



Agrani Bank Limited

INTERNSHIP REPORT

ON

**“Financial Performance Analysis of Agrani
Bank Limited - A study at Nagari Branch,
Gazipur”**

**Submitted to the Department of Business Administration,
Daffodil International University as a partial requirement
for BBA degree Completion**

Internship report on

“Financial Performance Analysis of Agrani Bank Limited -A Study at Nagari Branch, Gazipur”

Supervised To

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Department of Business Administration

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Date of Submission: 10 November, 2019

Letter of Transmittal

Date: 10 November, 2019

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Subject: Submission of internship report on “Financial performance analysis of Agrani bank limited- A study at Nagari branch, Gazipur.

Dear Sir,

With due respect, I would like to submit the report on “Financial performance analysis of Agrani bank limited a study at Nagari branch, Gazipur”. I would like to say that this report has been organized by me and this is my pleasure to place it before you.

I believe that this internship program has given me an immense opportunity to enhance both of knowledge and experience. I have made my best effort to accomplish the objectives of the report and believe that it will meet your expectation.

While formulating this report, I have tried extreme to include all the relevant information and analysis to make the report wide-ranging as well as workable one. I, therefore, hope that you will appreciate by reviewing this report.

Thanks and regards

SOURAV MIHA

.....

Sourav Miha

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BBA, 43th Batch

Department of Business Administration

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Declaration

I do, hereby, solemnly declare that the work presented in this report entitled as “Financial performance analysis of Agrani bank limited- a study at Nagari branch, Gazipur” is prepared by me, is a partial accomplishment of the requirement for the reward of the degree of Bachelor of Business Administration in Daffodil International University.

The work, I have presented, does not breach any existing copyright and no portion of this report is copied from any work done earlier for degree or otherwise.

I believe this is genuine and honest analysis that will help you to have a positive viewpoint upon me. I will be pleased to deliver you with added explanations or clarifications that you may feel necessary in this regard. I will be grateful if you sympathetic approve this effort.

Yours sincerely


.....

Sourav Miha

ID NO: 161- 11 -1014

BBA, 43th Batch

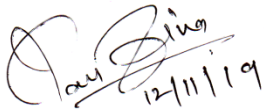
Department of Business Administration

Daffodil International University

Letter of Acceptance

This is to notify that the internship report on financial performance analysis of Agrani bank limited a study at Nagari branch, Gazipur is completed by Sourav Miha as a partial requirement of BBA program, major in finance from Daffodil International University. I certify that-

- I. he has carried out the internship under my direct supervision and guidance and that the manuscript of the report is scrutinized by me.
- II. no part of the internship report has been submitted for any other degree, title or recognition before.
- III. the final composed copy of this report, which is being submitted to Daffodil International University, is carefully checked by me for its material and language.



.....
Ms. Tanzina Hossain

Associate Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Acknowledgment

It gives me immense pleasure to thank a large number of individuals for their cordial co-operation and encouragement who have directly or indirectly in preparing this report. Firstly, I would like to express my gratefulness to almighty Allah who has enabled me to pursue my study.

I convey my gratitude to my honorable supervision, Ms. Tanzina Hossain, Associate Professor, Daffodil International University, for her guidance and co-operation, which helped me immensely to prepare this report.

I wish to thank all other employees of Agrani Bank Limited those were dynamic and helped me seriously and given me their valuable time. They were always very polite to answer my questions and help me understand even time of work rush. At last, my sincere apology goes to the reader's for my conceptual and printing mistake, if there is any.

Executive Summary

Banking sector of Bangladesh is one of the major sectors, which contributes significantly to the national economy. The sector comprises a number of banks in numerous categories.

Agrani bank limited (ABL) was incorporated as a state-owned commercial bank on 17 may 2007 under the company's act 1994. Agrani bank emerged as a nationalized commercial bank following the Bangladesh banks (nationalization) order 1972 vide president's order no 26 of 1992 under which erstwhile Habib bank limited and commerce bank limited and renamed as Agrani bank. Ongoing concern basis ABL took over the business assets, liabilities, rights and obligations of Agrani bank through a vendor's agreement signed on 15 November 2007 between the ministry of finance of the people's republic of Bangladesh and the board of directors of ABL with retrospective effect from 1 July 2007. ABL has 953 branches widely distributed and is a technology pioneer, with all branches providing real time online banking.

In the first part of the report, I discussed about the background of the report as it is the introductory part. In this part, I discussed about the objective, importance and methods used to prepare the report.

In the second part of the report, I gave a brief introduction of ABL. I have discussed about the organization Overview, Mission, Vision, Values, Motto of the organization, objectives and Performance of the bank at a glance etc.

In the third chapter, I gave the theoretical aspects of the Financial Statement Analysis, Ratio analysis, Financial Distress, and Common size Statement Analysis (Vertical Analysis), Comparative statement analysis (Horizontal Analysis) and Trend Analysis.

In the fourth chapter, I gave diversity of Ratio analysis, Common size statement analysis (vertical analysis), comparative statement analysis (horizontal analysis), Trend analysis of the performance ABL, assets portfolio, appropriation of profit in 2017 and 2018.

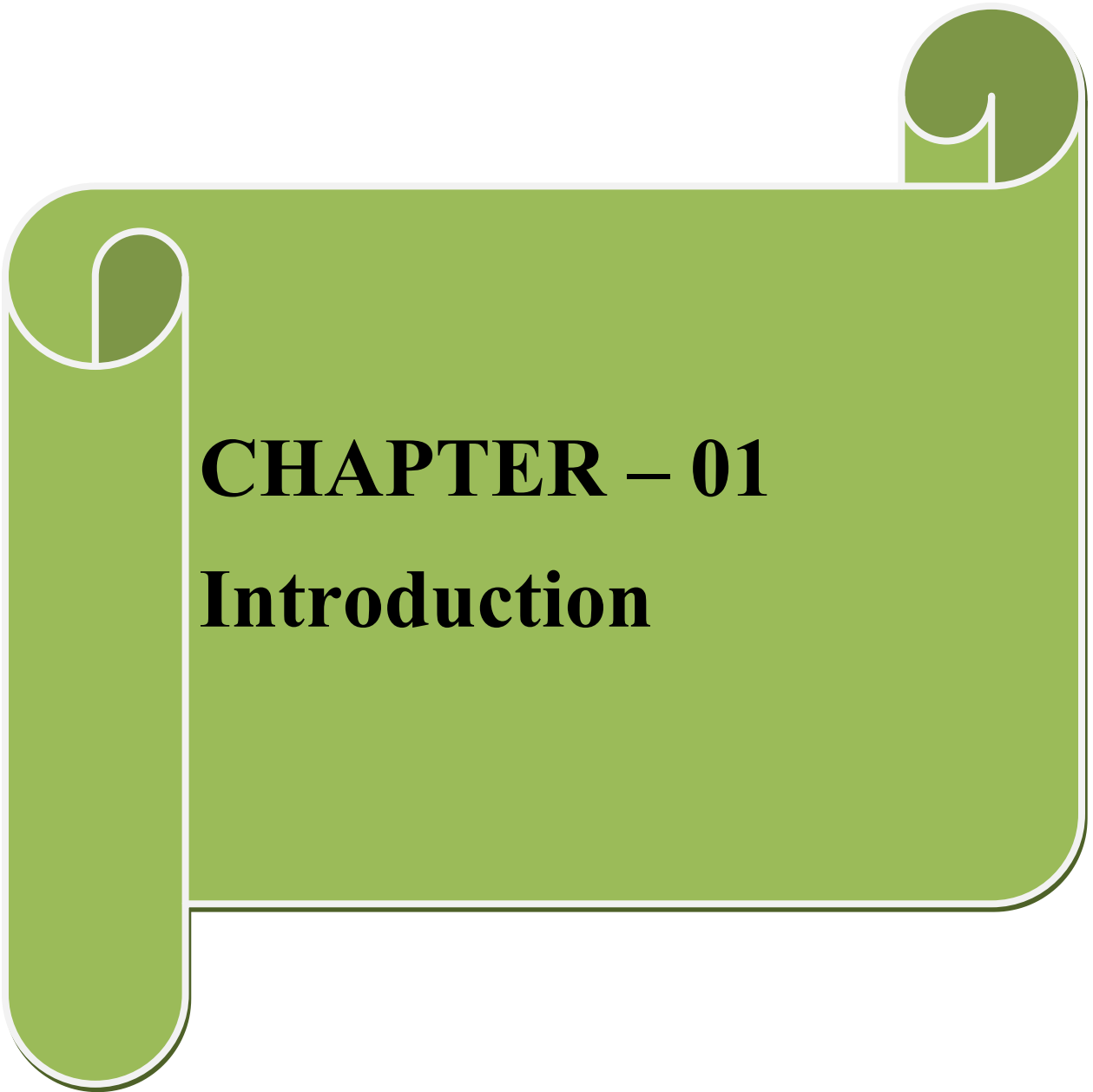
The fifth part consists of the findings that I observed in ABL, Nagari Branch during the period, and recommendations to the branch based on the drawbacks and a brief conclusion on the overall report. I performed this part on the basis of Financial Statement Analysis.

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CHAPTER – 01

Introduction

1.0 Introduction

Banking is the backbone of an economy. All sorts of economic and financial activities revolve round the association of the bank. As the industry produces goods and commodities, so does the bank create and control money market and promotes creation of capital. From this point of view, banking-a technical profession- can be termed as industry. Services to its customers are the products of banking industry besides being a significant factor in promoting capital formation in the country. As all economic and fiscal activities revolve round this important 'Industry', the role of banking can hardly be over emphasized.

The Bank took a strategy of quality growth of its assets by adhering to compliance in all spheres of operation particularly in respect of Shariah and monitoring laws and guidelines. As a Continued policy, the Bank remained focused in all the key areas covering capital competence, good asset quality, sound management, good earnings and strong liquidity.

1.1 Origin of the report

This report is initiated as the course requirement of BBA program, faculty of Business and Entrepreneurship, Daffodil International University as practical alignment is integral part of BBA program requirement, I went to Agrani Bank Limited, Nagari branch to take the real life exposure of the activities of banking financial institutions from. The study is on the financial performance analysis of Agrani Bank Limited -A study at Nagari Branch, Gazipur, under the supervision of Ms. Tanzina Hossain, Associate Professor, Daffodil International University.

1.2 Rationale of the report

This report has been prepared on the basis of experience gathered during the period of internship. This is also an evidence of my internship accomplishment and things I learned during the period. As I was employed in the General banking department of ABL, NAGARI Branch as an internship, I carried out the report based on financial statement analysis of the bank. Side by side these banks have now concentrated their attention towards expansion of their products for better performance and existence. For the above surroundings, it has become necessary for Agrani Bank Limited, one of the leading commercial banks, to focus its attention towards the improvement of the customer service. That's why it is quite justified to make an in depth study about its operation and evaluate the service provided by this bank and scope for its improvement. The study may help formulating policy regarding the ideas relating to the feelings of the customers and bankers. Future more, Agrani Bank Limited executives who are essentially executing policies undertaken by the top management will have a chance to communicate their feeling and will have the feedback about their dealing from the customer.

Through this report making process, I became clear about the wide-ranging banking operations that I couldn't understand accurately while working in the branch.

1.3 Objectives of the report

The main objective of the study is to develop and understanding about the practical banking activities and to relate them with the theoretical knowledge acquired from the bank. Beside these the specific objectives are the followings:

- ✚ To get an overview of the Government banking segment in Bangladesh
- ✚ To estimate the financial performance through evaluating financial statement of Agrani Bank Limited (ABL)
- ✚ To find out the problems of Agrani Bank Limited (ABL)
- ✚ To provide suggestions to overcome the identified problems

1.4 Scope of the report:

In this report, I included a brief introduction of ABL which contains of its significant background, goals, obligations and special features of the bank. The main part of the body includes Financial Statement Analysis. As I have worked in and observed the operations of Nagari Branch, Gazipur only. This report is limited with functions of Financial Statement Analysis of ABL. Most of the data used in the reporting of the report are from secondary sources. All the data related to the reporting requirements are not obtainable due to confidential reservation practice for the advantage of the organization.

1.5 Methodology of the report:

I have got all the appropriate information from my working experience with ABL, their annual report, ABL website and such. Some information is taken from some friends, officers, customers, observation.

Sources of data

Methods surveyed to perform a job or conducting activities to complete a mission is called practice. In conducting this report the following methodology was assumed in data & information, preparation of reports etc. Both qualitative and quantitative methods were applied for preparing this report. The data were analyzed and presented by Microsoft excel and shows percentage, graphical presentation and different types of charts. Best effort was given to analyze the numerical findings. All the relevant data regarding this report are collected from two sources.

A) Primary data

- Clients of Agrani Bank Limited.
- Employees of Agrani Bank Limited.
- Three month Hands-on participation in internship.
- Annual report.
- Different articles. Internet sources etc.

- Relevant file study as provided by the officers concerned.
- Agrani bank Staff College.
- Face to face conversation with the particular officer of the branch.

B) Secondary data

- Website of ABL.
- Published material and office circulars of ABL

Methods of data collection

- ❖ Personal meeting
- ❖ Personal observation.

Data analysis and reporting

Both qualitative and quantitative analysis has been done while conducting this study. Microsoft word and Microsoft excel used to analyze, process and graphically represents the assembled data.

1.6 Limitations of the report

During groundwork of this report some difficulties have come across, which can be termed as the restriction of the project, these reasons did not allow this report to go in complexity of issues hence numerous parts of the report is not concentrated. Although the officials were so busy, they gave committed cooperation in the time of internship also in preparing this report. The limitations that were faced:

- ✚ Lack of records, adequate books, publications, magazines, journals and figures.
- ✚ Limited access to essential information preserved by the bank.

If these limitations were not there, the report would have been additional beneficial.

CHAPTER – 02

Organizational Part



2.1 Overview of Agrani bank limited in Bangladesh

Agrani bank limited (ABL) was incorporated as a state owned commercial bank on 17 may 2007 under the company's act 1994. Agrani bank emerged as a nationalized commercial bank following the Bangladesh banks (nationalization) order 1972 vide president's order no 26 of 1992 under which erstwhile Habib bank limited and commerce bank limited and renamed as Agrani bank. Ongoing concern basis ABL took over the business assets, liabilities, rights and obligations of Agrani bank through a vendor's agreement signed on 15 November 2007 between the ministry of finance of the people's republic of Bangladesh and the board of directors of ABL with retrospective effect from 1 July 2007. ABL has 953 branches widely distributed and is a technology pioneer, with all branches providing real time online banking. We also have subsidiaries: a merchant bank, small and medium sized enterprises (SMEs) financing company and remittance house in Singapore, Malaysia, Canada and Australia.

At ABL, we believe in being a responsible financial services provider and we are committed to making a difference in the lives of our stakeholders and nation of the country. Just as we are dedicated to helping our customers manage their finances wisely and grow their business, ABL is committed in our support of socio-economic development of Bangladesh. ABL provides it's corporate, SME and retail clients with a wide range of products or services such as extensive deposit and loan options that include Islamic banking, foreign currency and pension schemes. Our offering includes personal financial services, business banking, transaction banking, commercial and corporate banking. Corporate finance, treasury services, capital market activities and clearing services. Through our subsidiaries, Agrani bank limited also provide asset management, SME finance, venture capital management and foreign remittance services.

