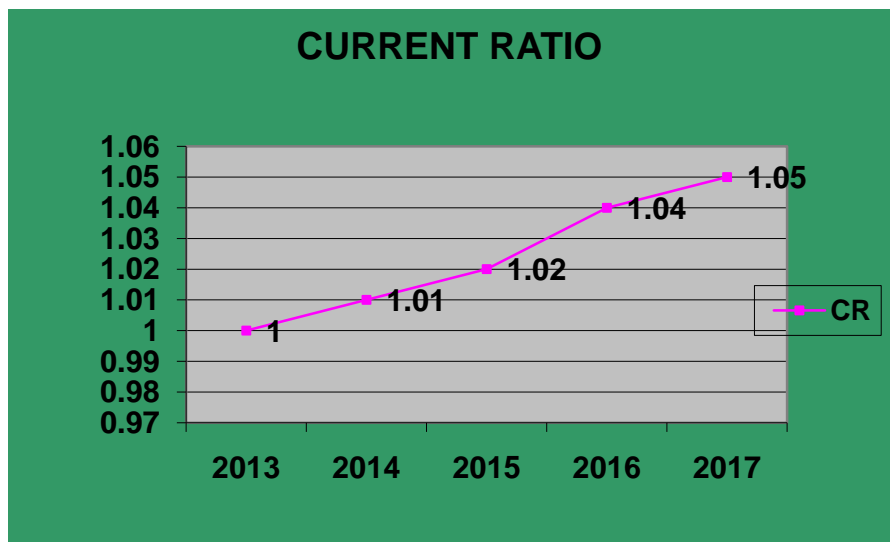


Figure 4.5: Current Ratio

Translation:

The chart demonstrates an upward pattern in First Security Bank Restrictor's present proportion. This demonstrates First Security Bank Constrainer's has expanded its liquidity position and in this way it has decreased the difference in being in fact wiped out.

4.5.2 Net Working capital:

Net working capital, despite the fact that not really a proportion is a typical proportion of an association's general Liquidity a proportion of liquidity proportion figured by:

$$\text{Net Working capital} = \text{Current Asset} - \text{Current Liabilities}$$

Year	2013	2014	2015	2016	2017
Net Working Capital (Tk)	Tk.822.34	Tk.1056.25	T.k1471.08	T.k2150.14	Tk.2447.97

Graphical Presentation:

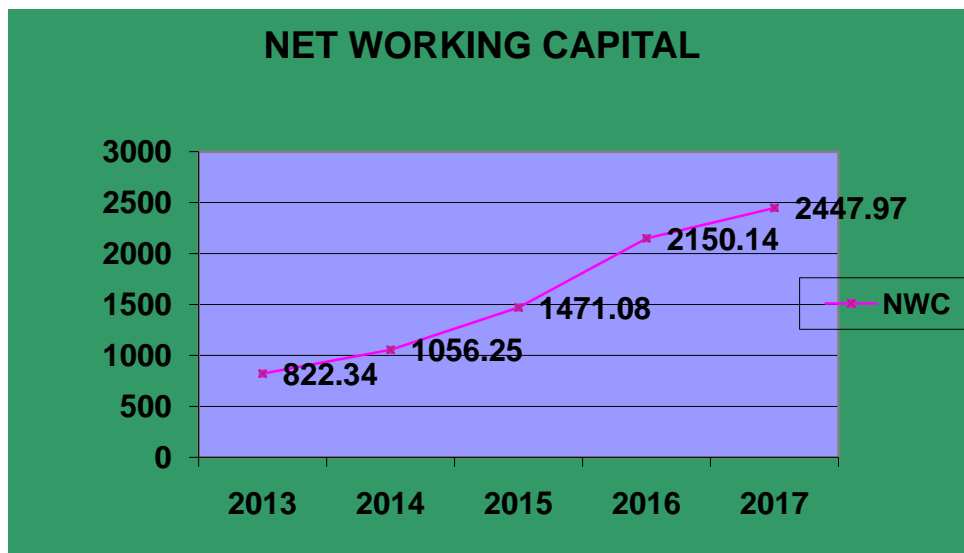


Figure 4.5.1: Net Working Capital

Elucidation:

Net working capital estimates the liquidity position of the firm. In 2013 the net working capital was Tk. 822.34 million which was step by step expanded to Tk. 2447.97 million out of 2017. The diagram demonstrates that expansion pattern of First Security Bank Restricted's liquidity position this shows First Security Bank Constrained has expanded its capacity to pay here and now commitment out of its flows resources.

