

Internship Report on Financial Performance Analysis of Southeast Bank Limited



Prepared By

Zerin Tasnim

ID # 161-11-297, BBA (Finance)

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Internship Report on Financial Performance Analysis of Southeast Bank Limited

Submitted To

Mr. Md. Kamruzzaman Didar

Senior Lecturer

Department of Business Administration

Faculty of Business & Entrepreneurship

Submitted By

Zerin Tasnim

ID # 161-11-297, BBA (Finance)

Department of Business Administration

Faculty of Business & Entrepreneurship

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Letter of Transmittal

September 7, 2019

Mr. Md. Kamruzzaman Didar

Senior Lecturer

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University, Dhaka-1207.

Subject: **Submission of Internship Report**

With due respect, The Study would like to inform you that, The Study have completed my internship report on topic: “**Financial Performance Analysis of South East Bank Limited**” in Southeast Bank Limited, Ashulia Bazar Branch of Bangladesh. The Study have collected information from all available sources in a realistic way. While preparing report, The Study have tried to follow your instruction based on systematic manner.

I sincerely hope that this report meets your approval and also expects that The Study will get your kind consideration regarding acceptance of this report.

Yours Sincerely,

Zerin Tasnim

ID # 161-11-297, BBA (Finance)

Department of Business Administration

Daffodil International University

Approval Certificate

This is to certify that **Zerin Tasnim, ID # 161-11-297, BBA (Finance)**, is a regular student of Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University. She has successfully completed her internship program at **Southeast Bank Limited** and has prepared this internship under my direct supervision. Her assigned internship topic is “**Financial Performance Analysis of South East Bank Limited**”. I think that the report is worthy of fulfilling the partial requirements of BBA program. I also declare that the study has been prepared for academic purposes only and this paper may not be used in actual market scenario.

I have gone through the report and found it a well written report. She has completed the report by himself. I wish her every success in life.

Mr. Md. Kamruzzaman Didar

Senior Lecturer

Department of Business Administration

Faculty of Business & Entrepreneurship

Acknowledgment

The open door has just traveled every which way to offer my most significant thanks and settlement to the almighty Allah yet for whose help The Study would not have the ability to wrap a massive endeavor of setting up this report.

I might want to express my profound feeling of gratefulness towards one of my Boss **Md. Kamruzzaman Didar**, Lecturer, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University for allowing me a chance to finish my internship report on truth, no one can accomplish immaculateness without the assistance of a researcher. Thus, an understudy can never be immaculate without the assistance of a decent instructor. A decent instructor might be a milestone for any understudy. The Study extraordinarily obligated to The Study might want to unequivocal my profound feeling of thankfulness towards one of my Supervisor **Md. Kamruzzaman Didar** Lecturer, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University for allowing me a chance to Finish my internship report and his proposals and rules Were extremely an extraordinary assistance to me.

Particularly, The Study additionally appreciative to who allowed me the chance to permit me in this hierarchical field. The Study might likewise want to express my heart full gratitude to all officers and furthermore my companions and Senior Sibling for their fantastic help and appropriate direction in finishing my entry-level position report.

Abstract

South East Bank Limited is booked business bank enlisted by the Bangladesh Bank. The elements of the bank spread a wide scope of banking and utilitarian exercises to people, firms, corporate bodies, and other global organizations. In this report, I have talked about the budgetary Performance examination and general financial exercises of SEBL. Monetary Performance Analysis has offered that to realize the financial current circumstance. Monetary Performance examination of SEBL incorporates Ratio investigation (liquidity proportion, action proportion, credit chance proportion, and productivity proportion), Trend examination, Common size, and so forth. General Banking is a significant unit of South East Bank Limited. Under the discount banking division with the target of satisfying the requirement for banking results of clients. It is a noteworthy player in General banking, joining profound nearby learning ability to offer the full extent of inventive and tweaked answers for clients. They are focused on giving the client coordinated neighborhood administrations. Proficient exchange handling Reliable money related data Innovative Products World-class clearing administrations

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Chapter: 01

Introduction

1.1 Introduction:

Southeast Bank Limited was built up in 1995 with a fantasy and a dream to turn into a pioneer banking establishment of the nation and contribute fundamentally to the development of the national economy. The bank offers administrations for all business banking needs of the clients, which incorporates store banking, credits, and advances, send out import financing, inland, and universal settlement office, and so forth.

1.2 Background of the Study:

As a prerequisite for the Bachelor of Business Administration (BBA) degree from Daffodil International University (DIU), it is required to complete an internship from a reputed business organization & prepare a report. As a student of BBA, I have completed three (3) months internship from South East Bank Limited, Dhaka and has prepared internship report named “Financial Performance Analysis of South East Bank Limited” by using the real-life experience of internship at SEBL, Dhaka Division.

1.3 Scope of the Study:

The scope of the study covers general banking activities and financial performance analysis of SEBL.

Main focus of this report is to analyze:

- Performance analysis through Ratio Analysis
- Common Size Analysis

1.4 Objectives of the Study:

The objectives of this study are listed below-

General Objective:

- To analyze the financial statements of South East Bank Ltd. with the key focus of its overall financial performance.

Specific Objectives:

1. To know the current financial position of South East Bank Ltd.
2. To know the five years’ financial performance of SEBL by calculating and analyzing different types of ratio.

3. To identify the problems related to financial performance of SEBL.
4. To suggest some possible recommendations to overcome the problems.