2.2 Corporate information

Agrani bank limited, a state owned leading commercial bank with 953 outlets strategically located in almost the commercial area throughout Bangladesh overseas exchange house and hundreds of overseas correspondents, came into being as a public limited company on May 17, 2007 with a view to take over the business, assets, liabilities, rights and obligations of the Agrani bank which emerged as a nationalized commercial bank 1972 immediately after the emergence of Bangladesh as an independent state. Agrani bank limited started functioning as a going concern basis through a vendors agreement signed between the ministries of finance, government of the people's republic of Bangladesh.

Company information

Name	: Agrani Bank Limited
Legal status	: Public Limited Company (as per the bank companies act 1991)
Registered office	: 9/D Dilkusha , Dhaka 1000, Bangladesh
Date of incorporation	: 17 may 2007 under ta companies act 1994
Date of commencement of business	: 17 may 2007
Tax identification number (TIN)	: 395478266223
VAT registration number	: 19011031730
Business identification number (BIN)	: 000000221
Chairman	:Dr. Zaidbakht
Managing director and CEO	: Mohammed Shams-Ulislam
Company secretary	: Khandakar Sajedul Haque

Share capital

Authorized capital	: TK. 2,500.00 crore
Paid-up capital	: TK. 2,072,29 crore
Face value per share	: TK.100
Shareholding pattern	: 100 percent share owned by Government of the people's Republic of Bangladesh

Service network

Branch	: 953
Circle office	: 11
Zonal office	: 53
Corporate branch	: 34
Authorized dealer (AD) branch	:42
Foreign correspondent	: 302
Islami banking unit	: 5
Agent banking	: 200
Remittance only points	: 200

Exchange Rate as on (30september/2019)

currency	Buying rate	Selling rate
USD (CASH)	85.60	86.60
GBP (CASH)	102.50	106.50
AUD (CASH)	57.00	60.00
EURO (CASH)	90.75	94.75

Credit rating

Rating mode	long term	short term	outlook
Govt. support	AAA	ST 1	stable
Stand Alone	A	ST 2	stable

Subsidiaries

Domestic

Agrani Equity and Investment Limited

Agrani SME Financing Company Limited 52 Branch

Overseas

Agrani Exchange House Private Limited, Singapore 4 branches

Agrani Remittance House sdn. Bhd., Malaysia- 6 branches

Agrani Remittance House Canada Inc.

Agrani Exchange Company (Australia) pty. Limited.

Auditors

ACNABIN Chartered Accountants.

MABS and J Partners Chartered Accountants.

2.3 Mission, Vision, Values and Motto

Vision

To operate ethically and fairly within the stringent framework set by our regulators and to assimilate ideas and lessons from best practices to improve our business policies and procedures to the benefit of our customers and employees.

Mission

To become the best leading state-owned commercial bank of Bangladesh operating at international; level efficiency, quality, sound management, excellent customer service and strong liquidity.

Values

We value integrity, transparency, accountability, dignity, diversity, growth and professionalism to provide high level of service to all our customers and stakeholders' inside and outside the country.

Motto

To adopt and adapt modern approaches to stand supreme in the banking arena of Bangladesh with global presence.

2.4 Strategic objectives

- Contributing towards the economic well-being of the country by focusing particularly on remittance, SME and agricultural sectors.
- Overtaking competitors by providing quality customer services.
- Gaining competitive advantage by lowering overall cost associated to that of competitors.
- Strengthening research capability for innovative products.
- Winning at least 7.00 percent share of deposits and 5.50 percent share of loans and advantage of Bangladeshi market.
- Strengthening the bank's brand recognition.
- Attaining technological leadership among the peer group by choosing cutting edge software and digital and automated solution.
- Leaving behind industry players in rendering innovation and quality customer service.
- Strengthening research and development capability for launching innovative products for customer's satisfaction.

2.5 How Agrani Bank Limited performed in 2018 (Business Performance)

1. Loans and advances (TK. 39,575 crore . increase +24.01% in 2017)
2. Customer deposit (TK. 62,193crore. increase+17.26% in 2017)
3. Operating profit (TK. 832 crore. increase +2.83% in 2017)
4. Total assets (TK.78915 crore. increase+17.09%)
5. Foreign remittance (TK. 12680 crore. Increase +19.57%)
6. Import (TK. 23,551 crore. Increase 77.52%)
7. Export (TK. 8,280 crore. Increase +17.30%)
8. Net interest income (TK. 832 crore. Increase +105.06%)
9. AD ratio (63.63% increase +3.46%)

2.6 Where Agrani Bank Limited Operate

953 branches and 64 offices all over Bangladesh

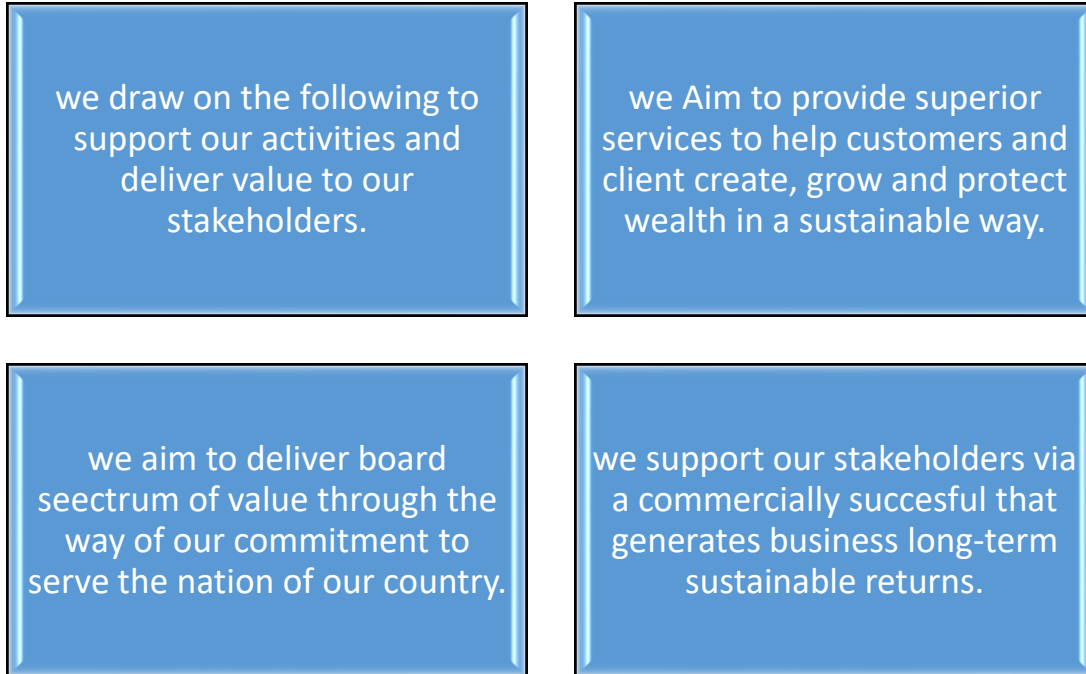
Division	Branch number	Office
Dhaka	202	15
Chattogram	194	10
Khulna	138	8
Barishal	60	5
Rajshahi	144	9
Rangpur	66	6
Mymensingh	89	7
Sylhet	60	4

Agrani Bank Limited Subsidiaries

4 subsidiaries in Singapore, Malaysia, Canada and Australia

2 subsidiaries in Bangladesh

2.7 Agrani bank limited – Business Model



2.8 Products and services

<p>Deposit</p> <ul style="list-style-type: none">Current depositSavings depositSpecial notice time depositNonresident special taka amountNonresident investor's taka amountStudent's savings A/C (school banking)Small life insurance policy holders A/CTen taka farmersFreedom fightersOther beneficiary's under social security's program

FDR Account

Fixed deposit (FDR)

Deposit Scheme

Agrani bank pension scheme (APS)

Agrani bank bisheshshanchy scheme (ABS)

Agrani bank scnchy pension scheme (ASPS)

Agrani bank double benefit scheme

Agrani bank lakhpoti deposit scheme

Agrani senior citizen savings scheme

Foreign Currency Account

Foreign currency (FC) A/C

Nonresident foreign currency deposit (NFCD) A/C

Resident foreign currency deposit

Exported retention quota

Loans and Advances

Continuous loan

Cash credit

Cash credit

Secured overdraft

Term loan

Industrial credit

Housing loan

Consumer credit

Loan for overseas employment

Weaver's credit

Small and Medium Enterprise Loan

Service sector loan

Trading sector loan

Manufacturing sector loan

Woman entrepreneur's loan
Rural and agro credit
Crop loan
Fishery loan
Animal husbandry loan
Agri machinery loan
Rural transport loan
Swanirvar loan
Poverty alleviation loan

Import Finance

Loan against imported merchandise (LIM)
Loan against trust receipt (LTR)
Payment against document (PAD)

Export Finance

Export cash credit
Packing credit (P[C])
Local/foreign bills purchased (FBP)
Loan against export development fund (EDF)
Advance [against cash incentive (subsidy, assistance)

Cash service

ATM service

Cheque encashment

Foreign currency

Value added service

Locker service

Utility bill collection

Arm forces pension payment

Merchant banking service

Issue management

Underwriting

Portfolio management

Letter of credit

Letter of credit sight

Letter of credit usance

Back to back L/C

Treasury

Money market
Call money transaction
Term placement
Treasury bills
Treasury bonds
Secondary trading of govt. securities
Repo
Reserve repo
Custodian services
Other investments

Foreign Exchange Market

Selling foreign currency for import payment
Buying foreign currency against export proceeds
Fixation of exchange rate
Foreign currency buying and selling
SWAP transactions
Forward transaction
Term placement

Other Foreign Exchange Market

Documentary bill collection
Advanced payment for import and export
Foreign remittance (incoming and outgoing)
Foreign currency endorsement against passport
Issuance of draft , TT
Collection of draft, cheque, TC

Islamic banking service

Deposit

Al wadiah current A/C

Mudaraba deposit account

Mudaraba Savings account

Mudaraba Hajj savings scheme

Mudaraba Term deposit

Mudaraba Special savings scheme

MudarabaMohor savings scheme

MudarabaProbashikalyan savings account

Mudaraba Cash waqfsavingsacheme

Investment

Baimurabaha(pledge)

Baimuazzal (hypo)

Higher purchase shirkatulmeilkj

Baisal

2.9 Business ethics

Business code

Agrani bank limited is committed to conducting its business ethically and honestly and applying appropriate protection standards while dealing with its customers.

Honestly and Fairness

Honestly refers to truthfulness, integrity, and trustworthiness; fairness is the quality of being just, equitable, and impartial. Honest and fairness relate to the general moral attributes of decision makers at a minimum; businesspeople are expected to follow all applicable laws and regulations. In addition, they should not knowingly harm customers, clients, employees, or even other competitors through deception, misrepresentation, or coercion. Although businesspeople often act in their own economic self-interest, ethical business relations should be grounded on fairness and justice rowers.

Human significance

Agrani bank supports the international human rights as outlined by the UN declaration and convention. No one in the bank shall in way cause or contribute to the violation or circumvention of human privileges.

Human Capital

Agrani bank is devoted to human capital initiative connecting with milestone training performance coaching and development, key talent management, balancing of work/ life choice and human capital reviews.

Intellectual Property

Intellectual property such as know-how, methodology, concept and ideas are important to agrani bank's successes in the market. Unless otherwise specified by law or orders from public authorities, no employee shall make corporate secret or other information available to unauthorized persons.

Nature and Environment

Agrani bank is very much aware regarding environmental protection, by minimizing environmental damages and by developing, promoting and utilizing environment friendly technology.

Money Laundering

Bank has set its priority not to become implicated, in any way, with individual or firms involved in criminal activities and money laundering and employees are expected to exercise maximum caution in this regard. Agrani bank is firmly opposed to all forms of money laundering and shall take steps to prevent its financial transactions from being used by others to launder money.

Contest

Agrani bank is committed to staying over and above the prevailing market competition through constant innovation of technology based products and efficiency enhancement; being responsive to the requirements of our customers and partners. Corruption and bribery Agrani bank is firmly opposed to all forms of corruption. Bribery is fundamentally inconsistent with the bank's values' any direct and indirect promise of payment to gain any perceived particular advantage is completely unacceptable.

Protection of Personal Data

Agrani bank's processing of personal data shall be subject to care and awareness, which is required according to laws and regulation and relevant for information that might be sensitive, regardless of the data refers to customers, officials or others.

Health, Safety and Working Environment

Agrani bank is committed to establishing effective arrangement to identify and eliminate or control all work related hazards and risks and promote health at work and continuously improve health, safety and working environment.

Corruption and Bribery

Agrani bank is firmly opposed to all forms of corruption including bribery and malpractices. Bribery is fundamentally inconsistent with the bank's values; any direct and indirect promise of payment to gain any perceived personal advantage is totally unacceptable.

2.10 Code of conduct

Transparency and Disclosure: the bank shall deal with customers in a continuously fair, equitable and professional manner.

Suitability: the bank shall gather sufficient information from the customer to ensure that the product or service meets his financial situation and needs.

Awareness and Education: the bank shall provide customers with a list of their rights and responsibilities containing clear information on customer's protection, key fact statement containing ample key information on the conditions, benefits and risks of products or services, as well as a detailed list of the fees and charges collected by the bank.

Confidentially (Secrecy and Data Protection): the bank shall protect the customer's personal and financial information in compliance with banking secrecy law and without prejudice to anti money laundering and counter financing law.

Complaints handling: an efficient mechanism is developed enabling customers to submit their claims and guaranteeing the fair and timely follow up and outcome thereof.

Ensuring the Integrity of Records: an internal accounting information and customer records must be accurate and maintained with reliability integrity. Transactions must be reflected in an accurate and timely manner.

Providing candor in dealing with auditors, examiners and legal counsel: all employees should be required to respond honestly and candidly when dealing with internal auditors, independent auditors and regulators.

Avoiding self-dealings and acceptance of gifts or favors: all employees are prohibited from seeking or accepting anything of value (including services, discounts or entertainment) from clients, suppliers or anyone else in return for any business (mainly granting loans) service or restricted information of the bank.

Observing Applicable Laws: all employees must be aware of all applicable laws and regulations.

Involving internal auditor in monitoring corporate code of conduct or ethics policy: ABL has a set of audit program to monitor the operation of internal controls agonists self-dealing, conflict of interests and other violations of the code of conduct, identify weakness, and ensure corrective action is taken.

2.11 Activities for Sustainability



2.12 SWOT analysis

SWOT analysis is a simple framework for generating strategic substitutes from a condition analysis. The complete explanation of SWOT analysis is following-

S= strength

W= weakness

O= opportunities

T= threat

First of all, after monitoring and working proactively in Agrani bank limited, Nagari branch. The following strength, weakness, opportunities and threat has been found-

Strengths

- Excellent management team and group work
- One of major bank it has qualified specialized and qualified human power. Fundamental set up and business areas is planned,
- Agrani bank resources position is fulfilment and now there are no fund shorts.
- Being a nationalized banking organization, it always gets government maintenance all of timer.
- Agrani bank has required strength and opportunity to endure the challenge of the market economy.
- Highly commitment of customers and services.
- Widespread bank network.
- Qualified and experienced human resource.
- Higher profit rate to client.
- Higher deposit
- Agrani bank limited has strong non- interest earning base bank.
- It is action and new projects it is feasible.
- Low infection in loan exposure.
- Extensively product line.

Weaknesses

- Administration official process hampered the daily internal workflow.
- The workers and low salary structure for lack of motivation,
- Controller between employee relations is not good some cases.
- Rules and norms of government. Sometimes create problem for the bank
- Agrani bank create problem of manpower because of there is no new
- Limited ATM service

- Inadequate IT infrastructure
- Inadequate delegation power
- Marketing policy is not well setup.
- Higher cost fund
- Officers have limited experience and not enough training.