4.5.3 Cost Salary Proportion:

It quantifies a specific Organization's working effectiveness by estimating the percent of the aggregate working wage that the Organization spends to work its day by day exercises. It is ascertained as pursues:

$$\text{Cost Income Ratio} = \text{Total operating Expenses} / \text{Total Operating Income}$$

Year	2013	2014	2015	2016	2017
Cost Income Ratios	40.13%	42.33%	44.15%	42.25%	40.38%

Graphical Presentation:

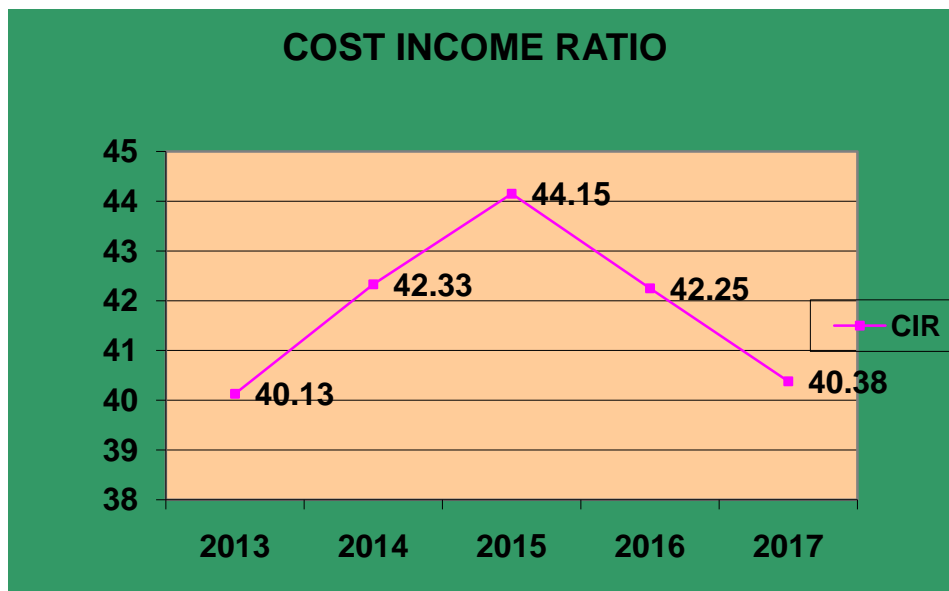


Figure 4.5.2: Cost Income Ratios

Elucidation:

In 2013 the cost salary proportion of First Security Bank Restricted is high yet after that it is diminishing. So it very well may be said that the working effectiveness of the First Security Bank Restricted. is winding up great. That implies they are effective in limiting their working expense.

4.5.4 Aggregate Resource Turnover Proportion:

The aggregate resource turnover shows the effectiveness with which the firm can utilize every one of its advantages for produce wage.

$$\text{Total Asset Turnover} = \text{Operating Income} / \text{Total Asset}$$

Year	2013	2014	2015	2016	2017
Total Asset Turnover(Times)	0.053	0.053	0.051	0.053	0.055

Graphical Presentation:

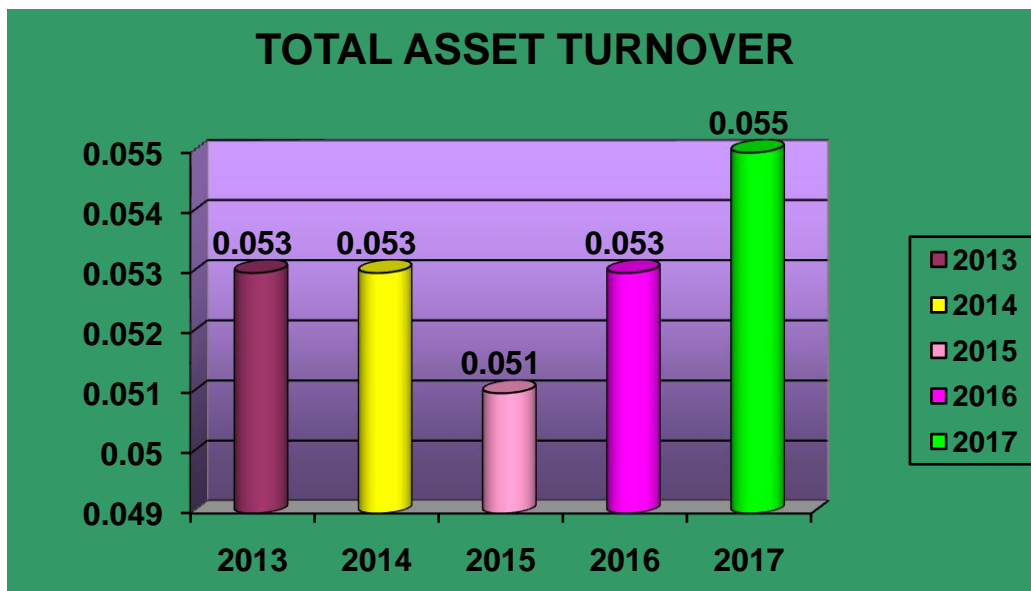


Figure 4.5.3: Total Asset Turnovers

Elucidation:

We realize that this proportion estimates the effectiveness of the organization in utilizing its aggregate resources for create working wage and the higher the proportion, the higher the proficiency of the organization is in utilizing its benefits. The chart demonstrates an upward pattern in complete resource turn over aside from in 2013. Its aggregate resource turnover is most reduced in 2013, however it is most elevated in 2015. This demonstrates First Security Bank Constrained is winding up more proficient in utilizing its advantages for create working wage.

4.5.5 Speculation to Store proportion:

Speculation to Store Proportion demonstrates the working productivity of a specific Organization in advancing its venture item by estimating the level of the aggregate store dispensed by the Organization as advance and advance or as speculation. The proportion is figured as pursues:

Total investment/Total Deposit

Year	2013	2014	2015	2016	2017
Investment to Deposit Ratio	.21	.19	.15	.25	.15

Graphical Presentation:

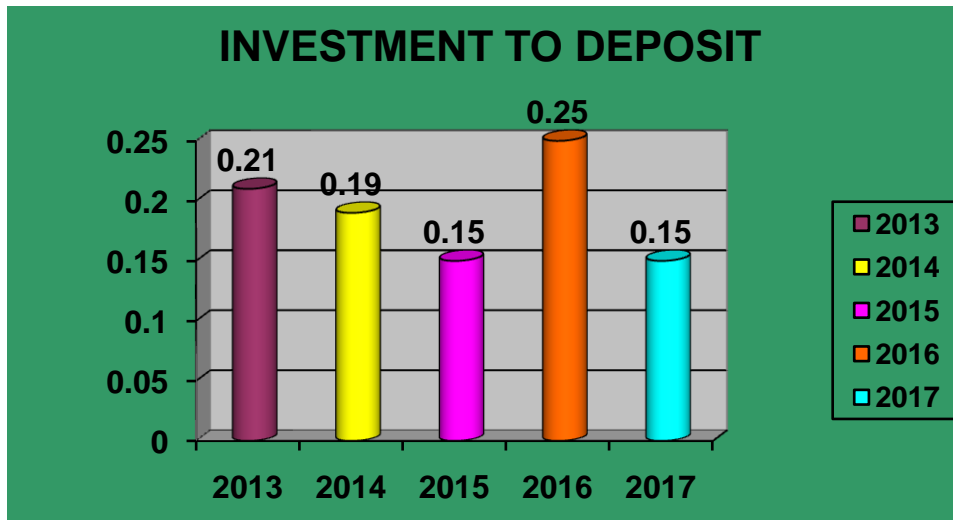


Figure 4.5.4: Investment to Deposit ratio

Translation:

In 2017 the surprising speculation was made by the Organization, the 25% of aggregate store are as venture. Be that as it may, this proportion radically tumbles from 25% to 15% which isn't great sign for the organization.

4.5.6 Net Overall revenue:

The net overall revenue estimates the level of every deal taka staying after all costs, including charges, have deducted. The higher the company's net overall revenue is better. The net overall revenue is a regularly referred to proportion of the organization's prosperity as for profit on deals.

Net Profit Margin=Net profit after tax/operating income

Year	2013	2014	2015	2016	2017
Net Profit Margin	0.21	0.23	0.22	0.23	0.30

Graphical Presentation:

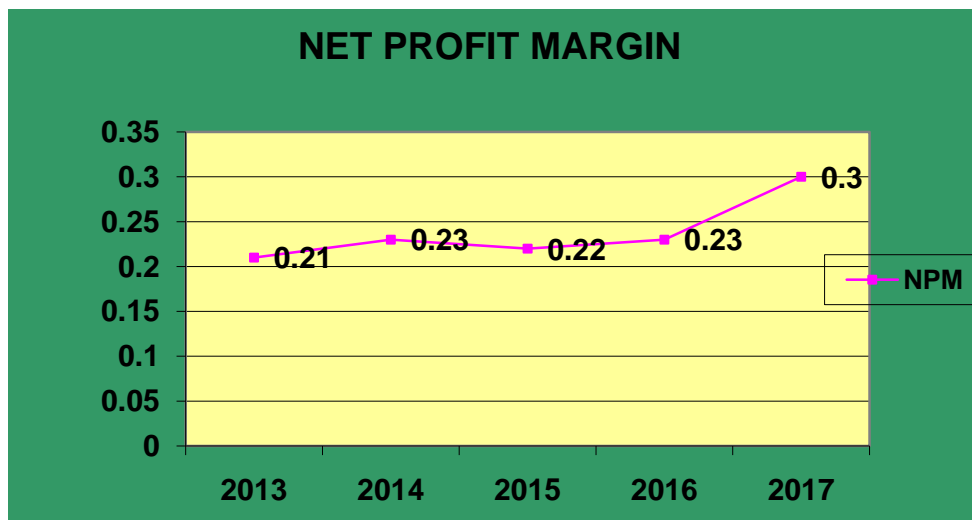


Figure 4.5.5: Net Profit Margins

Translation:

We realize that this proportion demonstrates the bit of aggregate working pay that remaining parts in the wake of deducting every one of the expenses and consumption for specific timeframe. From the chart I have seen that the net overall revenue is bringing position up in 2013 to 2017 with the exception of 2015. There net revenue is in solid position.

4.5.7 Profit for Resource (PFR):

The arrival on resource (ROA), or, in other words the company's arrival on aggregate resources, measures the general adequacy of administration in creating benefits with its accessible resources. The higher the proportion is better.

$$\text{Return on Asset (ROA)} = \frac{\text{Net Profit after tax}}{\text{Total Asset}}$$

Year	2013	2012	2015	2016	2017
Return On Asset	1.33%	1.20%	1.10%	1.22%	1.64%

Graphical Presentation:

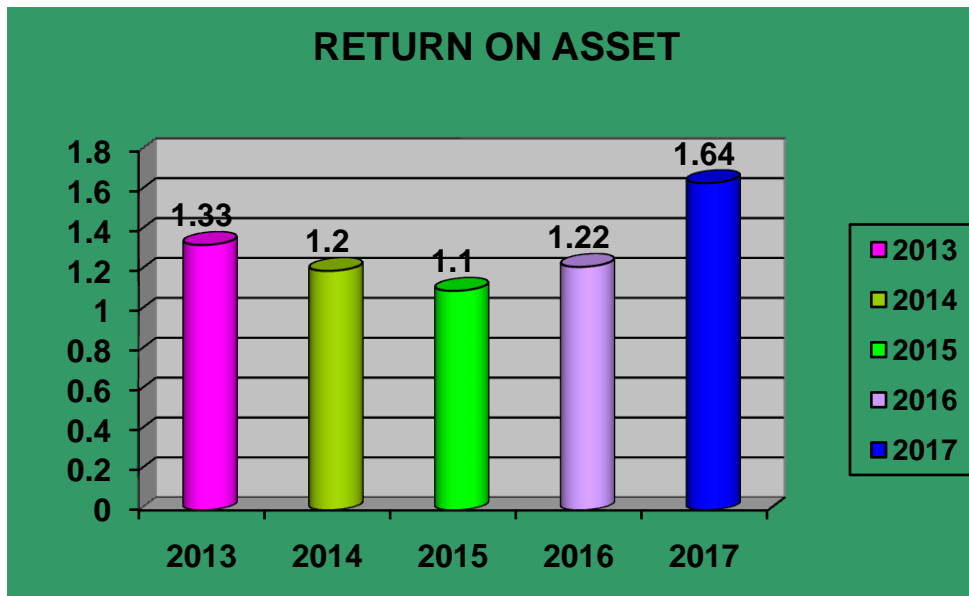


Figure 4.5.6: Returns on Asset

Understanding:

Profit for resources is a pointer of how beneficial an organization is. This proportion is utilized every year to contrast the business execution with its standards. The organization return on resource was expanding from 1.33 to 1.64 in the previous 5 years. It tends to be said that First Security Bank Constrainer's acquiring limit is expanding step by step. This is great sign for the Organization.