1.5 Methodology of the Study

The research is exploratory research in nature.

1.5.1 Data collection

The examination requires an orderly strategy from the choice of the subject to definite report introduction. In this examination, the graphic technique was attempted to pick up bits of knowledge and comprehension of the monetary exhibition of SEBL. To play out the investigation information sources were distinguished and gathered, they were ordered, broke down, deciphered and displayed in a foundational way and key focuses are discover. This general procedure of the technique is given in beneath that has been followed in the investigation.

Sources of data:

The data used to complete this report has been collected from the Primary sources & Secondary sources.

Primary Sources:

- Discussion with officials of SEBL.
- Face to face conversation with the respective officer of the branch
- Exposure on the different desk of the bank
- Face to face conversation with customers.

Secondary Sources:

- The web site of SEBL (<http://www.SEBLbd.com/>).
- SEBL Annual report 2013-2017.
- Product brochure of SEBL.
- Lanka Bd (<http://lankabd.com>)

Data Analysis:

- To analyze the data, MS Excel has been used.

1.6 Limitations of the Study:

There were some limitations in completing the report with rich resources. Some of the crucial limitations are-

- ❖ The time of multi-month is inadequate to find out pretty much all the financial exercises of any branch.
- ❖ A solitary workstation can't be a finished field to consider the financial framework.
- ❖ It is extremely hard to gather all the genuine data from different work force for their activity imperative
- ❖ As a portion of the financial fields are not secured by our courses, there was trouble to see a few exercises.
- ❖ Bank's arrangement of not revealing private information and data is a major deterrent in setting up the report.
- ❖ As a result of restricted data, at times presumptions embraced. Subsequently, there might be a few slip-ups in accepting.

Chapter: 02

Organizational Overview

2.1 Profile of SEBL

Southeast Bank Limited is a fast-growing second generation bank. SEBL has been achieving a continuous growth rate in different spheres of banking operations since its establishment in the year 1995. The philosophy of the bank is “A Bank with Vision” that indicates its sincerity, integrity as well as the strength of mind to cope with the global competitiveness and advancement.

Overview of Southeast Bank Limited

Name	Southeast Bank Limited
Head Office	Eunoos Trade Center,52-53 dilkusha C/A
Date of Incorporation	12th March 1995
Principal Activity	Commercial Banking
Number of Branches	122
Chairman	Mr. Alamgir Kabir Chowdhury
Telephone No.	(8802) 9550081,9567271-2
website	<u>www.southeastbank.com.bd</u>

Figure 1: Overview of SEBL

2.2 History of SEBL

Southeast Bank Limited is one of the main business banks in the private division and it set up under the ambit of Bank Company Act, 1991 and consolidated as a Public Limited Company under Companies Act, 1994 on March 12, 1995. The Bank began its business banking activities on May 25, 1995. During this brief timeframe, the Bank is fruitful in situating itself as a dynamic and dynamic budgetary foundation in the nation. The bank had been generally enlivened by the business network, from little business person's business to enormous dealer's business and mechanical aggregates, including the top of the line corporate borrowers, are roused by their first exchange development of work and their exercises. Accordingly, inside a brief timeframe, it has had the option to take a picture in this industry with their exploratory vision and furthermore ready to make notoriety among the majority of the bank. SEBL has

been authorized by the Legislature of Bangladesh as a Planned business bank in the private division in the compatibility of the strategy of the advancement of banking and money related administrations and offices in Bangladesh. Inside a brief timeframe at most 20 years the Bank of its activity made surprising progress and got together capital ampleness necessity of Bangladesh Bank. It has been developing quick as one of the pioneers of the new age banks in the private segment in regard to business and benefit as it is apparent from the budget summaries throughout the previous 20 years.

Southeast Bank Constrained as of now has 122 branches all through Bangladesh and its point is to be the main bank in the nation's chief markets. The bank by focusing on client assistance and practice them on its locales to make extraordinary notoriety. The Bank is focused on giving consistent preparing to its staff to stay up with the latest with present-day rehearses in their particular fields of work and in this preparation they spurred them to keep their congruity to deal with various sorts of the client and move them to devotion toward their work. The Bank likewise attempts to satisfy its offer in-network duties. By such measures, the Bank expects to develop and build investors' procuring per share. Southeast Bank Restricted promises to expand consumer loyalty through administrations and fabricate a confiding in association with clients, which possesses stood the trial of energy throughout the previous twenty years.

2.3.1 Vision of SEBL

It is especially important for managers and executives in any organization to agree upon the basic vision of that firm to achieve its long term goal. A clear vision also provides a better foundation for developing a comprehensive Mission statement. So establishment of a vision statement is very much necessary for every firm that should fast and state forward. Southeast Bank also established its vision statement to achieve its long-term objectives and goal. Their vision is to stand out as a pioneer banking institution in Bangladesh and contribute significantly to the national economy.