Opportunities

- Enlargement of new location of investment
- Scope of computerization will open a big door of opportunity
- Every efforts for deposit mobilization
- It increases of fund shorts Agrani bank gets government support as it is a government owned area.
- Undertake need-based training programmer and full computerization of bank's activities.
- Investment potential of Bangladesh
- Relationship management
- Increasing demand of client finance
- Complacency among rival firms.
- It has scope of market penetration through diversified products and wide banking network.
- Develop relations and correspondence with foreign banks
- It has regulatory environment favoring public and government sector development.

Threats

- Recent developed private and foreign bank in Bangladesh
- Increasing great competition with other financial institutions and commercial banks
- Loan recovery methods are very low and policies are not verified properly in some cases.
- Overview of suddenly harder banking regulation and rules.
- Young, energetic, dynamic, talent and smart work force of competitors
- Government imposes high rate of taxes and vat
- Market share of lowering interest rate
- Similar types of retail banking products
- Certain Bangladesh bank rules and regulation.
- Deteriorated export, import and guarantee business due to indecent competition as well as economic slump.

CHAPTER – 03

Theoretical Aspect

Of

Financial Performance

Analysis

3.1 Definition of Financial Statement

Financial statements (or Financial Reports) are formal records of the financial activities and position of a business, person, or other entity.

3.2 Types of Financial Statements

Relevant financial information is presented in a structured manner and in a form which is easy to understand. They typically include four basic financial statements accompanied by a management discussion and analysis:

1. A balance sheet or statement of financial position, reports on a company's assets, liabilities, and owners' equity at a given point of time.
2. An statement or profit and loss report (P&L report), or statement of comprehensive income, or statement of revenue & expense reports on a company's income, expenses, and profits over a stated period of time. A profit and loss statement provides information on the operation of the enterprise. These include sales and the various expenses incurred during the stated period.
3. A statement of changes in equity or equity statement, or statement of retained earnings, reports on the changes in equity of the company over a stated period of time.
4. A cash flow statement reports on a company's cash flow activities, particularly its operating, investing and financing activities over a stated period of time.

An income statement or profit and loss account is one of the financial statements of a company and shows the company's revenues and expenses during a particular period.

It indicates how the revenues are transformed into the net income or net profit the result after all revenues and expenses have been accounted for. The purpose of the income statement is to show managers and investors whether the company made or lost money during the period being reported.

A cash flow statement is known as statement of cash flows, that shows how changes in balance sheet accounts and income affect cash and cash equivalents, and breaks the analysis down to operating, investing, and financing activities. Essentially, the cash flow statement is concerned with the flow of cash in and out of the business. The statement captures both the current operating results and the accompanying changes in the balance sheet. As an analytical tool, the statement of cash flows is useful in determining the short-term viability of a company, particularly its ability to pay bills. International Accounting Standard 7 (IAS 7), is the International Accounting Standard that deals with cash flow statements.

3.3 Discuss different tools for measuring statement analysis

Financial statement analysis is the process of reviewing and analyzing a company's financial statements to make better economic decisions. These statements include the income statement, balance sheet, statement of cash flows, and a statement of changes in equity. Financial statement analysis is a method or process involving specific techniques for evaluating risks, performance, financial health, and future prospects of an organization.

3.4 Financial Ratio analysis

Financial ratios are dominant tools to perform some quick analysis of financial statements. There are four main categories of ratios: liquidity ratios, profitability ratios, activity ratios and leverage ratios. These are typically analyzed over time and across competitors in an industry.

Liquidity ratios are used to determine how rapidly a company can turn its assets into cash if it understands financial complications or bankruptcy. It essentially is a measure of a company's competence to remain in business. A few common liquidity ratios are the current ratio and the liquidity index. The current ratio is current assets/current liabilities and measures how much liquidity is available to pay for liabilities.

Profitability ratios are ratios that demonstrate how profitable a company is. A few popular profitability ratios are the breakeven point and gross profit ratio. The breakeven point calculates how much cash a company must generate to break even with their startup costs. The gross profit ratio is equal to gross profit/revenue. This ratio shows a quick portrait of expected income.

Activity ratios are intended to show how well management is managing the company's resources. Two common activity ratios are accounts payable turnover and accounts receivable turnover. These ratios determine how long it takes for a company to pay off its accounts payable and how long it takes for a company to receive payments, separately.

Leverage ratios represent how much a company relies upon its debt to fund operations. A very common leverage ratio used for financial statement analysis is the debt-to-equity ratio. This ratio shows the extent to which management is willing to use debt in order to fund operations.

3.5 Common Size Analysis OR vertical analysis

Common size analysis, also referred as vertical analysis, is a tool that financial managers use to analyze financial statements. It evaluates financial statements by expressing each line item as a percentage of the base amount for that period. The analysis helps to understand the impact of each item in the financial statement and its contribution to the resulting figure.

The technique can be used to analyze the three primary financial statements, i.e., balance sheet, income statement and cash flow statement. In the balance sheet, the common base item to which other line items are expressed is total assets, while in the income statement, it is total revenues.

Vertical analysis refers to the analysis of specific line items in relation to a base item within the same financial period. For example, in the balance sheet, we can measure the proportion of record by dividing record line using total assets as the base item.

3.6 Comparative analysis or Horizontal analysis

Horizontal analysis refers to the analysis of specific line items and comparing it to a comparable line item in the previous or subsequent financial period. Although common size analysis is not as detailed as trend analysis using ratios, it does provide a simple way for financial managers to analyze financial statements.

➤ Balance Sheet Common Size Analysis

The balance sheet common size analysis mostly uses the total assets value as the base value. On the balance sheet, the total assets value equals the value of total liabilities and shareholders' equity. A financial manager or investor uses the common size analysis to see how a firm's capital structure compares to rivals. They can make important observations by analyzing specific line items in relation to the total assets.

For example, if the value of long-term debts in relation to the total assets value is too high, it shows that the company's debt levels are too high. Similarly, looking at the retained earnings in relation to the total assets as the base value can reveal how much of the annual profits are retained on the balance sheet.

➤ Income Statement Common Size Analysis

The base item in the income statement is usually the total sales or total revenues. Common size analysis is used to calculate net profit margin, as well as gross and operating margins. The ratios tell investors and finance managers how the company is doing in terms of revenues, and they can make predictions of the future revenues. Companies can also use this tool to analyze competitors to know the proportion of revenues that goes to advertising, research and development and other essential expenses.

3.7 Importance of Common Size Analysis

One of the benefits of using common size analysis is that it permits investors to identify extreme changes in a company's financial statement. It mainly applies when the financials are compared over a period of two or three years. Any significant arrangements in the financials across several years can help investors decide whether to invest in the company. For example, large drops in the company's profits in two or more successive years may indicate that the company is going through financial distress. Similarly, considerable increases in the value of assets may mean that

the company is implementing an expansion or acquisition strategy, making the company attractive to investors.

Common size analysis is also an excellent tool to compare companies of different sizes but in the same industry. Looking at their financial data can reveal their strategy and their largest expenses that give them a competitive edge over other comparable companies. For example, some companies may sacrifice margins to gain a large market share, which increases revenues at the expense of profit margins. Such a strategy allows the company to grow faster than comparable companies because they are more desired by investors.

3.8 Trend Analysis

Trend analysis is a financial statement analysis technique that displays changes in the amounts of corresponding financial statement items over a period of time. It is a valuable tool to evaluate the trend circumstances.

The statements for two or more periods are used in horizontal analysis. The earliest period is usually used as the base period and the items on the statements for all advanced periods are compared with items on the statements of the base period. The changes are generally shown both in taka and percentage.

3.9 Importance of Trend Analysis

Trend analysis is required for companies to make financial forecasts.

Trend analysis is significant in the business and financial sectors. Trend analysis is often used to make projections and assessments of financial health. Financial analysts examine the past performance of their company, along with current financial circumstances, to determine how their company will perform in the future. Common trend analysis for most companies is based on the total dollar basis that most use for financial reporting.

3.10 Financial Distress

Financial distress is surprisingly hardtop define precisely. This is true partly because of the variety of events befalling firms under financial distress. The list of events is almost endless, but here are some examples:

Dividend reductions

Plant closings

Losses

Layoffs

CEO resignations

Plummeting stock prices

Financial distress is a situation where a firms operating cash flow are not sufficient to satisfy current obligations (such as trade credits or interest expenses) and the firm forced to take corrective action.

3.11 Formula of Financial Distress

We know financial distress have two formulas. One formula is for public company or manufacturing company and another formula is for private or non-manufacturing.

First of all, public or manufacturing company uses formula:

$$Z=3.3(\text{EBIT}/\text{TA}) + 1.2(\text{net working capital}/\text{TA}) + 1(\text{Sales}/\text{TA}) + .6(\text{MVE}/\text{BVA}) + 1.4(\text{Accumulate RE}/\text{TA})$$

Abbreviations:

EBIT=earnings before interest tax

TA=total assets

MVE=market value of equity

BVA=book value of equity

RE=retain earnings

NWC=net working capital

$Z < 2.675 = 95$ Possibility of bankrupt within one year

$Z < 1.81 =$ bankrupt

$Z \geq 2.99 =$ non bankrupt

Another formula for private firms and nonmanufacturing company uses:

$Z = 6.56(NWC/TA) + 3.26(\text{Accumulated RE}/TA) + 1.05 (EBIT/TA) + 6.72(BVA/TL)$

Abbreviations:

EBIT=earnings before interest tax

TA=total assets

MVE=market value of equity

BVA=book value of equity

RE=retain earnings

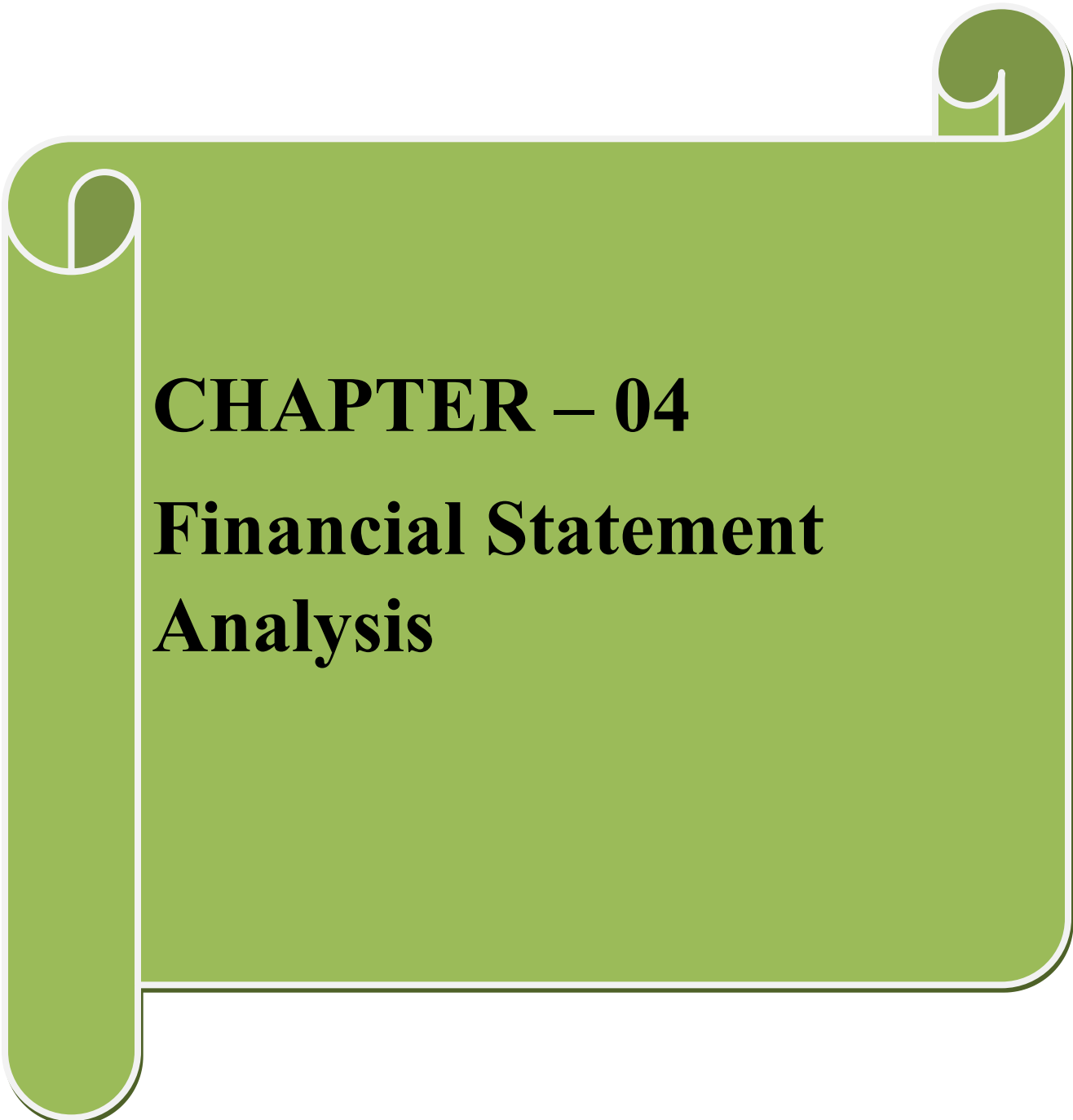
NWC=net working capital

TA=total liabilities

$Z < 1.23 =$ Bankrupt

$Z < 2.90 =$ NON bankrupt

$1.23 \geq Z \geq 2.90 =$ gray area



CHAPTER – 04
Financial Statement
Analysis

4.1 Trend Analysis (Balance Sheet) Agrani Bank Limited

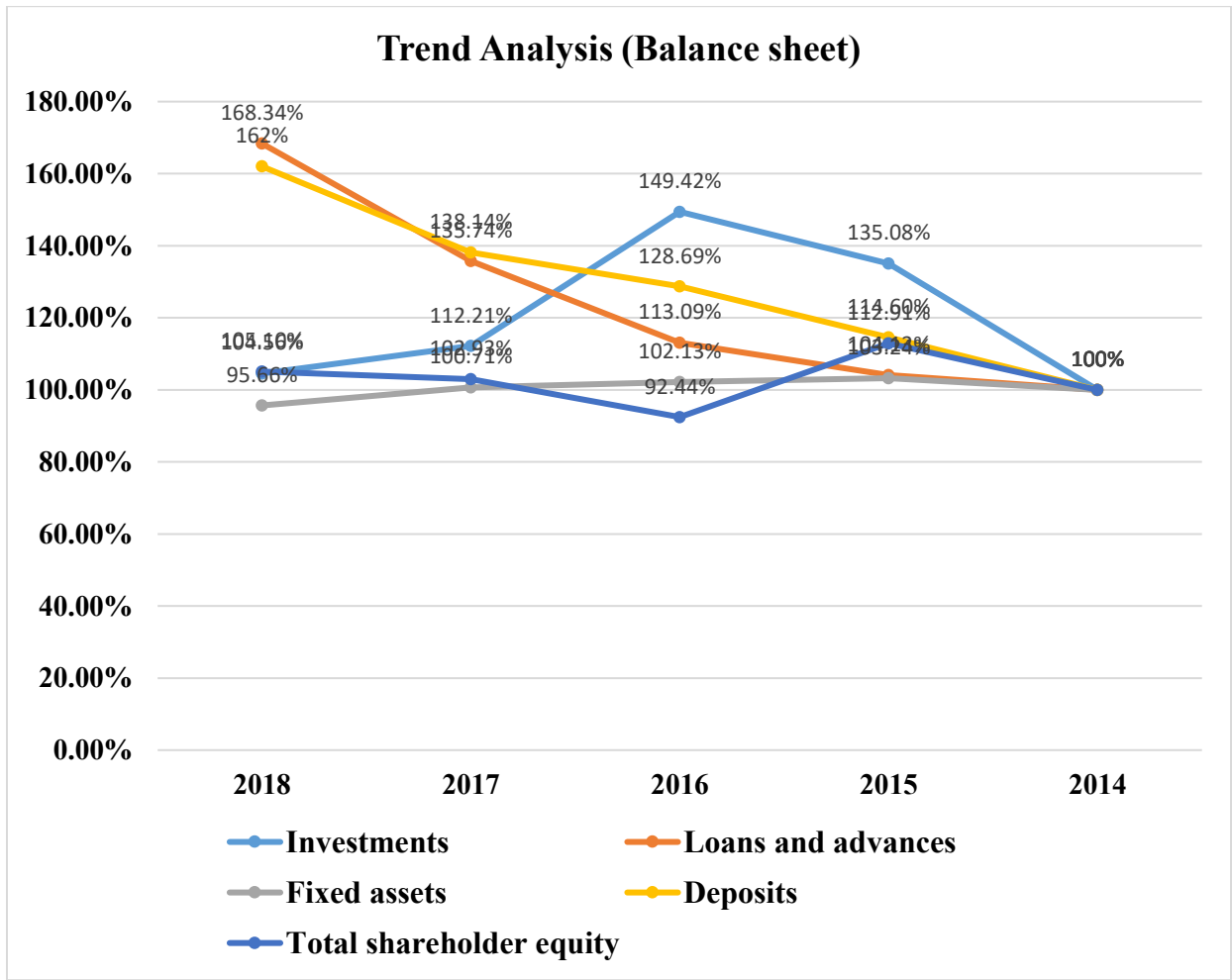
Agrani Bank Limited

Balance sheet (Trend Analysis)