4.5.8 Profit for Value (PFV):

The arrival on value estimates the arrival earned on the proprietor's venture. For the most part, the higher return is the happier the owner's.

$$\text{Return on Equity} = \text{Net Profit after Tax} / \text{Shareholders equity}$$

Year	2013	2014	2015	2016	2017
Return on Equity	21.94%	18.45%	17.75%	18.80%	19.84%

Graphical Presentation:

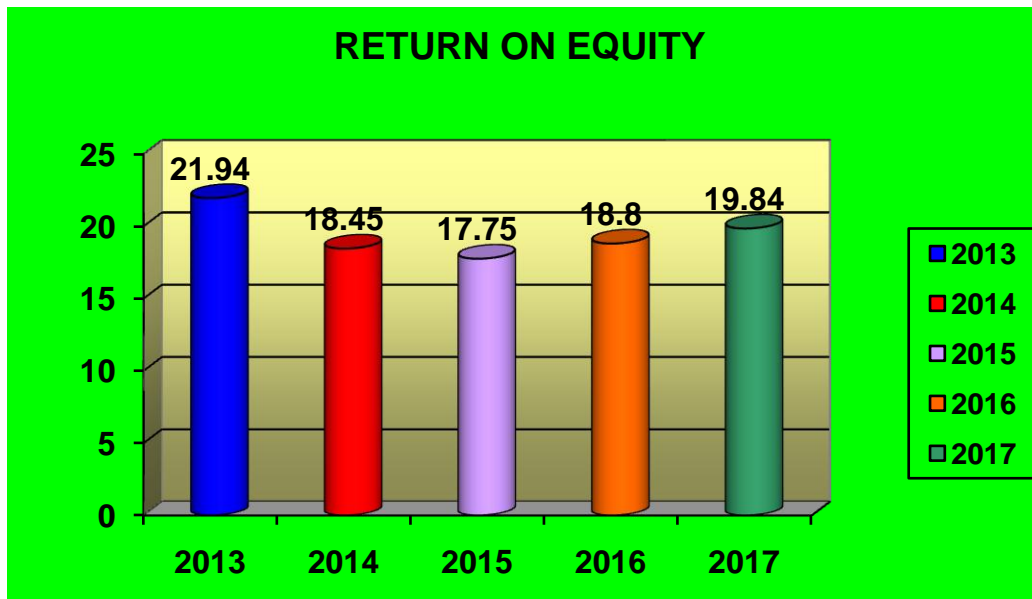


Figure 4.5.7: Returns on Equity

Elucidation:

The arrival on value proportion was diminishing from 2013 to 2017. That was diminished from 21.94% to 19.84%. This isn't attractive. Along these lines, the administration should strive to expand the arrival related with value. In spite of the fact that arrival on value has marginally expanded in 2017 from going before year, still it is altogether digressed from that of in 2013.

4.5.9 Income for every Offer:

The company's Acquiring per share (EPS) are by and large important to present or planned investors and administration. The Procuring per share speak to the quantity of taka earned in the interest of each remarkable offer of normal stock. The profit per share are computed as pursues.

$$\text{Winning Per Offer} = \frac{\text{Earnings accessible for basic investor}}{\text{No of offers of regular stock extraordinary}}$$

Year	2013	2014	2015	2016	2017
EPS	41.22	30.05	28.53	30.67	41.04

Graphical Presentation:

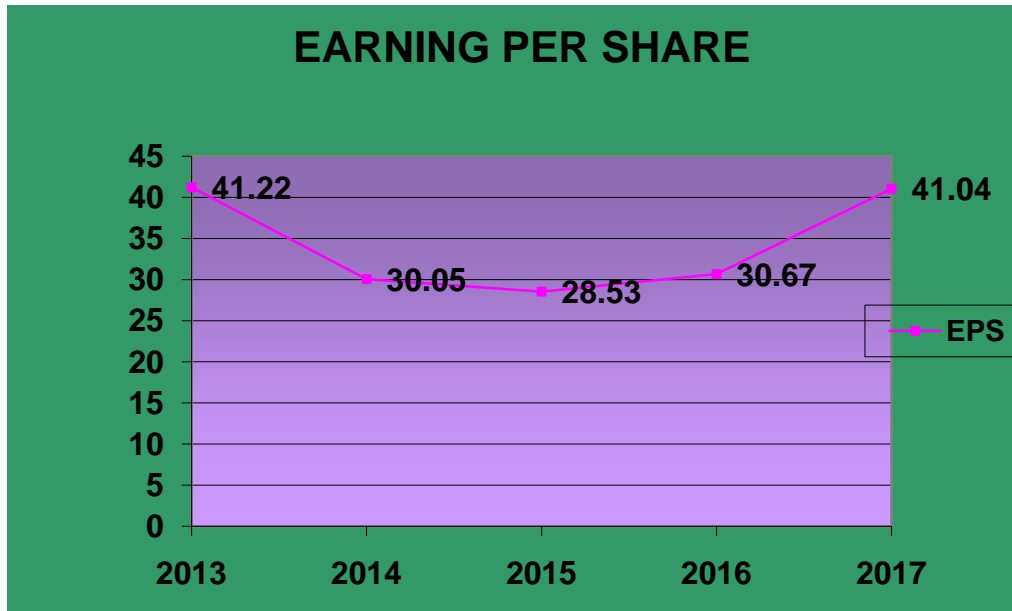


Figure 4.5.8: Earnings per Share

Understanding:

The diagram demonstrates that, EPS is most noteworthy in 2013 and there is a descending pattern in EPS from year 20103 to 2015. However, First Security Bank Restricted has figured out how to expand its EPS as appeared by the upward pattern in EPS. Throughout the most recent three years.