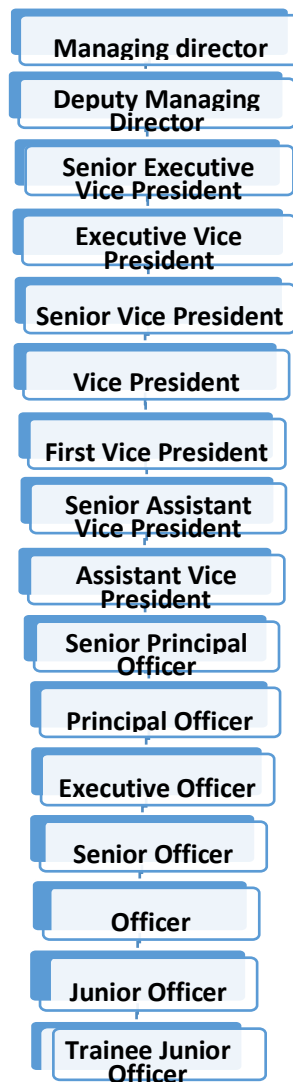
2.3.2 Mission of SEBL

A business mission will help us the vision into the real world and is the establishment for needs, methodologies, plans and work task. Southeast Bank is especially worried about its central goal since it must be uncovered by the supervisor and settled through the statement of purpose. The mission of the hank is expressed beneath:

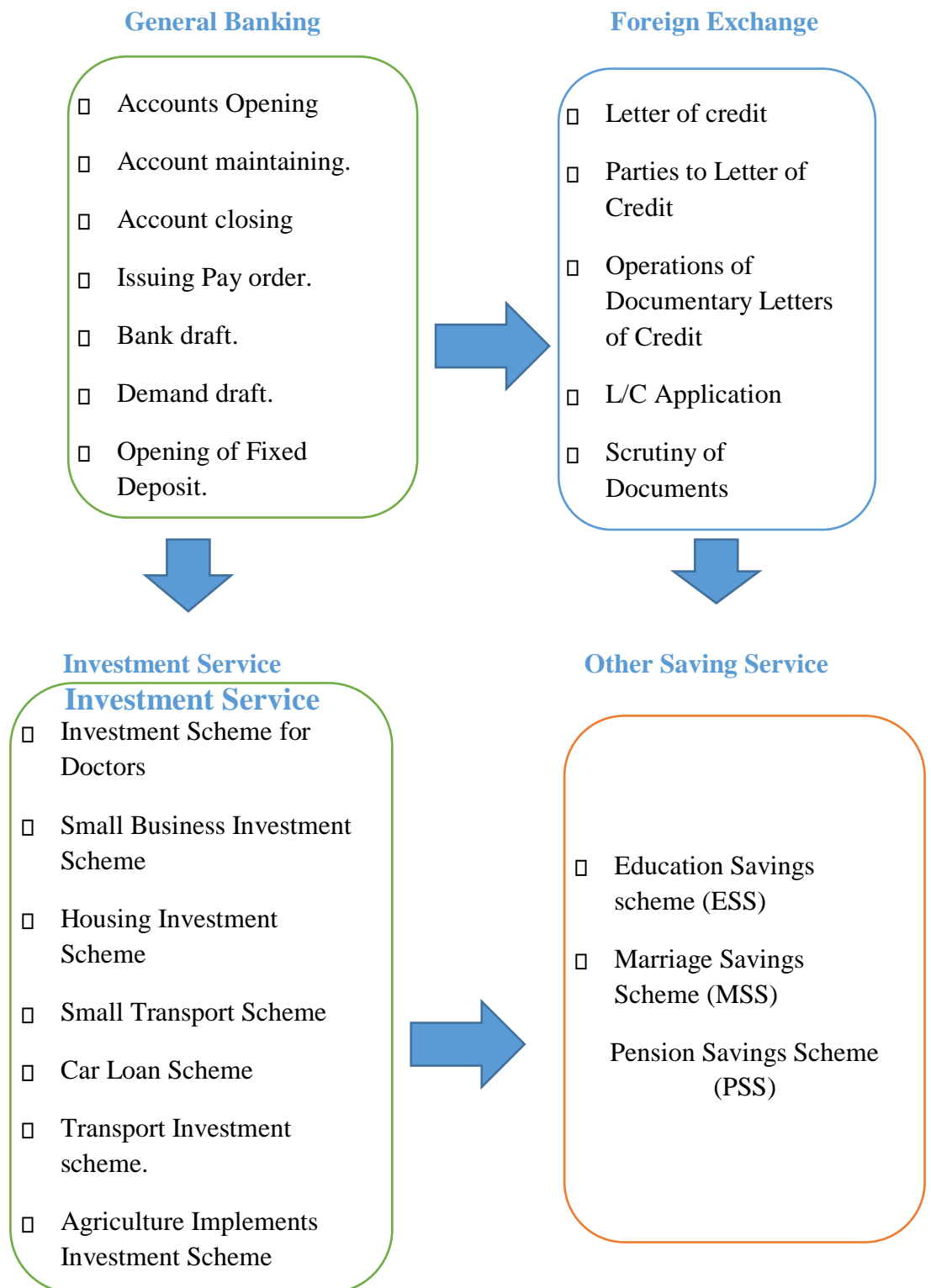
- ❖ Establish astounding strategies to give great monetary administration.
- ❖ Fast and precise client care.
- ❖ Balanced their development technique.
- ❖ Maintain an exclusive expectation of business morals and keep up a decent situation in their working field.
- ❖ Maintain the investor's arrival and value.
- ❖ The creative financial framework at an aggressive cost.
- ❖ Deep promise to society and the development of the national economy.
- ❖ Have an appealing and quality human asset.