Performance of last 5 years

items	2014 (base year)	2015 taka	2016 taka	2017 taka	2018 taka	2014 (base year)(%)	2015 (%)	2016 (%)	2017 (%)	2018 (%)
Authorized capital	2500	2500	2500	2500	2500	100%	100%	100%	100%	100%
Paid-up capital	2072	2072	2072	2072	2072	100%	100%	100%	100%	100%
Reserve fund	1693	1747	1744	1938	2009	100%	103.19%	103.01%	114.47 %	118.67 %
Total shareholder equity	3957	4468	3658	4073	4159	100%	112.91%	92.44%	102.93 %	105.10 %
deposits	38392	43998	49405	53035	62193	100%	114.60%	128.69%	138.14 %	162%
Loans and advances	23509	24480	26587	31912	39575	100%	104.13%	113.09%	135.74 %	168.34 %
investments	15228	20570	22754	17088	15923	100%	135.08%	149.42%	112.21 %	104.56 %
Fixed assets	1545	1595	1578	1556	1478	100%	103.24%	102.13%	100.71 %	95.66%
Total assets	49487	56535	62357	67392	78915	100%	114.24%	126%	136.18 %	159.47 %
Total off balance sheet items	8398	9007	8390	12334	16245	100%	107.25%	99.90%	146.87 %	193.44 %
Interest earning assets	25031	26265	29115	39708	52014	100%	104.93%	116.32%	158.64 %	207.80 %
Non-interest earning	24456	30270	33242	27684	26901	100%	123.77%	135.53%	113.20 %	110%

Trend Analysis (Balance Sheet)



Interpretations:

1. The above line chart shows that authorized capital and paid up capital was same every year, it has not changed. Reserve fund has improved in 2015 to 2018 [103.19%, 103.01%, 114.47%, and 118.67%].
2. Total shareholder equity position in 2015 was very good at 112.91% but it decreases significantly in 2016 and 2017. Last year, 2018 total shareholders' equity of bank has started to increase again. From 2017 to 2018 it has increased by 3.07%.
3. Deposits are increasing at a percentage rate every year. From 2017 to 2018 it has increased by 23.86%.
4. Loans and advances are increasing in 2014 to 2018 gradually. From 2017 to 2018 it has increased by 32.6%.
5. The current state of investment is not much better. Investment growth increased in 2015 and 2016. But in 2017 and 2018, the growth level decreased significantly.

6. Fixed assets are decreasing slightly every year. From 2015 to 2018, it has decreased by 6.58%.

Working:

2014(%)	2015 (%)	2016 (%)	2017 (%)	2018 (%)	items
100%	2500/2500*100 =100%	2500/2500*100 =100%	2500/2500*100 =100%	2500/2500*100 =100%	Authorized capital
100%	2072/2072*100 =100%	2072/2072*100 =100%	2072/2072*100 =100%	2072/2072*100 =100%	Paid-up capital
100%	1747/1693*100 =103.19%	1744/1693*100 =103.01%	1938/1693*100 =114.47%	2009/1693*100 =118.67%	Reserve fund
100%	4468/3957*100 =112.91%	3658/3957*100 =92.44%	4073/3957*100 =102.93%	4159/3957*100 =105.10%	Total shareholder equity
100%	43998/38392*100 =114.60%	49405/38392*100 =128.69%	53035/38392*100 =138.14%	62193/38392*100 =162%	deposits
100%	24480/23509*100 =104.13%	26587/23509*100 =113.09%	31912/23509*100 =135.74%	39575/23509*100 =168.34%	Loans and advances
100%	20570/15228*100 =135.08%	22754/15228*100 =149.42%	17088/15228*100 =112.21%	15923/15228*100 =104.56%	investments
100%	1595/ 1545*100 =103.24%	1578/ 1545*100 =102.13%	1556/ 1545*100 =100.71%	1478/ 1545*100 =95.66%	Fixed assets
100%	56535/49487*100 =114.24%	62357/49487*100 =126%	67392/49487*100 =136.18%	78915/49487*100 =159.47%	Total assets
100%	9007/8398*100 =107.25%	8390/8398*100 =99.90%	12334/8398*100 =146.87%	16245/8398*100 =193.44%	Total off balance sheet items
100%	26265/25031*100 =104.93%	29115/25031*100 =116.32%	39708/25031*100 =158.64%	52014/25031*100 =207.80%	Interest earning assets
100%	30270/24456*100 =123.77%	33242/24456*100 =135.53%	27684/24456*100 =113.20%	26901/24456*100 =110%	Non-interest earning

4.2 Trend Analysis (Profit And Loss Account) Agrani Bank Limited

Agrani Bank Limited

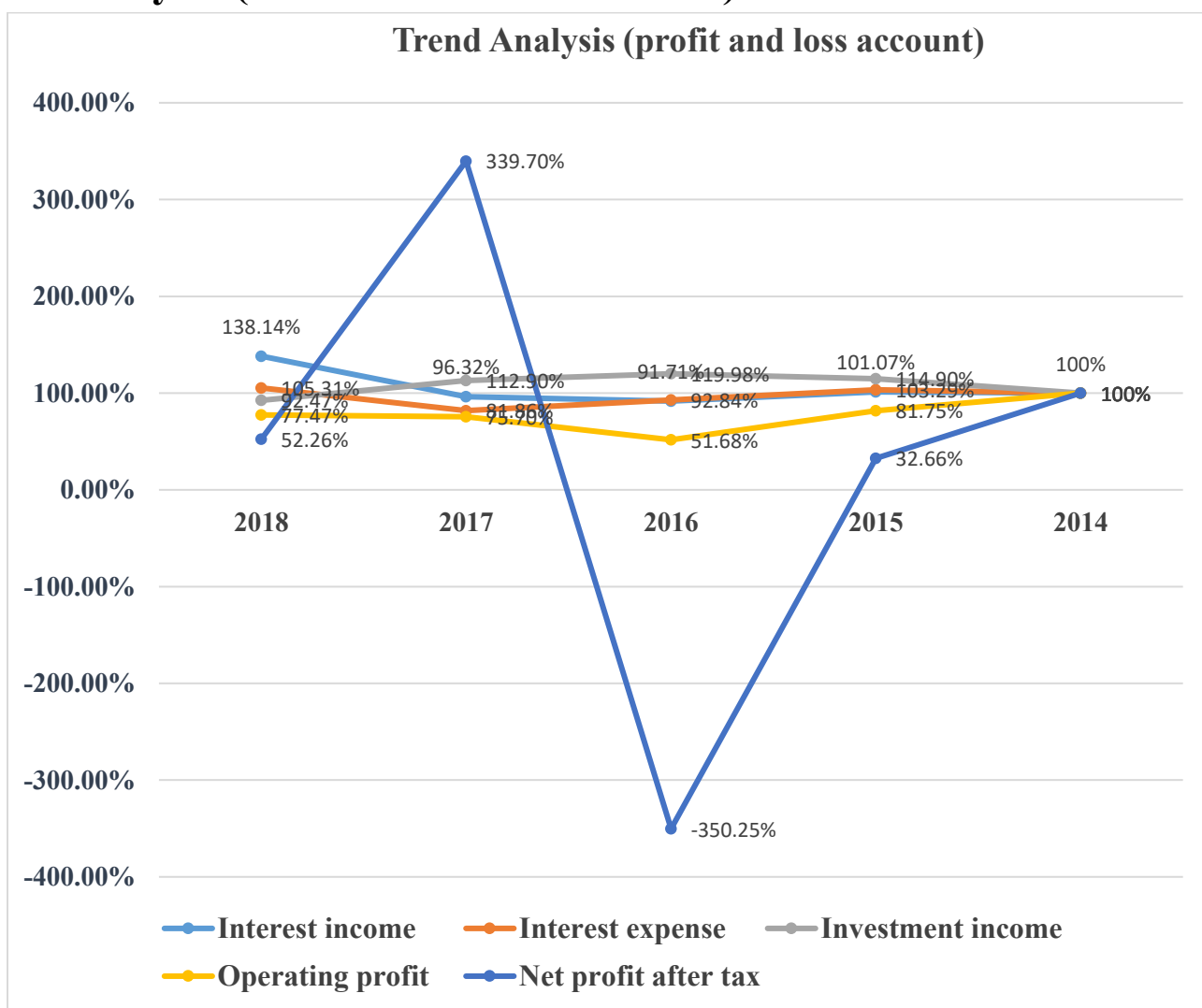
Profit and loss account (Trend Analysis)

Performance of last 5 years

Taka in crore

items	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
Interest income	2339	2364	2145	2253	3231	100%	101.07%	91.71%	96.32%	138.14%
Interest expense	2221	2294	2062	1818	2339	100%	103.29%	92.84%	81.86%	105.31%
Investment income	1301	1495	1561	1469	1203	100%	114.9%	119.98%	112.9%	92.47%
Non-interest income	530	428	436	449	388	100%	80.75%	82.26%	84.72%	73.21%
Non-interest expense	876	1114	1525	1540	1651	100%	127.17%	174.09%	175.80%	188.47%
Total income	4170	4286	4142	4171	4822	100%	102.78%	99.33%	100.02%	115.63%
Total expenditure	3096	3408	3587	3358	3990	100%	110.06%	115.86%	108.46%	128.88%
Operating profit	1074	878	555	813	832	100%	81.75%	51.68%	75.70%	77.47%
Profit before taxes	170	(60)	(751)	968	350	100%	-35.29%	-441.76%	569.41%	205.88%
Net profit after taxes	199	65	(697)	676	104	100%	32.66%	-350.25%	339.70%	52.26%

Trend Analysis (Profit And Loss Account)



Interpretations:

1. The current net profit after tax is decreased 287.44% percent over the previous year. In 2016, the bank bared a huge loss of -350.25% but in 2017 it made a huge gain of 339.70%.
2. Operating profit in 2018 is 78.47%, which is 2.27 higher than 2017. But in 2016 the bank's operating profit was much lower.

3. Investment income has decreased -20.43% last year compared to 2017.
4. Interest income has increased by 41.82% in 2018 compared to 2017.
5. Interest expense has increased by 23.45% in 2018 compared to 2017.

Working:

items	2014	2015	2016	2017	2018
Interest income	100%	2364/2339*100 =101.07%	2145/2339*100 =91.71%	2253/2339*100 =96.32%	3231/2339*100 =138.14%
Interest expense	100%	2294/2221*100 =103.29%	2062/2221*100 =92.84%	1818/2221*100 =81.86%	2339/2221*100 =105.31%
Investment income	100%	1495/1301*100 =114.9%	1561/1301*100 =119.98%	1469/1301*100 =112.91%	1203/1301*100 =92.47%
Non-interest income	100%	428/530*100 =80.75%	436/530*100 =82.26%	449/530*100 =84.72%	388/530*100 =73.21%
Non-interest expense	100%	1114/876*100 =127.78%	1525/876*100 =174.09%	1540/876*100 =175.80%	1651/876*100 =188.47%
Total income	100%	4286/4170*100 =102.78%	4142/4170*100 =99.38%	4171/4170*100 =100.02%	4822/4170*100 =115.63%
Total expenditure	100%	3408/3096*100 =110.06%	3587/3096*100 =115.86%	3358/3096*100 =108.46%	3990/3096*100 =128.88%
Operating profit	100%	878/1074*100 =81.75%	555/1074*100 =51.68%	813/1074*100 =75.70%	832/1074*100 =77.47%
Profit before taxes	100%	(60)/170*100 =-35.29%	(751)/ 170*100 = -S441.76%	968/170*100 =569.41%	350/170*100 =205.88%
Net profit after taxes	100%	65/199*100 =32.66%	(697) /199*100 = -350.25	676/199*100 =339.70%	104/199*100 =52.26%

4.3 Vertical Analysis (Balance Sheet) Agrani Bank Limited

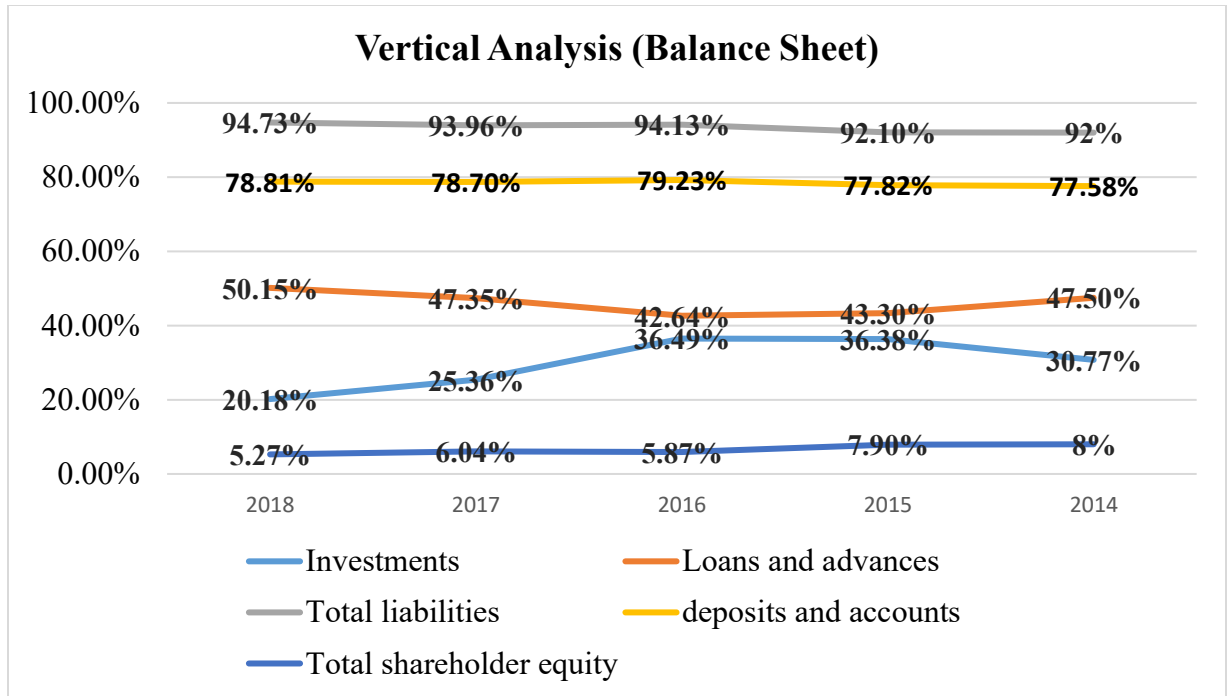
Agrani Bank Limited

Balance sheet (Vertical Analysis)