4.5.10 Value Income Proportion:

The cost or acquiring (P/E) proportion is ordinarily used to survey the speculator examination of offer esteem. The P/E speaks to the sum financial specialists will pay for every taka of the association's income. The higher the P/E proportion, is the more prominent the financial specialist trust in the company's future. The value Acquiring (P/E) proportion is ascertained as pursues:

$$\text{Value Profit Ratio} = \text{Market cost per offer of regular stock} / \text{Gaining per share}$$

Year	2013	2014	2015	2016	2017
Price Earning Ratio(times)	8.62	13.83	12.21	12.88	14.14

Translation:

It gauges the level of value that the speculators are paying for per taka of profit offered by the organization. From the diagram I have seen that in year 2017 the financial specialists has paid most extreme measure of cost for per unit of income in which the organization issued its offer in the market. This demonstrates the speculators are paying increasingly and willing to put resources into First Security Bank Constrained.

4.5.11 Obligation Proportion:

The obligation proportion estimates the readiness of aggregate resources given by the company's lenders.

$$\text{Obligation ratio} = \frac{\text{Add up to Liabilities}}{\text{Add up to Resources}}$$

Year	2013	2014	2015	2016	2017
Debt Ratio	.92	0.93	0.94	0.94	0.92

Graphical Presentation:

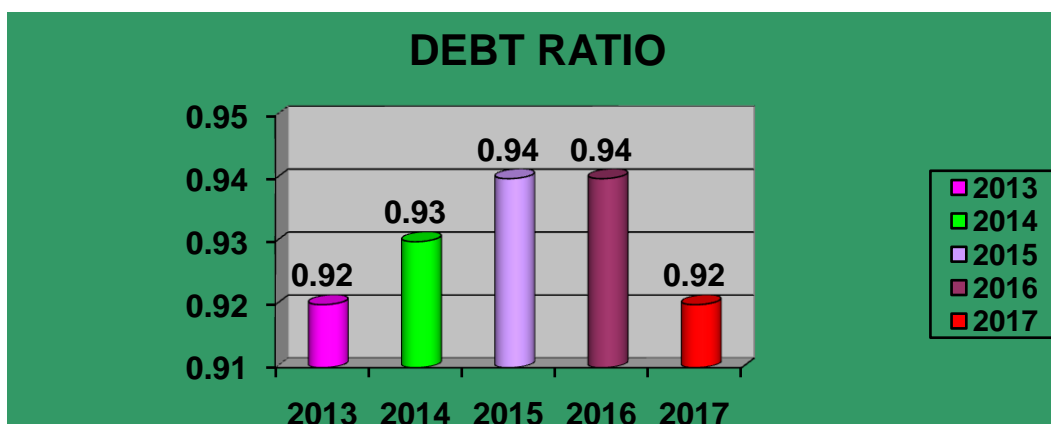


Figure 4.5.9: Debt Ratio

Elucidation:

The diagram demonstrates that obligation proportion of First Security Bank Restricted is fluctuating. The First Security Bank Constrained has paid off its obligation proportion and along these lines it has decreased money related use and budgetary hazard.

4.5.12 Time Premium Earned Proportion:

The occasions premium earned proportion, now and again called the premium inclusion proportion, measures the company's capacity to make authoritative premium installments.

$$\text{Time Premium Earned Proportion} = \frac{\text{Earnings before premium and Assessments}}{\text{Premium}}$$

Year	2013	2014	2015	2016	2017
Time Interest Earned Ratio	1.13	1.22	1.37	1.54	1.28

Graphical Presentation:

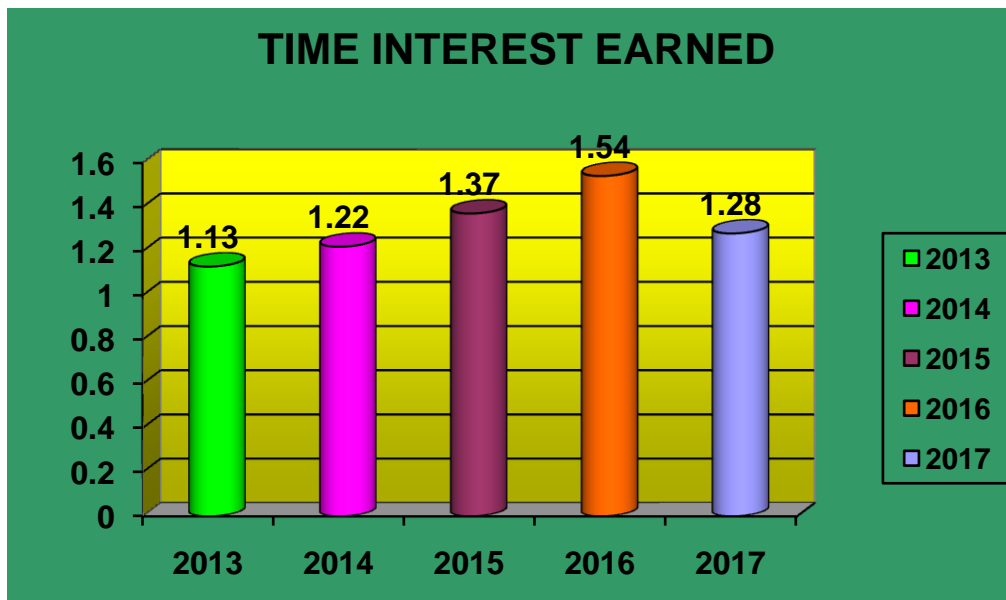


Figure 4.5.10: Time Interest Earned Ratio

Elucidation:

Their Chance Premium Earned proportion was not attractive on the grounds that, they have just 1.54tk.against 1 taka premium commitment which isn't great .They ought to decrease their advantage commitment or increment the EBIT with the end goal to easily work their business.

5.1 Findings:

Proportion investigation fills in as a standout amongst the most imperative instruments and method to quantify the gainfulness and liquidity for a firm or organization. It quantifies the effectiveness of our capital whether of proprietor or obtained that how viably it tends to be utilized without bringing about any additional cost. It likewise helps in keeping up the obligation reimbursement limit of an association by giving them proficient resource administration strategies through proportion examination. Additionally, it enhances an organization's execution through intra-firm examination since proportion investigation is the most generally utilized and solid wellspring of budgetary outcome examination. Presently, the discoveries of this investigation can be communicated as pursues:

1. Current Proportion:

Current Proportions of First Security Bank Restricted were 1.00times, 1.01times, 1.02times, 1.05times individually in 2013, 2014, 2015, 2016 and 2017. Over the period current proportion of First Security Bank Restricted was underneath the standard. As far as standard of current proportion, liquidity position of First Security Bank Constrained isn't acceptable.

2. Net Working capital:

Net Working Capital of First Security Bank Restricted was Tk822m, Tk1056m, Tk1471m, Tk2150m and Tk2447m separately in 2013, 2014, 2015, 2016 and 2017. After 2015 net working capital of First Security Bank Constrained expanded. It is great sign for the organization.

3. Cost Salary Proportion:

Cost salary proportion of First Security Bank Constrained was 40.13%, 42.33%, 44.15%, 42.25% and 40.38% separately in 2013, 2014, 2015, 2016 and 2017. After 2016 cost wage proportion of First Security Bank Restricted diminished. It is awful sign for the organization.

4. Total Resource Turnover Proportion:

Add up to Resource Turnover Proportion of First Security Bank Constrained was 0.053times, 0.053times, 0.051times, 0.055times separately in 2013, 2014, 2015, 2016 and 2017. Over the period add up to resource turnover proportion of First Security Bank Constrained was

beneath the standard. As far as standard of aggregate resource turnover proportion, liquidity position of First Security Bank Restricted isn't agreeable.

5. Investment to Store proportion:

Venture to store proportion of First Security Bank Constrained were 21%, 19%, 15%, 25%, and 15% separately in 2013, 2014, 2015, 2016 and 2017. Speculation to Store Proportion has been demonstrating a decrease incline. It demonstrated that First Security Bank Constrained was not ready to use its kept reserve appropriately.

6. Net Overall revenue:

Net Overall revenue of First Security Bank Constrained was 21%, 23%, 22%, 23% and 30% separately in 2013, 2014, 2015, 2016 and 2017. After 2016 Net Overall revenue of First Security Bank Restricted expanded. It is great sign for the organization.

7. Return on Resources:

In 2017 Profit for Resources was the most astounding (1.64). After 2013 profit for resources diminished, it isn't great sign for the organization.