2.4 Organizational Structure

Figure 2: Operational network organogram



2.5 Products & Services of SEBL



Chapter: 03

Theoretical Analysis

3.1 Ratio Analysis

Proportion investigation is an investigation of the connections between money related factors. It is utilized to assess different parts of an organization's working and monetary execution, for example, its productivity, liquidity, benefit, and dissolvability. The pattern of these proportions after some time is concentrated to check whether they are improving or breaking down. Proportions can be communicated as a percent, rate or extent. The proportion examination is a fundamental strategy for budget summaries investigation. Various clients, for example, speculators, the board, investors and loan bosses utilize the proportion to break down the money related circumstance of an organization for their basic leadership reason. Here, this report contains the most widely recognized proportions and examination to assess the working and budgetary execution of South East Bank Restricted (SEBL) throughout the years 2013, 2014, 2015, 2016 and 2017.

Proportions are among the more generally utilized apparatuses of fiscal summary investigation since they give pieces of information to and side effects of fundamental conditions. A proportion can enable us to reveal conditions and patterns hard to identify by examining singular segments making up the proportion. Proportions, as different investigation instruments, are typically future-situated. They are frequently balanced for their likely future pattern and size, and their convenience relies upon the able elucidation. A proportion communicates a scientific connection between two amounts. It tends to be communicated as a percent, rate, or extent. Calculation of proportion is a straightforward number-crunching activity, yet its elucidation isn't. To be significant, a proportion must allude to a monetarily significant connection.

In this area, a significant arrangement of monetary proportions and its applications are depicted. The chose proportions are composed into the four structure squares of budget summary examination. These are as per the following:

- (i) Liquidity Ratio
- (ii) Activity Ratio
- (iii) Efficiency Ratio
- (iv) Profitability Ratio
- (v) Credit Risk Ratio

3.1.1 Liquidity Ratio

Liquidity alludes to the accessibility of assets of an organization to meet momentary money prerequisites. It is influenced by the planning of money inflows and surges alongside prospects for future execution. Examination of liquidity is gone for an organization's financing necessities.

In the event that an organization neglects to meet its present commitments, its proceeded with presence is farfetched. From this perspective, every single other proportion of investigation is in optional significance. In spite of the fact that bookkeeping estimations expect the organization's proceeded with presence, our investigation should consistently survey the legitimacy of this suspicion utilizing liquidity measures.

This section describes the key ratios relevant to assessing liquidity ratio:

- Cash Ratio
- Cash to Assets
- Cash to Deposits
- Loan to Total Deposits
- Loan to Total Assets

3.1.2 Activity Ratio

An action proportion is a metric which decides the capacity of an organization to change over its monetary record accounts into income. Action proportions measure the overall proficiency of a firm dependent on its utilization of its benefits, influence, or other comparative asset report things and are significant in deciding if an organization's administration is doing an adequate activity of producing incomes and money from its assets. Movement proportions measure an association's operational proficiency and benefit. These proportions are most valuable when contrasted with a contender or industry to build up whether a substance's procedures are great or ominous. Movement proportions can frame a premise of correlation over various reporting periods to decide changes after some time.

This section describes the key ratios relevant to assessing activity ratio:

- Total Assets Turnover
- Equity Turnover

3.1.3 Efficiency Ratio

Effectiveness alludes to how gainful an organization in utilizing its benefits. Productivity is typically estimated with respect to how much income is created from a specific degree of benefits. Besides, wasteful utilization of advantages can cause liquidity issues. Absence of liquidity regularly goes before lower benefit and fewer chances. An organization's clients and providers are likewise influenced by transient liquidity issues, and it is quicker when it is a financial organization.

This section describes the key ratios relevant to assessing efficiency ratio:

- Interest Income to Expense
- Operating Expenses to Assets
- Operating Income to Assets
- Operating Expense to Revenue

3.1.4 Profitability Ratio

Effectiveness alludes to how gainful an organization in utilizing its benefits. Productivity is typically estimated with respect to how much income is created from a specific degree of benefits. Besides, wasteful utilization of advantages can cause liquidity issues. Absence of liquidity regularly goes before lower benefit and fewer chances. An organization's clients and providers are likewise influenced by transient liquidity issues, and it is quicker when it is a financial organization.

This section describes the key ratios relevant to profitability activity ratio:

- Operating Profit Margin
- Net Profit Margin
- Return on Assets
- Return on Equity

3.1.5 Credit Risk Ratio

Credit risk is the risk of non-installment of an advance by the borrower. At the end of the day, we can characterize it as the risk that the borrower may not reimburse the chief sum or the intrigue installments related with it (or both) halfway or completely. This outcome is the misfortune for the loan specialist as interruption of money streams and expanded accumulation cost.

It very well may be a consequence of any of the accompanying reasons – poor money streams of the borrower making it hard to pay the premium and the chief sum, rising financing costs if there should be an occurrence of skimming loan cost advances, change in economic situations, business disappointment, reluctance to reimburse, and so forth.

This section describes the key ratios relevant to credit risk activity ratio:

- Equity to Assets
- Equity to Net Loans

3.2 Common Size Analysis

Common size assessment is an instrument to evaluate individual financial rundown things or a social event of things on the term of the species based whole. We, by and large, portray a key all out figure as the base, which for a bank's compensation explanation is hard and fast pay or pay and for a money related record is ordinarily full-scale assets. Common size examination is required common-size clarifications. Along these lines, for the common-size examination of SEBL's financial reports, I have orchestrated its common-size compensation clarifications and common-size fiscal records for quite a while.