Performance of last 5 years

Items	2018	2017	2016	2015	2014
Property and assets	4.70%	5.70%	5.74%	5.97%	6.10%
Cash					
Cash in hand	0.49%	0.56%	0.62%	0.72%	0.86%
Balance with BB and agent bank	4.21%	5.14%	5.13%	5.25%	5.25%
Balance with other bank	15.92%	11.54%	4.45%	3.70%	3.11%
In Bangladesh	15.09%	10.85%	4.14%	3.18%	2.64%
Outside Bangladesh	0.83%	0.69%	0.31%	0.52%	0.47%
Money at call and short notice	0.09%	0.40%	0.14%	0.28%	1.02%
Investments	20.18%	25.36%	36.49%	36.38%	30.77%
Government	12.51%	21.61%	32.47%	31.01%	26.20%
Others	7.66%	3.75%	4.02%	4.37%	4.57%
Loans and advances	50.15%	47.35%	42.64%	43.30%	47.50%
Loans, cash credit and overdraft	49.83%	46.96%	42.05%	43.30%	47.50%
Bills discounted	0.32%	0.40%	0.59%	0.83%	1.10%
Fixed assets	1.93%	2.31%	2.53%	2.82%	3.12%
Other assets	7.04%	7.33%	8.01%	7.54%	8.38%
Total assets	100%	100%	100%	100%	100%
Liabilities and capital	2.98%	2.06%	0.71%	1.56%	1.80%
Liabilities					
Borrowing					

Deposits and others account	78.81%	78.70%	79.23%	77.82%	77.58%
Current deposit and other accounts	19.90%	17.82%	17.28%	7.42%	7.74%
Bills payable	1.12%	0.83%	1.02%	0.86%	1.02%
Savings bank deposits	22.47%	23.90%	22.94%	20.72%	21.23%
Fixed deposit	35.31%	36.15%	37.99%	48.83%	47.58%
Other liabilities	12.94%	13.20%	14.19%	12.71%	12.63%
Total liabilities	94.73%	93.96%	94.13%	92.10%	92%
Total shareholders' equity	5.27%	6.04%	5.87%	7.90%	8%
Paid up capital	2.63%	3.07%	3.32%	3.67%	4.19%
Statutory reserve	1.08%	1.16%	0.94%	1.04%	1.18%
General reserve	0.08%	0.09%	0.09%	0.09%	0%
Asset revaluation	1.39%	1.63%	1.77%	1.96%	2.24%
Revaluation and amortization	0.18%	0.25%	0.69%	0.98%	0.41%
Retained surplus/deficit	-0.09%	-0.15%	-0.94%	0.17%	-0.02%
Total liabilities and shareholders' equity	100%	100%	100%	100%	100%



Interpretations:

1. Investment was increasing in 2016 and 2017. But in last year, investment decreased by 5.61% compared to 2017.
2. Total liabilities have slowly started to decline from 2014 to 2018. But in last year, total liabilities increased 0.77% compared to 2017.
3. Total shareholders' equity has started to increase slowly. From 2014 to 2018, the percentage has increased by 2.73%.
4. Loans and advances have declined from 2015 to 2017. But in 2018, it has increased somehow. Loans and advances increased 4.20% compared to 2017.
5. From 2015 to 2016, deposits and accounts have increased gradually. But in 2018 it started to decline again. Deposits and accounts have decreased by 0.24% compared to 2017.

4.4 Vertical Analysis (Profit And Loss Account) Agrani Bank Limited

Agrani Bank Limited

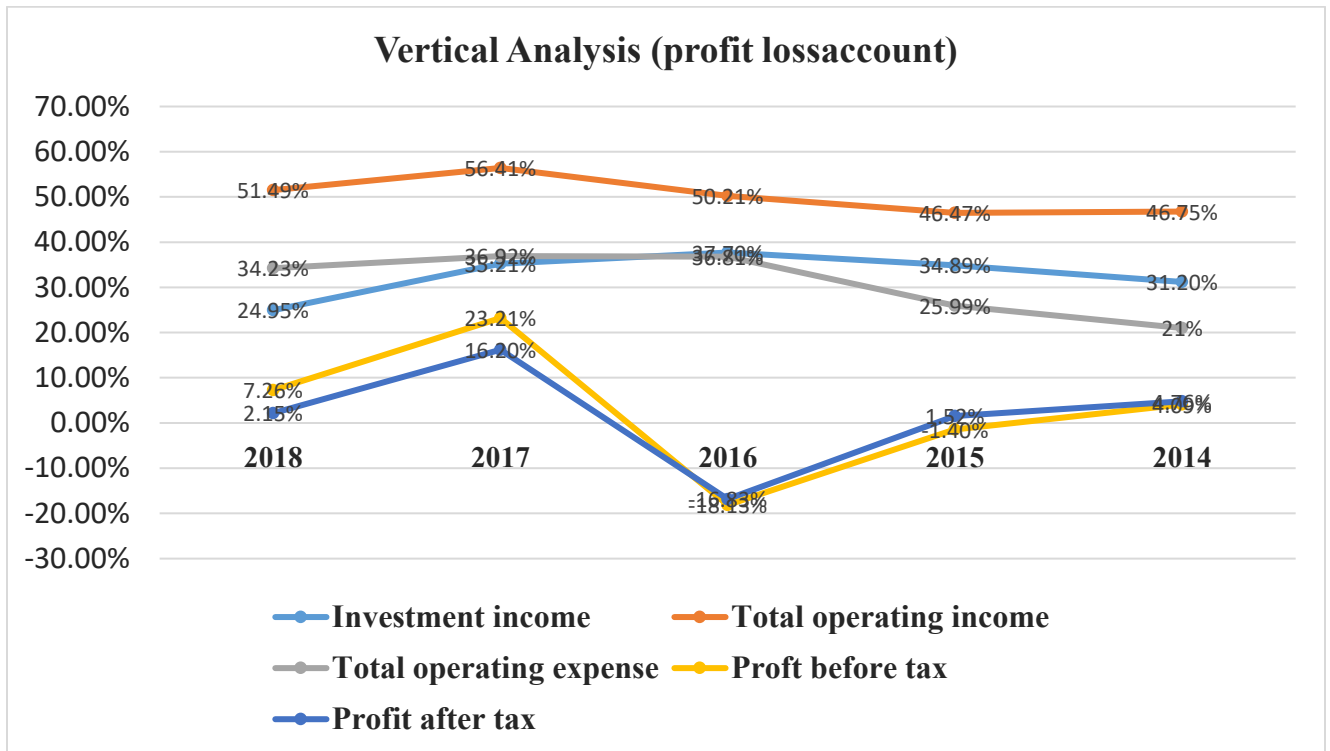
Profit and loss account (Vertical Analysis)

Performance of last 5 years

item	2018	2017	2016	2015	2014
Operating revenue					
Interest and revenue income	67.01%	54.01%	51.78%	55.15%	56.09%
Interest paid	48.51%	43.59%	49.79%	53.53%	53.25%
Net interest income	18.50%	10.42%	2%	1.62%	2.84%
Investment income	24.95%	35.21%	37.70%	34.89%	31.20%
Commission, exchange and brokerage	5.25%	8.14%	7.46%	7.6%	10.4%
Other operating income	2.79%	2.63%	3.06%	2.37%	2.31%
Total operating income	51.49%	56.41%	50.21%	46.47%	46.75%
Salaries and allowance	23.06%	25.75%	24.30%	16.22%	14.78%
Rent, taxes, insurance, light etc.	2.31%	2.15%	2.56%	1.99%	1.82%
Law charge	0.06%	0.06%	0.09%	0.06%	0.05%
Postage, telegram, telecommunication	0.54%	1.01%	0.84%	0.58%	.38%
Chief executive salary and fees	0.01%	0,01%	0.01%	0.01%	0.01%
Directors fees and allowance	0.01%	0.01%	0.01%	0.01%	0.01%

Auditors fees	0.01%	0.01%	0.01%	0.01%	0.01%
Deprecation and repairs of banks assets	3.06%	3.17%	2.22%	2.26%	1.72%
Other expenditure	4.78%	4.34%	6.27%	4.20%	1.62%
Total operating expenses	34.23%	36.92%	36.81%	25.99%	21%
Profit before amortization, provision and tax	17.26%	19.49%	13.40%	20.47%	25.75%
Amortization	0%	6.94%	6.66%	6.92%	7.26%
Profit before provision and tax	17.26%	19.49%	13.40%	20.47%	25.75%
Provision for loans and advances	2.67%	-12.09%	19.72%	12.97%	9.81%
Provision for off balance sheet	0.00%	0.95%	0%	0.14%	-0.72%
Provision for diminution	0%	-1.71%	2.25%	2.62%	4.06%
Provision for employees benefits	2.20%	3.26%	2.58%	1.87%	1.80%
Other provision	5.12%	2.68%	3.78%	1.17%	3.52%
Total provision	9.99%	-6.91%	28.33%	18.77%	18.47%
Total profit before, tax	7.26%	23.21%	-18.13%	-1.40%	4.09%
Provision for taxation					
Current tax	6.76%	6.43%	5.61%	0.31%	0.30%,
Deferred tax	-1.64%	0.57%	-6.91%	-3.23%	-0.98%
Net profit after tax	2.15%	16.20%	-16.83%	1.52%	4.76%

Vertical analysis (profit and loss account)



Interpretations:

This graph shows the result of vertical analysis. Items are selected from profit loss account in vertical analysis (profit and loss account) all the items are divided by interest income. Here interest income is 100%.

1. From 2014 to 2016, the volume of investment income was increasing gradually but in 2017, it has decreased. In 2018, the amount of investment income has dropped by 10.26% compared to 2017.
2. Total operating income has decreased from 2014 to 2016. But in 2017, it has increased in 56.41%, at last year 2018 it has decreased by somewhat 4.92%.
3. Total operating expenses has increased from 2014 to 2017, but in 2018 operating expense is reduced by 2.69% compared to 2017.
4. In 2015 and 2016, the bank has lost a lot of profit before tax. In 2017, the bank made profit before tax of 23.21%. But in 2018, profit before tax has reduced again.
5. From 2015 and 2016, the bank reduced a lot of profit after tax. In 2017, bank made profit after tax of 16.20%. But in 2018, it has reduced again.

From the overall vertical analysis (profit and loss account) graph shows that among 5 years in 2017 company is in a good position. In last year 2018, bank cannot achieve respectable performance.

4.5 Horizontal Analysis (Balance Sheet) Agrani Bank Limited

Agrani Bank Limited

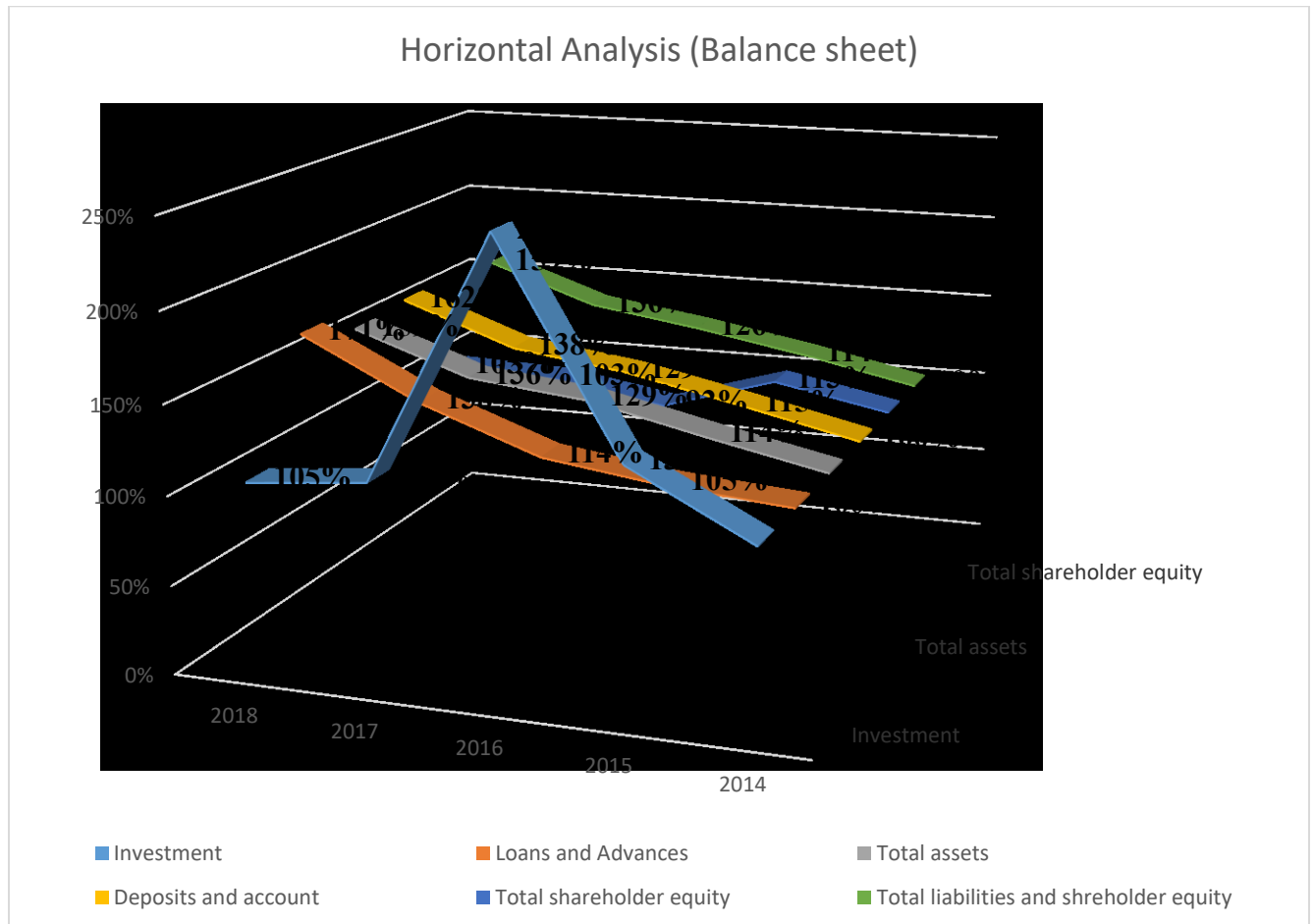
Balance sheet (Horizontal analysis)

Performance of last 5 years

Items	2018	2017	2016	2015	2014
Property and assets	123%	127%	119%	112%	100%
Cash					
Cash in hand	92%	89%	91%	96%	100%
Balance with BB and agent bank	128%	133%	123%	114%	100%
Balance with other bank	817%	506%	180%	136%	100%
In Bangladesh	913%	561%	198%	138%	100%
Outside Bangladesh	280%	199%	82%	126%	100%
Money at call and short notice	14%	54%	18%	32%	100%
Investments	105%	112%	249%	135%	100%
Government	76%	112%	111%	109%	100%
Others	168%	136%	113%	104%	100%
Loans and advances	171%	138%	114%	105%	100%
Loans, cash credit and overdraft	46%	49%	67%	86%	100%
Bills discounted	98%	101%	102%	103%	100%
Fixed assets	134%	119%	120%	103%	100%
Other assets	171%	111%	114%	135%	100%
Total assets	159%	136%	126%	114%	100%
Liabilities and	264%	156%	50%	99%	100%

capital					
Liabilities					
Borrowing					
Deposits and others account	162%	138%	129%	115%	100%
Current deposit and other accounts	410%	313%	281%	109%	100%
Bills payable	176%	111%	126%	96%	100%
Savings bank deposits	169%	153%	136%	111%	100%
Fixed deposit	118%	103%	101%	117%	100%
Other liabilities	163%	142%	142%	115%	100%
Total liabilities	164%	139%	129%	114%	100%
Total shareholders' equity	105%	103%	92%	113%	100%
Paid up capital	100%	100%	100%	100%	100%
Statutory reserve	145%	133	129%	114%	100%
General reserve	12341%	11941%	11540%	10730%	100%
Asset revaluation	99%	99%	99%	100%	100%
Revaluation and amortization	72%	82%	211%	274%	100%
Retained surplus/deficit	582%	879%	5002%	(796) %	100%
Total liabilities and shareholders' equity	159%	136%	126%	114%	100%

Horizontal analysis (Balance sheet)



Interpretations:

This graph shows us the percentage of increase and decrease of 5 years' performance. These items of the graph take from Balance sheet. First of all, horizontal analysis of all the items of balance sheet. In horizontal analysis, we need a base year for comparing other years. Here, 2014 is the base year by comparing with other year.