8. Return on Value:

Profit for value was 21.94%, 18.45%, 17.75%, 18.80% and 19.84% separately in 2010, 2011, 2012, 2013 and 2014. Profit for Value was the most reduced (17.75%) in 2012. After 2012 First Security Bank Constrained could build its Arrival on Value.

9. Earnings-Per Offer:

In 2013 Income for each Offer was the most astounding (Tk41.22). After 2013 EPS of First Security Bank Restricted diminished and it was the least in 2015. After 2014, EPS of First Security Bank Constrained expanded. It's a decent sign for organization.

10. Obligation Proportion:

Obligation proportions of First Security Bank Constrained were 92%, 93%, 94%, 94% and 93% individually in 2013, 2014, 2015, 2016 and 2017. In 2015 it was the most elevated. After 2016 obligation proportion of First Security Bank Restricted diminished. It is a decent sign for the organization.

11. Value Income Proportion:

Value Income Proportions of First Security Bank Restricted were 8.62times, 13.83times, 12.21times, 14.15times individually in 2013, 2014, 2015, 2016 and 2017. Over the period current proportion of First Security Bank Restricted was underneath the standard. As far as standard of current proportion, liquidity position of First Security Bank Constrained isn't tasteful.

5.2 Recommendations:

It isn't startling to have issues in any association. There must be issues to work an association. The accompanying proposals can be recommended to take care of the previously mentioned issues.

1. Over the period current proportion of First Security Bank Constrained was beneath the standard. First Security Bank Constrained should build its present resources for enhance liquidity position.
2. In 2015 net working capital was the most noteworthy Tk.2447m. First Security Bank Restricted should attempt to diminish its total assets.
3. In 2015 cost wage proportion was the most noteworthy (44.15%). SBL should endeavor to diminish its cost wage proportion to enhance benefit.
4. In 2017 aggregate resource turnover on resources was the most astounding (0.055). Over the period current proportion of First Security Bank Constrained was beneath the standard. As far as standard of current proportion, liquidity position of First Security Bank Restricted isn't attractive. So we should high the standard of aggregate resource turnover. At that point First Security Bank Constrained position will be palatable.
5. Investment to store proportion has been demonstrating a decrease incline since 2013. Administration of First Security Bank Constrained should strive to use saved store legitimately.
6. Over the period net overall revenue of First Security Bank Restricted was underneath the standard. First Security Bank Constrained should expand it's to enhance likelihood position.
7. In 2017 profit for resources was the most elevated (1.64). After 2014 profit for resources diminished. Organization should endeavor to use its benefits legitimately to build return related with aggregate resources. In 2013 Value/Profit proportion was the most elevated.

After 2013 it was diminished. Along these lines, SBL should attempt to build Value/Profit Proportion to help financial specialist's certainty.

8. Return on value was most elevated in 2010 (21.94). Value was the most minimal (17.75%) in 2012. After 2015 First Security Bank Restricted could build its Arrival on Value. It will assist the organization with increasing ROE. It is acceptable for the organization.
9. Debt proportions of First Security Bank Restricted were the most astounding. After 2016 obligation proportion of First Security Bank Restricted diminished. Sowed should build Obligation proportions. As far as standard of liquidity position of First Security Bank Restricted palatable.
10. In 2013 Profit for every offer was the most astounding (Tk41.22). So we should expand EPS for build up of the organization

5.3 Conclusion:

First Security Bank Restricted is setting new norms in the companying region in the season of fierce financial conditions. As a feature of the long haul monetary change and modernization plan of the legislature, the organization had been changed over into an open constrained organization. Organization is a monetary middle person that gathers cash as store from inert segment i.e. family unit by giving enthusiasm against store and prepare this cash into profitable division i.e. industry, horticulture, fabricating from by gathering enthusiasm against credit. The contrast between intrigue cost and intrigue gain is the organization's principle benefit. In companying dialect it is called spread. Without an organization a financial improvement can't be envisioned. The commercial organization one of the main organization in our nation that additionally assumes a fundamental job undoubted. In 2013 the First Security Bank Restricted aggregate store was (75629.14) million and give credit (66377.70) million. First Security Bank Constrained gather store by giving diverse composes pulling in store item and give advance by offering distinctive sorts of speculation item. In creating financial condition trade organization has the gigantic commitment i.e. in 2013 the commitment was in articles of clothing segment (11,211,457,626), farming part (2,038,915,000), government area (9,565,346,007). So it very well may be said that First Security Bank Restricted assumes a vital job in financial improvement.

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