I use common-size clarifications of SEBL to reveal the modifications in the general importance of each spending rundown things. Each individual aggregate in common-size clarifications is renamed in regards to common-size rates. The common-size money related records and pay declarations are shown about from 2013 to 2017.

3.2.1 Common Size of Balance Sheet

A common size monetary record is an asset report that showcases both the numeric worth and relative rate for absolute resources, complete liabilities, and value accounts.

A common size monetary record considers the general degree of every benefit, risk and value record to be immediately examined. Any single resource detail is contrasted with the estimation of all-out resources. Similarly, any single obligation is contrasted with the estimation of complete liabilities and any value record is contrasted with the estimation of all-out value. Hence, each significant order of record will rise to 100%, as every single littler segment will signify the real account characterization.

3.2.2 Common Size of Income Statement

A common size salary articulation is a pay proclamation where each record is communicated as a level of the estimation of offers. It is utilized for vertical investigation, in which each detail in a fiscal summary is recorded as a level of a base figure inside the announcement, to make examinations simpler.

A common size salary explanation examination makes it simpler to perceive what is driving an organization's benefits, and contrast that exhibition with its companions. By taking a gander at how that exhibition has been changing after some time, common size fiscal reports help speculator's spot inclines that a crude budget summary may not reveal. Huge changes in the level of income utilized by various cost classes over a given timeframe could be an indication that the plan of action is changing, or that assembling expenses are evolving.

3.3 Trend Analysis

A common size salary articulation is a pay proclamation wherein each record is communicated as a level of the estimation of offers. It is utilized for vertical examination, in which each detail in a budget summary is recorded as a level of a base figure inside the announcement, to make correlations simpler.

A common size pay explanation examination makes it simpler to perceive what is driving an organization's benefits, and contrast that exhibition with its friends. By taking a gander at how that presentation has been changing after some time, common size fiscal summaries help speculator's spot drifts that a crude budget report may not reveal. Enormous changes in the level of income utilized by various cost classes over a given timeframe could be an indication that the plan of action is changing, or that assembling expenses are evolving.

3.3.1 Trend Analysis of Balance Sheet

The monetary record is a depiction of an organization's money related situation at one point in time. The records recorded assistance decide whether the organization is confronting any kind of budgetary pressure. At the point when pattern investigation is played out, an organization can check whether its budgetary position is improving or declining dependent on the rate change in a critical position sheet accounts. To decide the change, an organization will take a gander at the dollar measure of monetary record accounts for more than at least 2 years.

3.3.2 Trend Analysis of Income Sheet

Flat investigation (otherwise called pattern examination) is a budget report examination strategy that shows changes in the measures of comparing fiscal summary things over some stretch of time. It is a valuable instrument to assess pattern circumstances.

The announcements for at least two periods are utilized in even examination. The most punctual period is typically utilized as the base time frame and the things on the announcements for every single later period are contrasted and things on the announcements of the base time frame.

The progressions are for the most part demonstrated both in dollars and rate.

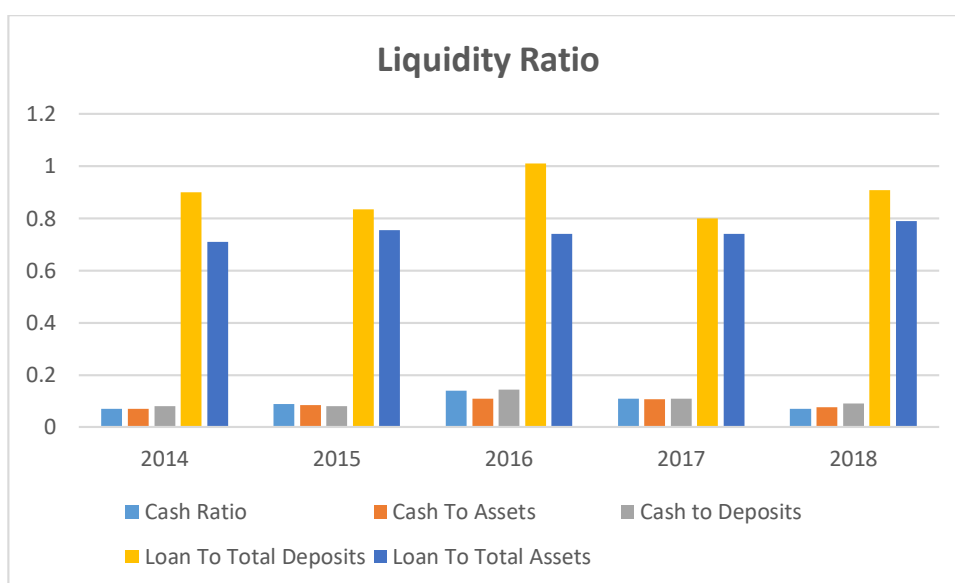
Chapter: 04

Financial Performance of SEBL

4.1 Ratio Analysis

4.1.1 Liquidity Ratio:

Liquidity Ratio					
Particular	2014	2015	2016	2017	2018
Cash Ratio	0.070	0.089	0.140	0.110	0.070
Cash To Assets	0.070	0.085	0.110	0.108	0.077
Cash to Deposits	0.080	0.080	0.144	0.110	0.090
Loan To Total Deposits	0.900	0.835	1.010	0.800	0.908
Loan To Total Assets	0.709	0.755	0.740	0.740	0.790