1. The graph shows that, net investment of the bank in the year of 2014, 2015 and 2016 has respectively increasing 100%, 135% and 149%. But in 2018, it has declined by 105%.
2. Loans and advances of the bank in 2014, 2015, 2016, 2017 and 2018 has increased year to year 100%, 104%, 113%, 136% and 168% respectively. So bank loans and advances have increased capability for customer's loan.

3. Total assets have increased in the every year. In 2014 to 2018 assets has increased respectively 100%, 114%, 126%, 136%. In 2018, total assets growth has increased by 23% over the previous year.
4. Deposits and other accounts showed in the graph that it was increasing every year. In 2014 to 2018, deposits and other accounts has increased respectively 100%, 115%, 129%, 138% and 162%. The deposits and other accounts in 2018 are in good condition from previous years.
5. Total shareholders' equity shows in the graph that it has increased in the 2015 by 113%, but in 2016 it has decreased by 92%. In 2017 and 2018, it has increased slowly from 103% to 105%.
6. Total liabilities and shareholders' equity shows in the graph that it has increased in the every year. In 2014 to 2018; it has increased respectively 100%, 126%, 136%, 159%. But increasing of liabilities is not good for bank and company.

4.6 Horizontal Analysis (Profit And Loss Account) Agrani Bank Limited

Agrani Bank Limited

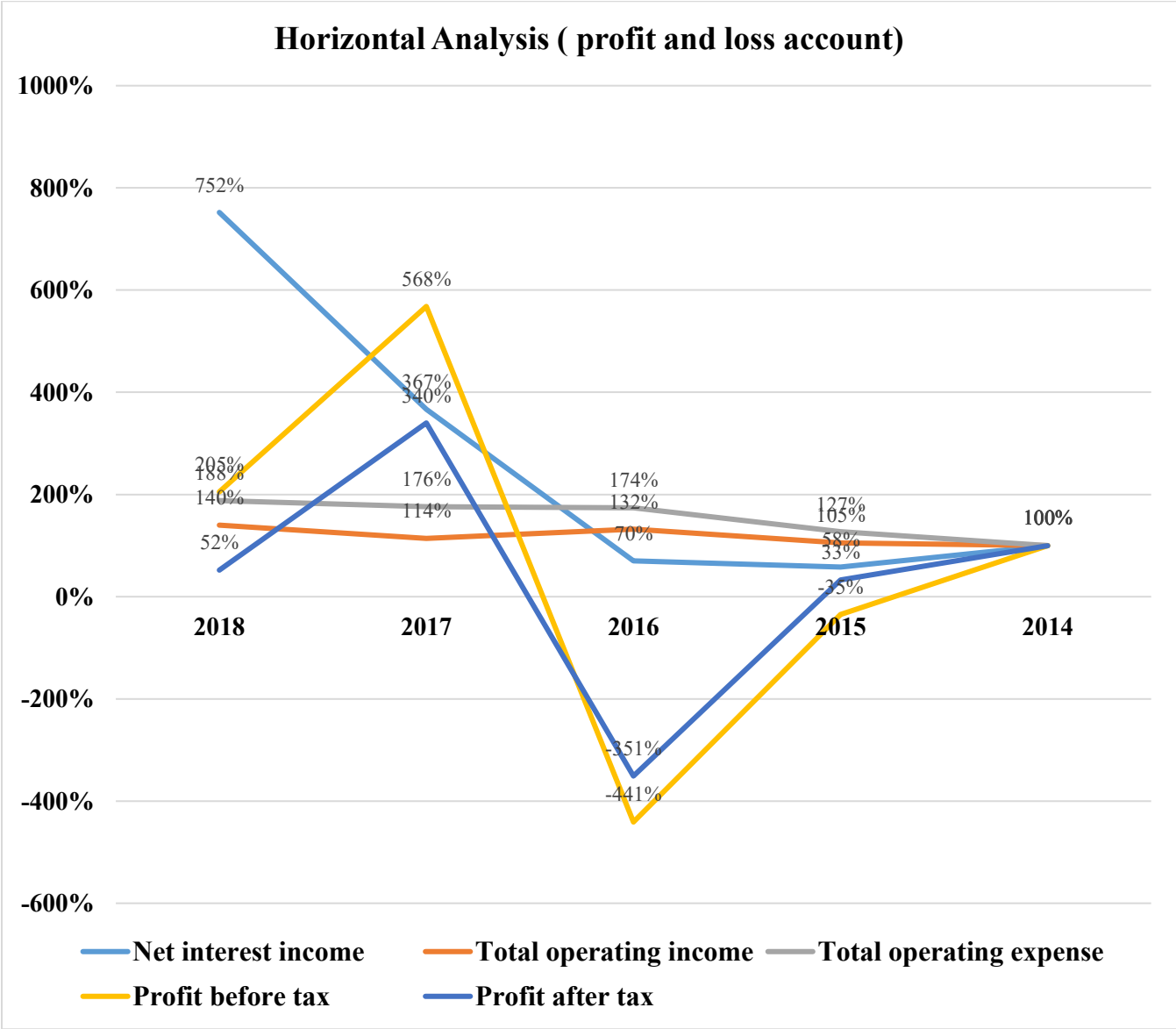
Profit and loss account (Horizontal Analysis)

Performance of last 5 years

item	2018	2017	2016	2015	2014
Operating revenue					
Interest and revenue income	138%	96%	92%	101%	100%
Interest paid	105%	82%	93%	103%	100%
Net interest income	752%	367%	70%	58%	100%
Investment income	92%	113%	120%	115%	100%
Commission, exchange and brokerage	58%	78%	71%	75%	100%
Other operating income	140%	114%	132%	105%	100%
Total operating income	127%	121%	107%	102%	100%
Salaries and allowance	180%	174%	163%	113%	100%

Rent, taxes, insurance, light etc.	147%	118%	139%	112%	100%
Law charge	140%	126%	175%	116%	100%
Postage, telegram, telecommunication	165%	266%	220%	158%	100%
Chief executive salary and fees	111%	99%	93%	100%	100%
Directors fees and allowance	215%	188%	120%	116%	100%
Auditors fees	111%	100%	127%	100%	100%
Deprecation and repairs of banks assets	206%	185%	129%	136%	100%
Other expenditure	340%	267%	383%	265%	100%
Total operating expenses	188%	176%	174%	127%	100%
Profit before amortization, provision and tax	77%	76%	52%	82%	100%
Amortization	0%	100%	100%	100%	100%
Profit before provision and tax	88%	72%	45%	79%	100%
Provision for loans and advances	31%	-123%	200%	136%	100%
Provision for off balance sheet	0%	394%	0%	-20%	100%
Provision for diminution	0%	-42%	55%	66%	100%
Provision for employees benefits	141%	181%	143%	107%	100%
Other provision	168%	76%	107%	34%	100%
Total provision	63%	-37%	152%	104%	100%
Total profit before, tax	205%	568%	-441%	-35%	100%
Provision for taxation					100%
Current tax	2588%	2129%	1844%	104%	100%
Deferred tax	195%	-59%	703%	340%	100%
Net profit after tax	52%	340%	-351%	33%	100%

Horizontal analysis (profit and loss account)



Interpretations:

This graph shows the percentage of increase and decrease of 5 years performance. The items of the graph take from profit and loss account. First of all, horizontal analysis of all the items in income statement. In horizontal analysis, we need a base year for comparing other year. So here, 2014 is the base year by comparing with the other years.

1. The graph shows that net interest income is increasing every year. In 2018; interest income has increased 385 percent compared to 2017. But if it goes down in any year, it will have a bad effect on the bank.
2. Total operating income of the bank in 2015 was 102%; but in 2016 it has increased 107%, in 2017 it has increased at 121%. In 2018, total operating income has increased by 127% which really made the company earn better than other years.
3. Total operating expense of the bank in 2015 was 127%, in 2016 it has increased by 174%, and in 2017 it has increased at 176%. In 2018, operating expenses have increased by 188% which is actually higher than the previous year.
4. Profit before tax shows that in 2015 it have decreased by -35%, which indicates that they face losses. In 2016 company faces higher losses of -441%, but in 2017 bank has increased profit before tax. In 2018, profit before tax has declined by 383% compared to 2017.
5. In 2016 net profit after tax has decreased higher amount of -351 %, but next year 2017 bank has achieved higher income compared to 2016. In 2018 net profit after tax has decreased by 288% compared to 2017.

4.6 Ratio Analysis (Agrani Bank Limited)

Ratio Analysis (Liquidity Ratio, Profitability Ratio, Solvency Ratio, Financial Ratio and Activity Ratio)

Name of ratio	Formula	Year (2018)	Year (2017)	Comment
(A)Liquidity Ratio 1.Current Ratio	Current assets/current liabilities	$774,369,693,306/747,567,158,581 * 100$ =1.03:1	$658.361,382,403/633,187,538,735$ =1.04:1	The Liquidity position is slowly increasing. However, the proportion of fast decline in 2018 is slightly higher than 2017.
2.Quick Ratio	Current assets-inventory/current liabilities	$774,369,693,306/747,567,158,581 * 100$ =1.03:1	$658.361,382,403/633,187,538,735$ =1.04:1	The current and quick ratio was better in 2017 than 2018. However, in 2018, the bank has the ability to pay liabilities easily.
(B)Profitability Ratio 1.Gross Margin Ratio	Gross profit/revenue (sales)*100	$1,035,546,785/8,92,168,481 * 100$ =1.1607 or 116.07%	$6,759,290,210/4,347,325,401 * 100$ =1.55481 or 155.48%	Gross profit ratio are declining. So probability is gradually decreasing.
2.Net Profit Margin Ratio	Earning after tax/net interest income*100	$1,035,546,785/8,92,168,481 * 100$ =1.1607 or 116.07%	$6,759,290,210/4,347,325,401 * 100$ =1.55481 or 155.48%	In 2018, Net profit margin has decreased by 39.41%

3. Operating Profit Margin	EBIT/interest revenue*100	$8,321,738,470/32,315,200,802*100$ =0.2575 or 25.75%	$8,130,084,510/22,530,542,343*100$ =0.3608 or 36.08%	compared to 2017. In 2018, Operating profit margin has decreased by 10.33% compared to 2017.
4. Net Interest Income Ratio	Net interest income/ total assets*100	$8,921,168,481/789,153,272,786*100$ =0.01130 or 1.13%	$4,347,325,401/673,922,118,848*100$ =0.00645 or 0.64%	In 2018, net interest income ratio is increasing respectively 0.49%.
1. Time Interest Earned Ratio	EBIT/interest expense*100	$8,321,738,470/23,394,032,321*100$ =35.56 times	$6,799,702,871/18,183,216,942*100$ =37.40 times	In 2018, Time interest earned has decreased by 1.84 times compared to 2017.
2. Fixed Asset Turnover	Net interest income/total fixed assets*100	$8,921,168,481/14,783,579,480*100$ =0.6035 or 60.35 times	$4,347,325,401/15,560,736,445*100$ =0.2794 or 27.94 times	In 2018, Fixed assets turnover has increased by 32.41 times compared to 2017.
3. Equity Turnover	Net interest income/total equity*100	$8,921,168,481/41,586,114,205*100$ =0.2145 or 21.45 times	$4,347,325,401/40,734,580,113*100$ =0.1067 or 10.67 times	In 2018, Equity turnover has increased by 10.78 times compared to 2017.
4. Return on Capital	EAT+ interest/total	$1,035,546,786+32,315,200,802/789,153,272,786*100$	$6,759,290,210+22,530,542,343/673,922,118,848*100$	In 2018, Return on capital

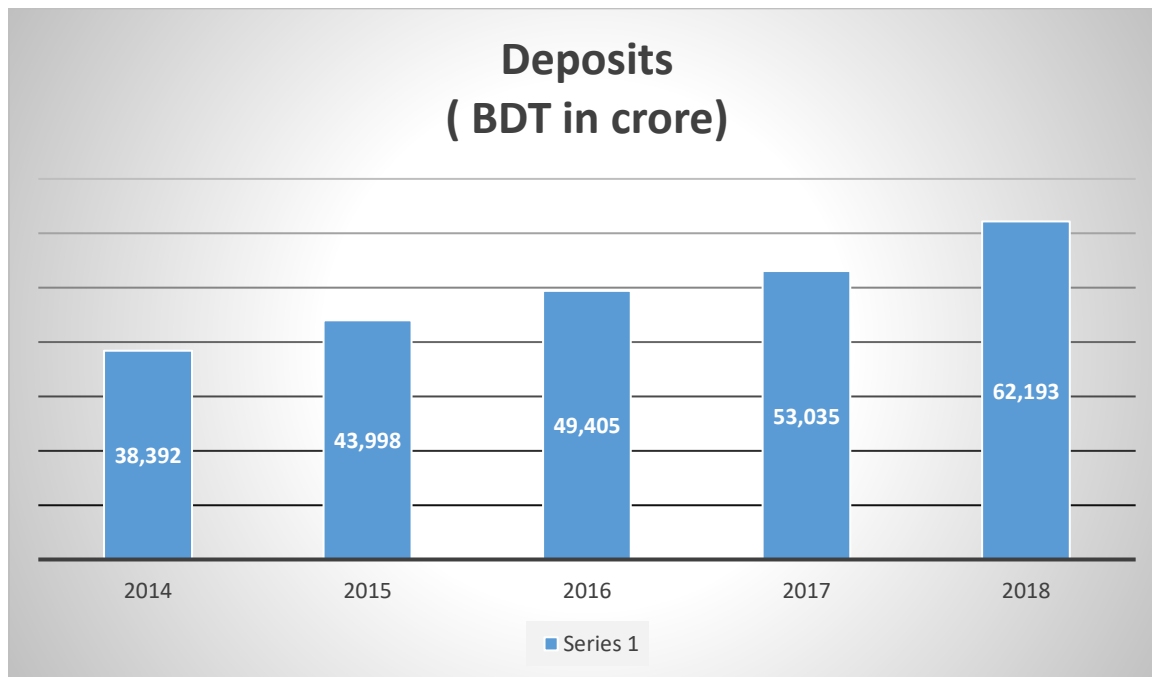
Employed	capital*100	=0.04226 or 4.23%	=0.04346 or 4.35%	employed has decreased by 0.12% compared to 2017.
5. Rate of Return on Loans	Net interest income/ total loans*100	8,921,168,481/395,753,029,491*100 =0.0225 or 2.25%	4,347,325,401/319,118,598,413*100 =0.0136 or 1.36%	In 2018, Rate of return on loans has increased by 0.89% compared to 2017.
6. Total Asset Turnover	Net interest income/total assets*100	8,921,168,481/789,153,272,786*100 =0.0113 or 1.13 times	4,347,325,401/673,922,118,848*100 =0.00645 or 0.645 times	In 2018, Total asset turnover has increased by 0.49 times compare to 2017.
(D)Solvency ratio				
1. Debt to Equity Ratio	Total debt/total equity *100	747,567,158,581/41,586,114,205*100 =17.9763 or 1,797.63%	633,187,538,735/40,734,580,113*100 =15.5442 or 1,554.42%	Company solvency position is upright.
2. Long term debt-total capital Ratio	Long term debt/total capital*100	747,567,158,581/789,153,272,786*100 =17.9763 or 1,797.64%	633,187,538,735/673,922,118,848*100 =0.9396 or 93.96%	Company debt to equity ratio is raising. But long term debt to total capital ratio is increasing in 2018.
3. Debt to Asset Ratio	Total liabilities/total assets*100	747,567,158,581/789,153,272,786*100 =0.9473 or 94.73%	633,187,538,735/673,922,118,848*100 =0.9396 or 93.96%	In 2018, Debt to assets ratio has increased by 0.77% compared to 2017.
	Total			