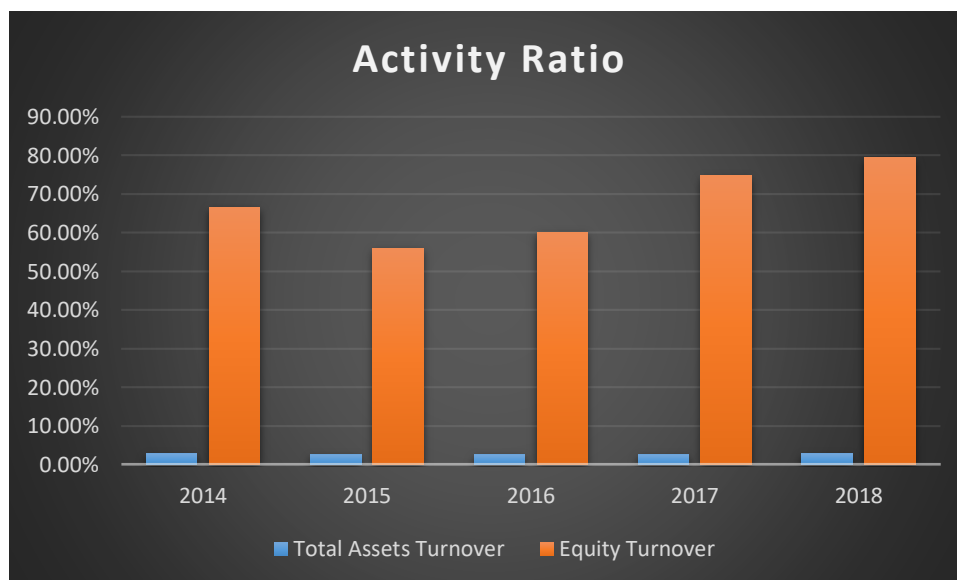


Interpretation: In bookkeeping, the term liquidity is characterized as the capacity of an organization to meet its money related out of this world due. The money proportion or money inclusion proportion is a liquidity proportion that estimates a company's capacity to satisfy its present liabilities with just money and money reciprocals. Money Proportion of SEBL 2018 is 0.070 and 2016 and 2017 it was 0.140 and 0.110 so its lessening money proportion, it's bad for the SEBL. The money resource proportion is the present estimation of attractive protections and money, separated by the organization's present liabilities. Money to Resources Proportion of SEBL is 2017 was 0.108 and it is diminishing in 2018 to 0.077. The money store proportion of planned SEBL (money close by and offsets with the SEBL as a level of stores) is seen to be high at 0.144 starting at 2016. The money to store proportion increments bit by bit from 2014-2017 however in 2018 it was diminishing. It is anything but a decent side for the bank. The advance to-store proportion (LTD) is a

commonly utilized measurement for evaluating a bank's liquidity by isolating the bank's complete credits by its all-out stores. Credits to Stores Proportion is expanding step by step each year in 2018 it was 0.908. A budgetary proportion that estimates the degree of an organization's or purchaser's influence. The obligation proportion is characterized as the proportion of aggregate – long haul and present moment – obligation to add up to resources, communicated as a decimal or rate. Banks Advances to Add up to Resources proportion additionally Expanded so it's likewise a decent side for the Bank.

4.1.2 Activity Ratio:

Activity Ratio					
Particular	2014	2015	2016	2017	2018
Total Assets Turnover	2.70%	2.55%	2.45%	2.55%	2.78%
Equity Turnover	66.56%	55.86%	60.04%	74.63%	79.32%

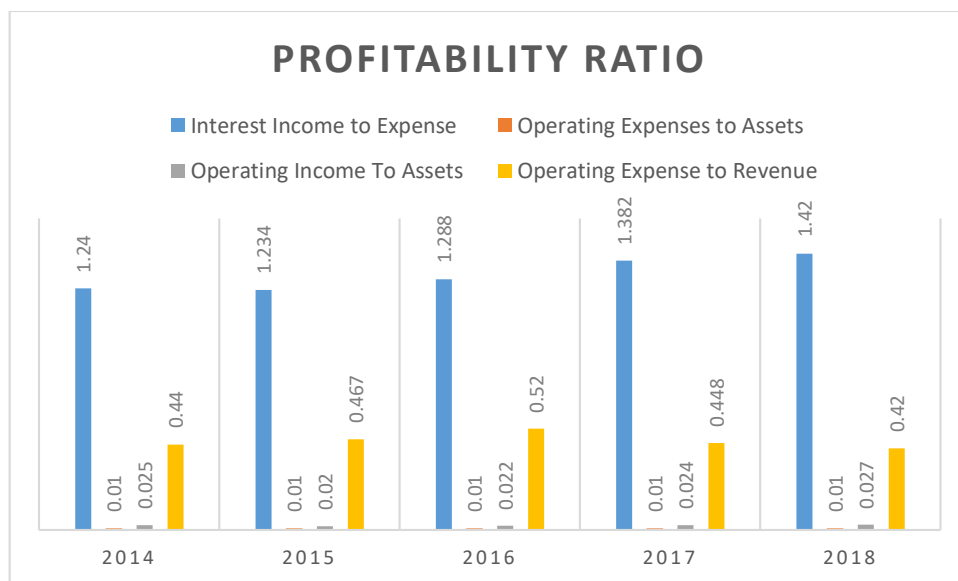


Interpretation: The benefit turnover proportion is determined by isolating all out intrigue salary by normal absolute resources. Intrigue salary, found on the pay explanation, is utilized to compute this proportion returns and discounts must be retreated from all-out deals to quantify the really measure the association's advantages' capacity to produce deals. Banks Complete Resources resource turnover in 2018 was .027. In consistently TAT characterizes

that it has expanded step by step. The value turnover likewise measures that it is expanded each year. In 2018 it was .793 and in 2014 it was .665 that is a decent sign for the bank.

4.1.3 Efficiency Ratio:

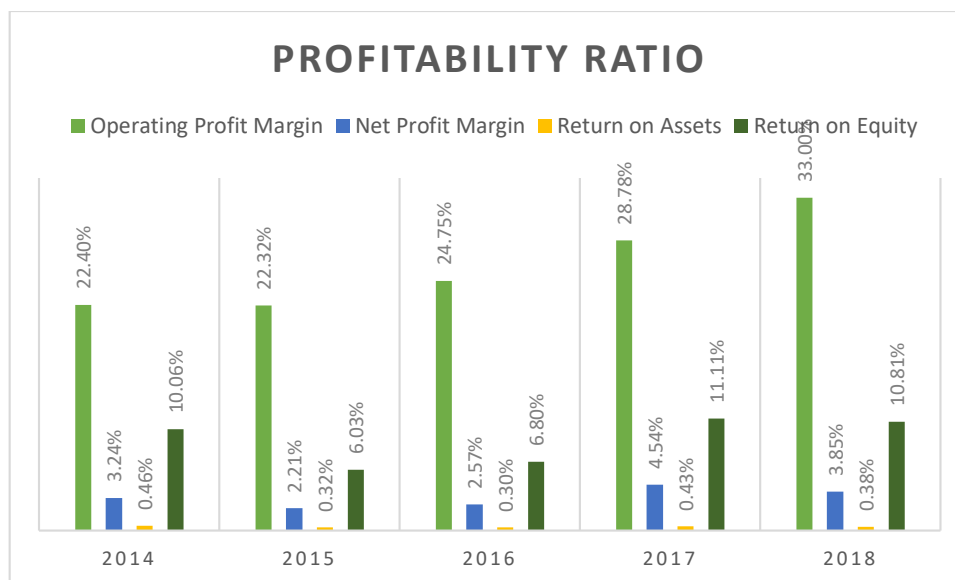
Efficiency Ratio					
Particular	2014	2015	2016	2017	2018
Interest Income to Expense	1.240	1.234	1.288	1.382	1.420
Operating Expenses to Assets	0.010	0.010	0.010	0.010	0.010
Operating Income To Assets	0.025	0.020	0.022	0.024	0.027
Operating Expense to Revenue	0.440	0.467	0.520	0.448	0.420



Interpretation: Intrigue cost will be on the higher side during times of widespread expansion since most organizations will have brought about the obligation that conveys a higher loan cost. The Banks Premium Salary to Cost in 2014 was 1.24 and the following four years its step by step expanding. Working Cost to Resources is 2014 to 2018 it's practically same consistently. Working Pay to Resources 2018 is most elevated was 0.027 and 2014 to 2016 it's steadily diminished. The working cost proportion (OER) is a proportion of what it expenses to work a bit of property contrasted with the pay that the property acquires the higher the BEP proportion. Working Cost to Income its best side of the bank and its time of 2017 was 0.448 and it's most elevated in the year 2015.

4.1.4 Profitability Ratio:

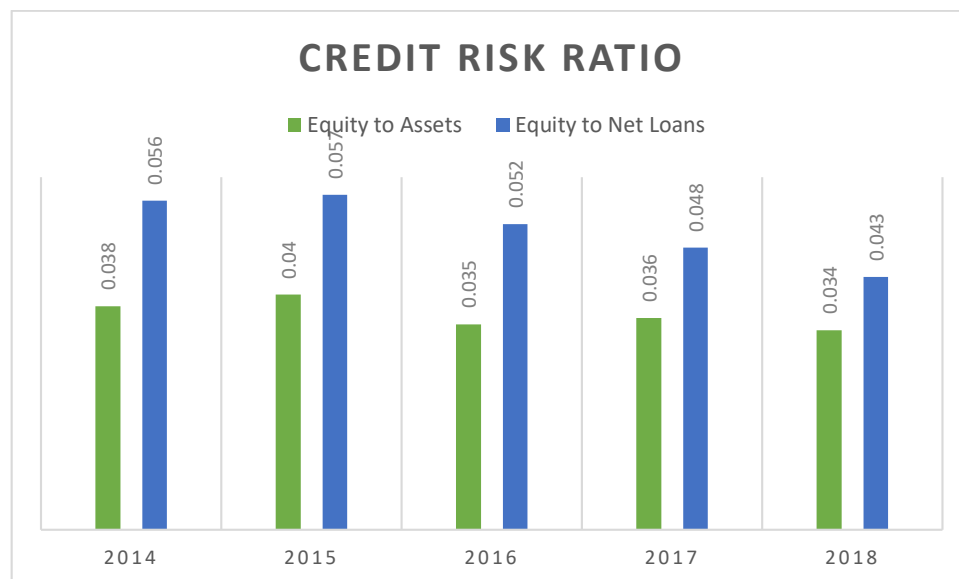
Profitability Ratio					
Particular	2014	2015	2016	2017	2018
Operating Profit Margin	22.40%	22.32%	24.75%	28.78%	33.00%
Net Profit Margin	3.24%	2.21%	2.57%	4.54%	3.85%
Return on Assets	0.46%	0.32%	0.30%	0.43%	0.38%
Return on Equity	10.06%	6.03%	6.80%	11.11%	10.81%