4. Total equity to Total Asset Ratio	equity/total asset *100	41,586,114,205/789,153,272,786*100 =0.0527 or 5.27%	40,734,580,113/673,922,118,848*100 =0.0604 or 6.04%	In 2018, Total equity to total asset ratio has decreased by 0.77% compared to 2017.
5. Loan to Assets Ratio	Total loans and advances/total assets*100	935,753,029,491/789,153,272,786*100 =0.5015 or 50.15%	319,118,598,413/673,922,118,848*100 =0.4735 or 47.35%	In 2018, Loan to assets ratio has increased by 2.8% compared to 2017.
6. Loan to Deposit Ratio	Total loans and advances/total deposit*100	935,753,029,491/621,927,230,672*100 =0.6363 or 63.63%	319,118,598,413/530,349,741,838*100 =0.6017 or 60.17%	In 2018, Loan to deposits ratio has increased by 3.46% compare to 2017.
1. Return on Assets (ROA)	Net income/total assets*100	103.55/78,915.33*100 =0.013 or 0.13%	675.93/67,392.21*100 =0.01 or 1.00%	In 2018, Return on assets has decreased by 0.87% compared to 2017.
2. Return on Equity	Net income/total equity capital*100	103.55/4,158.61*100 =0.249 or 2.49%	675.33/4,073.46*100 =0.1657 or 16.57%	In 2018, Return on equity has decreased by 14.08% compared to 2017

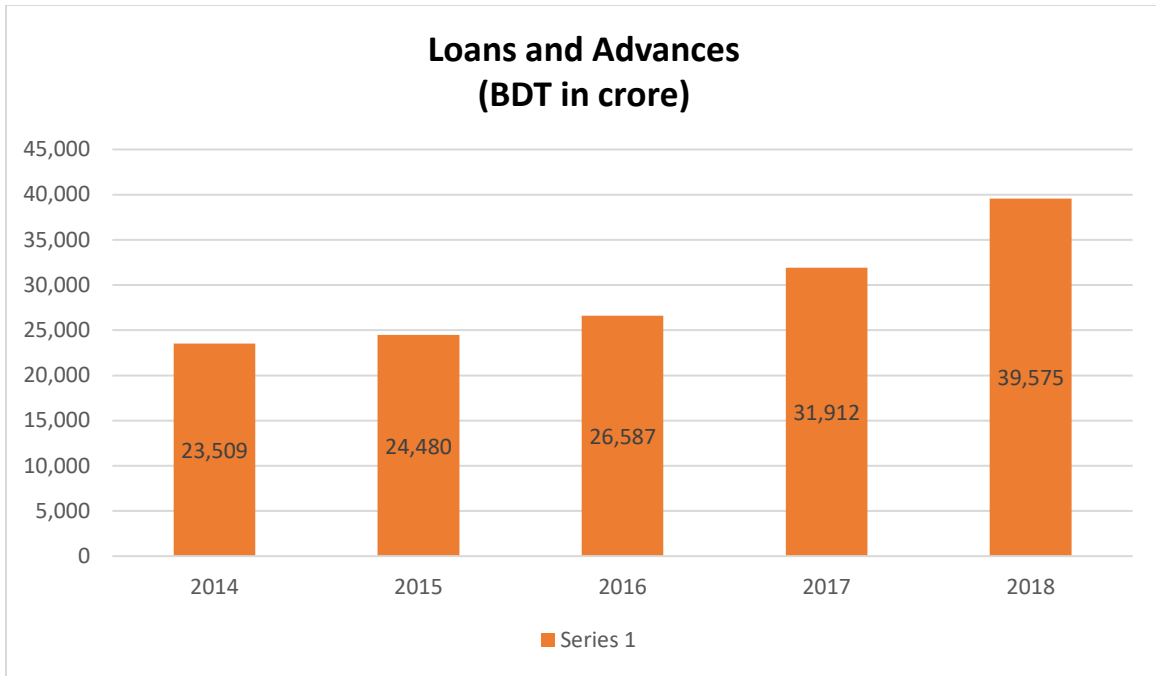
Working:

$$\begin{aligned}\text{Current assets (2018)} &= \text{Total assets} - \text{Fixed assets} \\ &= 789,153,272,786 - 14,783,579,480 \\ &= 774,369,693,306\end{aligned}$$

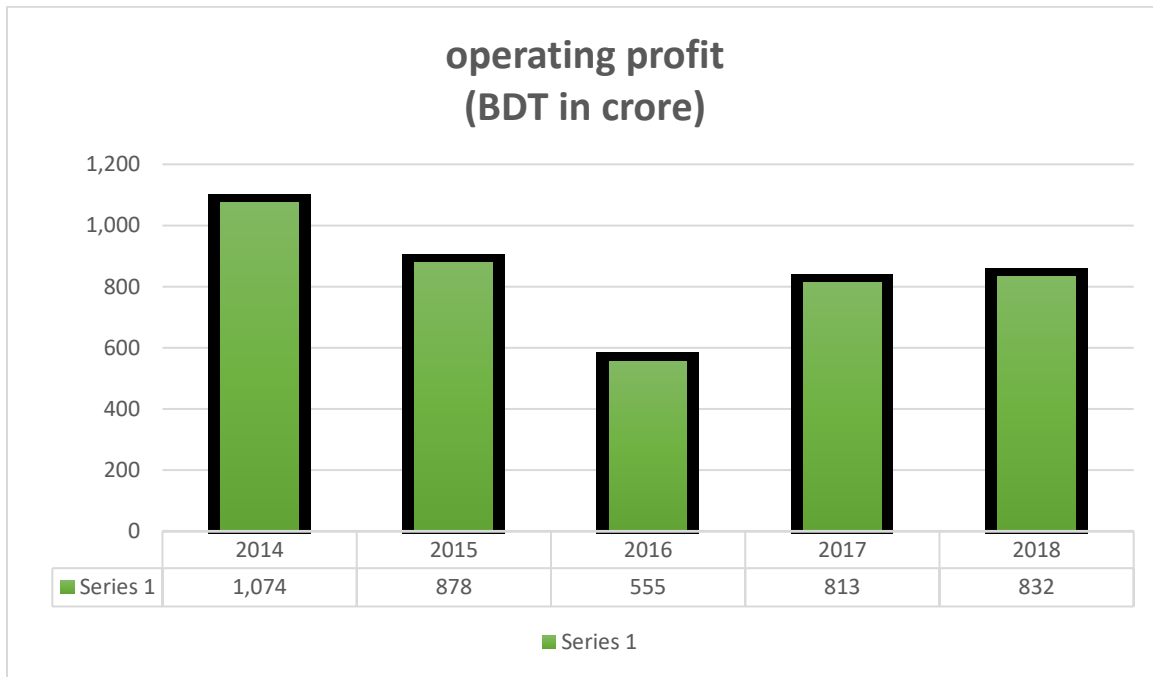
$$\begin{aligned}\text{Current assets (2017)} &= \text{Total assets} - \text{Fixed assets} \\ &= 673,922,118,848 - 15,560,736,445 \\ &= 658,361,382,403\end{aligned}$$



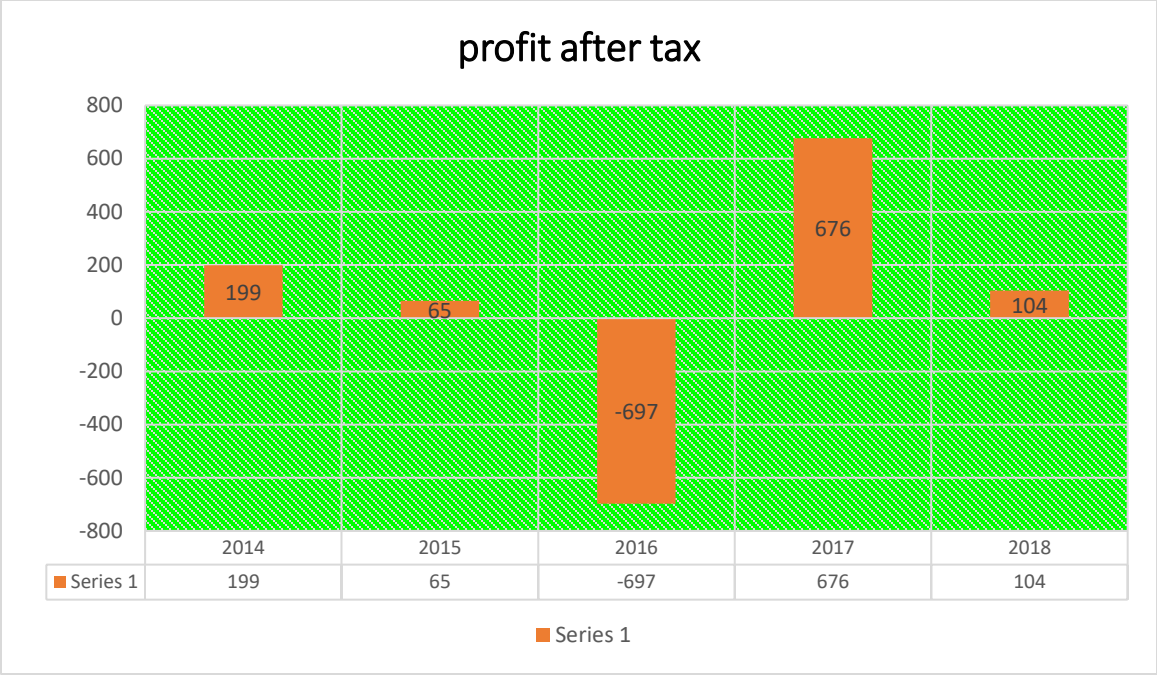
This graph shows that deposits have increased gradually every year from 2014 to 2018. In 2018, deposits have increased by 9158 crore compared to 2017.



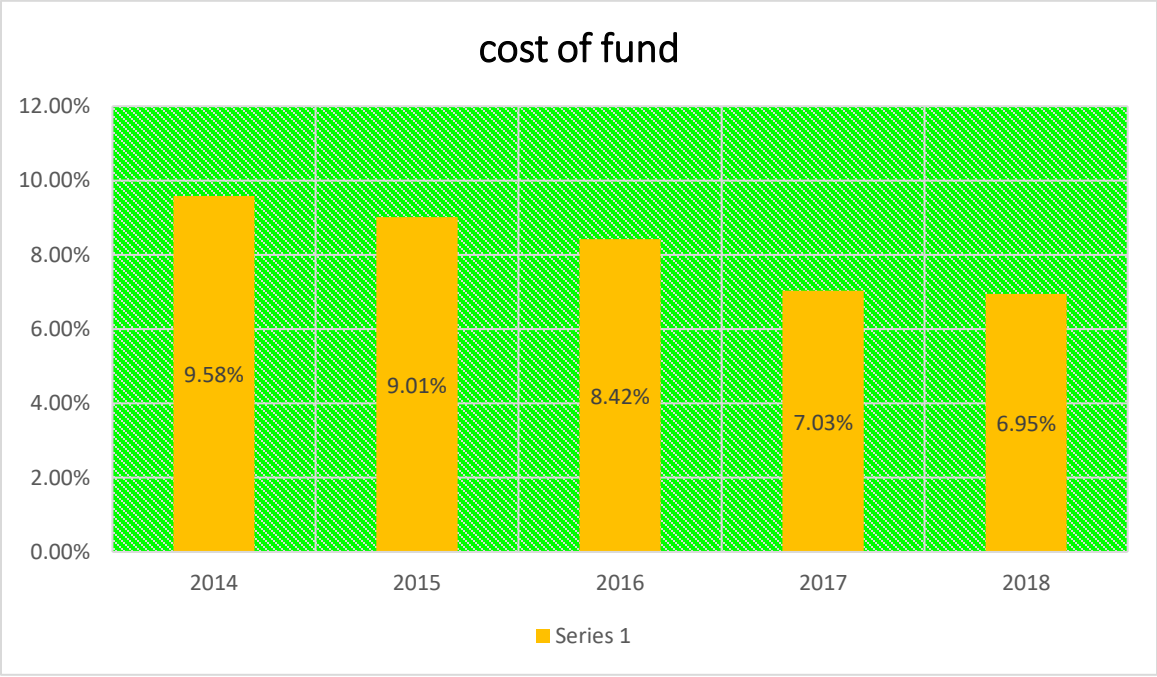
This graph shows that loans and advances have increased progressively every year from 2014 to 2018. In 2018, loans and advances have increased by 7669 crore compared to 2017.