Interpretation: Gainfulness proportions are a class of money related measurements that are utilized to evaluate a business' capacity to produce income contrasted with its costs and other significant expenses caused during a particular timeframe. Profit for resources (ROA) is a monetary proportion that demonstrates the level of benefit an organization procures in connection to its general assets. It is commonly characterized as overall gain isolated by absolute resources. The arrival on value proportion or ROE is a benefit proportion that estimates the capacity of a firm to create benefits from its investor's interests in the organization. Profit for Value 2017 was 0.43% and the year 2018 was .038% that is diminished from 2017. Net revenue is 2014 was 3.24% and in 2018 was 3.85% and it's expanded from the Principal Year. Working edge is an estimation of what extent of an organization's income is left over in the wake of paying for variable expenses of creation, for example, compensation, crude materials.

4.1.5 Credit Risk Ratio:

Credit Risk Ratio					
Particular	2014	2015	2016	2017	2018
Equity to Assets	0.038	0.040	0.035	0.036	0.034
Equity to Net Loans	0.056	0.057	0.052	0.048	0.043



Interpretation: Credit risk is calculated on the basis of the overall ability of the buyer to repay the loan. The Equity Ratio is a good indicator of the level of leverage used by a company. The Equity Ratio measures the proportion of the total assets that are financed by stockholders, as opposed to creditors. Equity to Assets of the SEBL the year of 2014 was 0.038 and it's gradually decreased and 2018 is 0.034. Equity to Net Loans 2014 is 0.056 and the last Four Years it's gradually decreased.

Chapter: 05

Problems, Recommendation & Conclusion

5.1 Problems Identified:

The findings are as follows-

1. SEBL's cash ratio has been decreasing since 2014 and again in 2018. Considering the liquidity of the bank, it's critical and needs to be addressed.
2. The Banks total assets turnover is decreasing in every year. Since Asset Turnover ratio is often used as an indicator of the efficiency, the bank should take care of it.
3. The banks return on assets (ROA) is decreasing in 2014 to 2016 but last two years its doing better.
4. SEBL's equity to assets ratio is decreasing in every year from 2014 to 2018.
5. Net interest margin is decreasing per year from 2014 to 2018.
6. Cash to Assets also decreasing since 2017.
7. Return of Equity of the bank has been decreasing 2017.

5.2 Recommendations for SEBL:

It is really difficult to draw recommendation based on three months' work experience and it would be audacious of me to give suggestions to the people who have better understanding and expertise than me. However, there are few areas in which I think the organization can improve:

1. Since SEBL's cash ratio has been decreasing and bank facing liquidity problem. In this setting, the take proper steps to manage the liquidity of the bank.
2. The bank should concentrate on the use of its assets in the coming years with the goal that all assets turnover will be increased.
3. Return on assets is the pointer how bank utilize its assets to make returns. The bank needs to focus on increment of ROA.
4. SEBL's equity to assets proportion is diminishing in consistently from 2014 to 2018. The bank should concentrate on it.
5. The Bank's net interest margin need to enhance for sustainability. It's diminishing every year from 2014 to 2018. As net interest margin in one of the real indicators of a bank's performance.
6. The bank should concentrate on Cash to Assets with the goal that it will increment.
7. The bank's settlement issue is one of the principle reasons of diminishing money gathering. The bank's settlement framework is lacking contrasted and different banks. In this way, the bank should build cash trade framework.
- 8.** As Return of Equity of the bank has been decreasing 2017. So bank should focus on how to increase the return for its shareholders.

5.3 Conclusion

By separating the financial rundowns similarly as the extents, it might be said that southeast Bank Restricted has been doing commendably in a few fragments. If we see the close to the assessment of fiscal record things, it creates the impression that the present liabilities are higher than assets. By virtue of the close to paying verbalization, as a general rule, the net advantage was reduced underground creepy crawly it was fluctuating over the period. Regardless, when taking a gander at by and large hard and fast working compensation and the net advantage they were simply extended consistently. Because of the customary size comparative assessment of advantage report things, it gives that the endeavor was in the decreasing example and the liabilities were in the growing example. The most liquid asset cash was decreasing and fixed assets were extending over the periods. In the ordinary size pay clarification, the working expenses were unnecessarily high and they were extending consistently and the net advantage was reducing bit by bit. The liquidity extents of SEBL were extended most of the events which are valuable for the bank. If we see the advantage position of the bank, it can without quite a bit of a stretch be said the Net revenue, Profit for Resources and Profit for Value were not too extraordinary and its example was slipping. We can see the EPS extent of Likewise when we analyze the dissolvability extents, we can say that SEBL should do their best to keep up their impact extents as all of these extents show that they have very high impact and thusly, they also have a higher peril. Other than this, they need to grow the proportion of significant worth capital as a great deal of impact may be identified with more danger and besides, it shows the bank's financial deficiency. Finally, it might be said that SEBL's general execution was satisfactory.

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