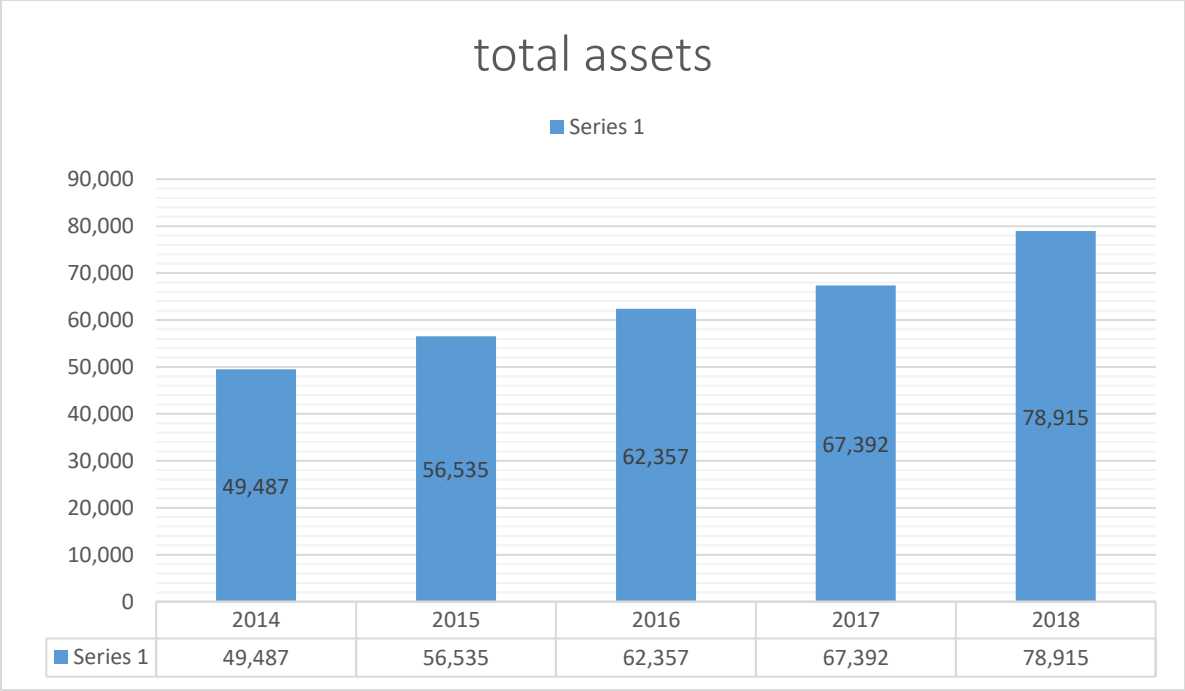
This graph shows that operating profit has decreased from 2014 to 2016. But from 2017 it has started to rise. In 2018, operating profit has increased by 19 crore compared to 2017.



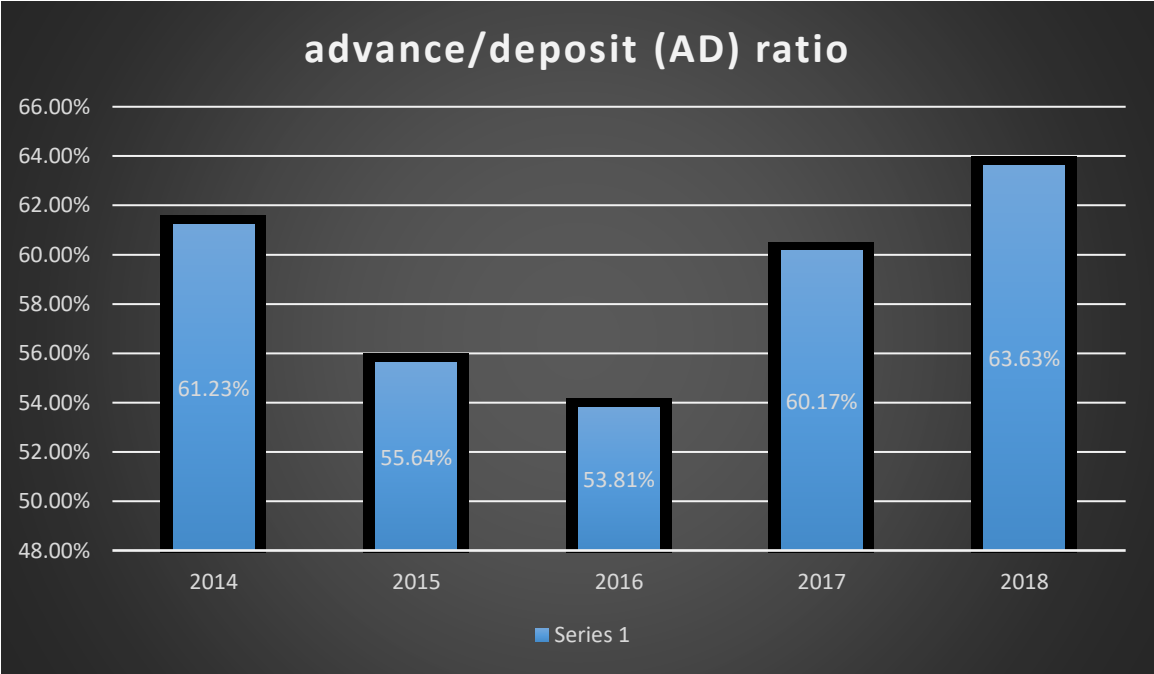
This graph shows that profit after tax has declined significantly from 2014 to 2016. In 2017 it has increased again but after that in 2018 profit after tax has decreased by -572 crore compared to 2017.



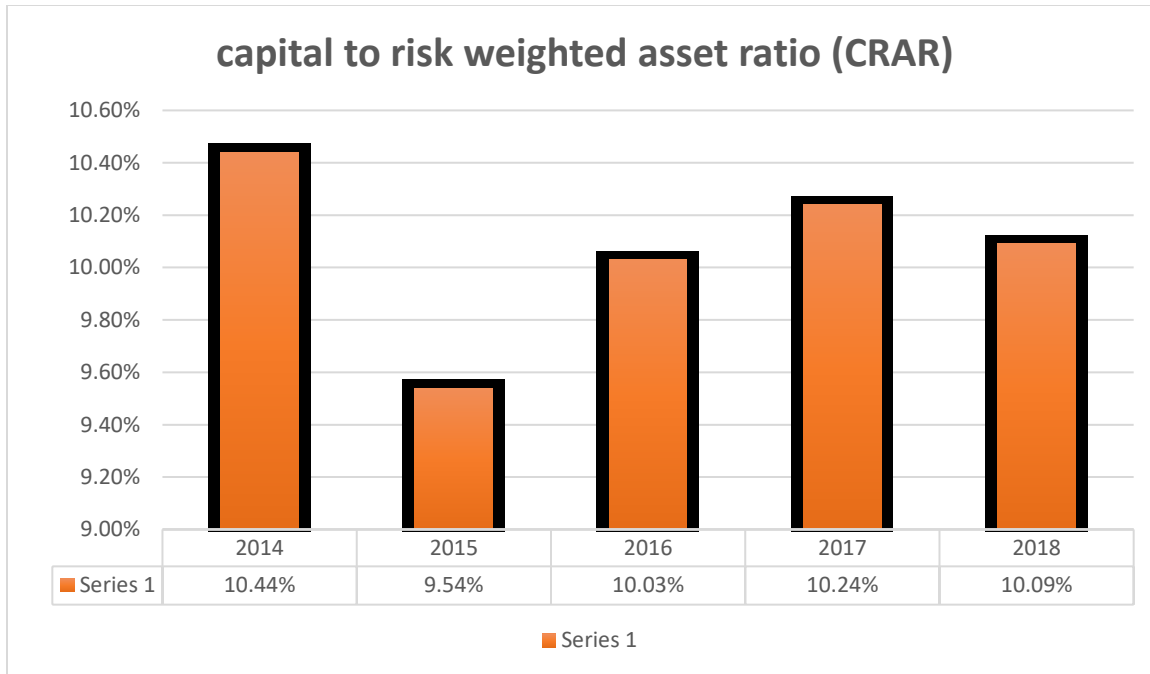
This graph shows that cost of fund has declined slowly every year from 2014 to 2018. In 2018, cost of fund has decreased by -0.08% compared to 2017.



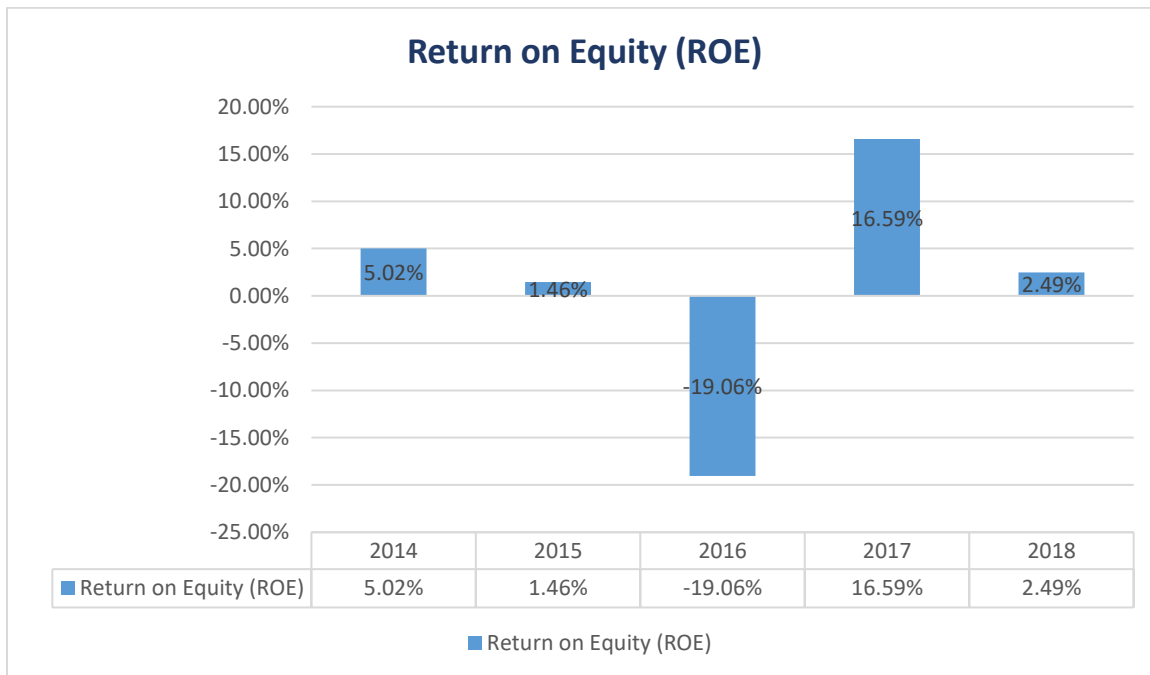
This graph shows that total assets have increased gradually year to year from 2014 to 2018. In 2018 total assets has increased by 11523 crore compared to 2017.



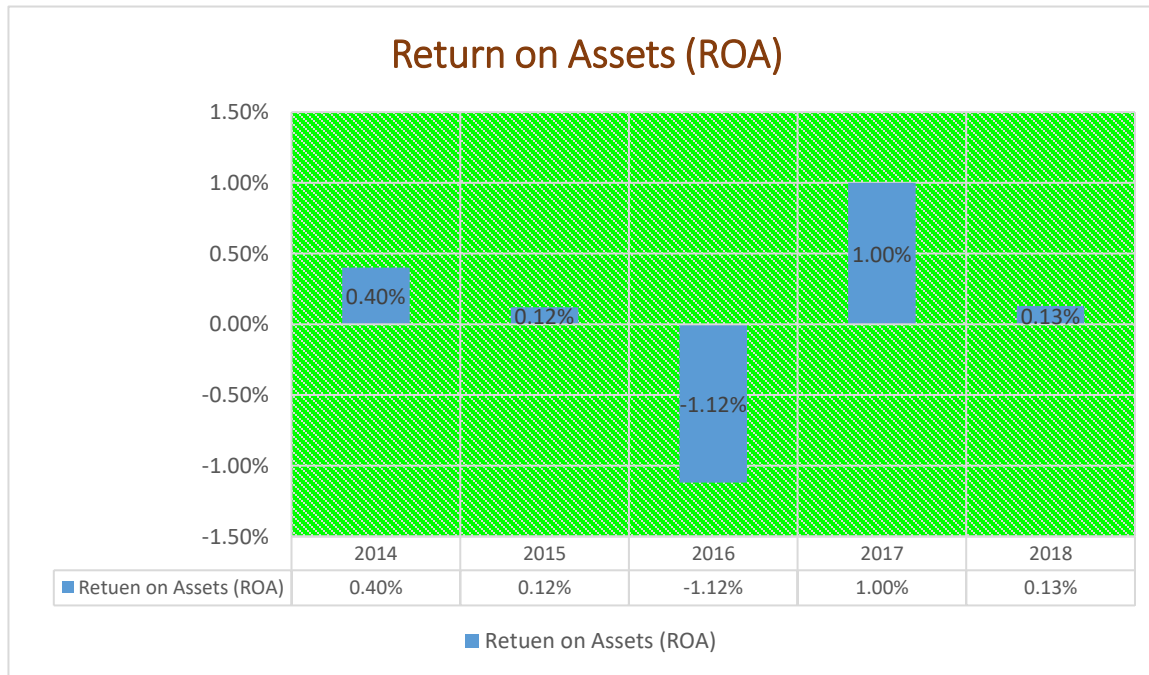
This graph shows that advance/deposits (AD) ratio has decreased from 2014 to 2016. But from 2017 it has increased progressively. In 2018, advances/deposits ratio has increased by 3.46% compared to 2017.



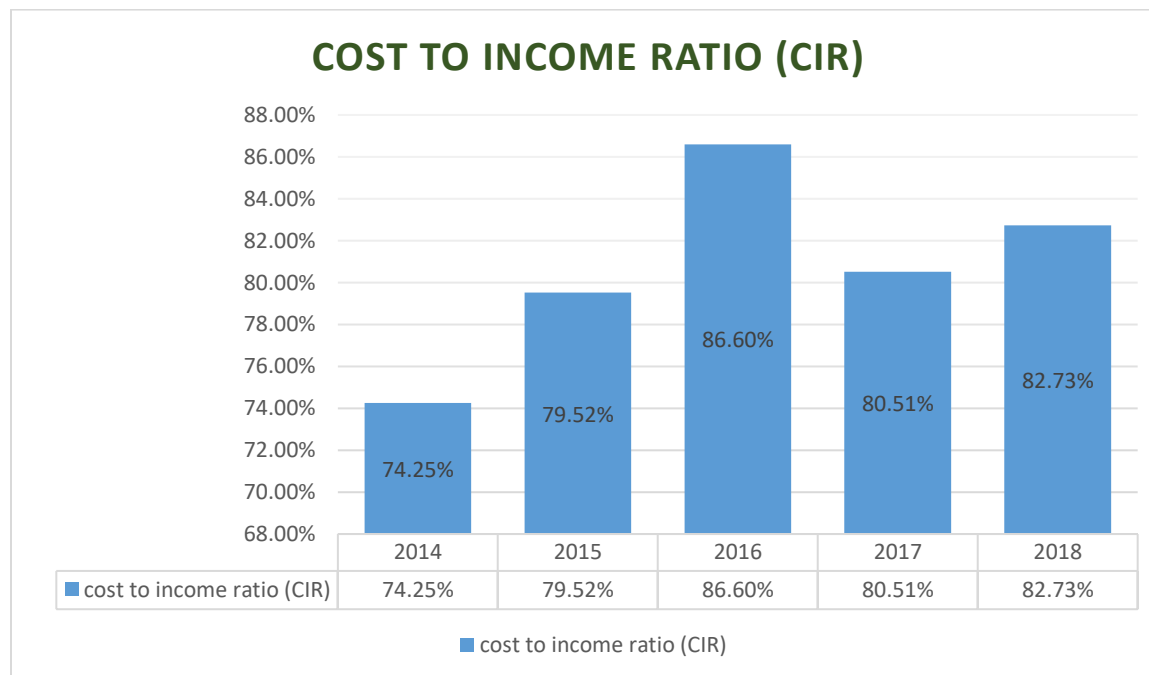
This graph shows that capital to risk weighted asset ratio (CRAR) was in good position in 2014 but after that in 2015 it has decreased. Then 2016 to 2017 (CRAR) has started to increase. But in 2018, capital to risk weighted asset ratio has again decreased by -0.15% compared to 2017.



This graph shows that return on equity (ROE) has reduced gradually. In 2018, return on equity has decreased by -14.1% compared to 2017. In 2016, return on equity ratio has decreased hugely.



This graph shows that return on assets (ROA) has decreased progressively. In 2018, return on assets has decreased by -0.87% compared to 2017.

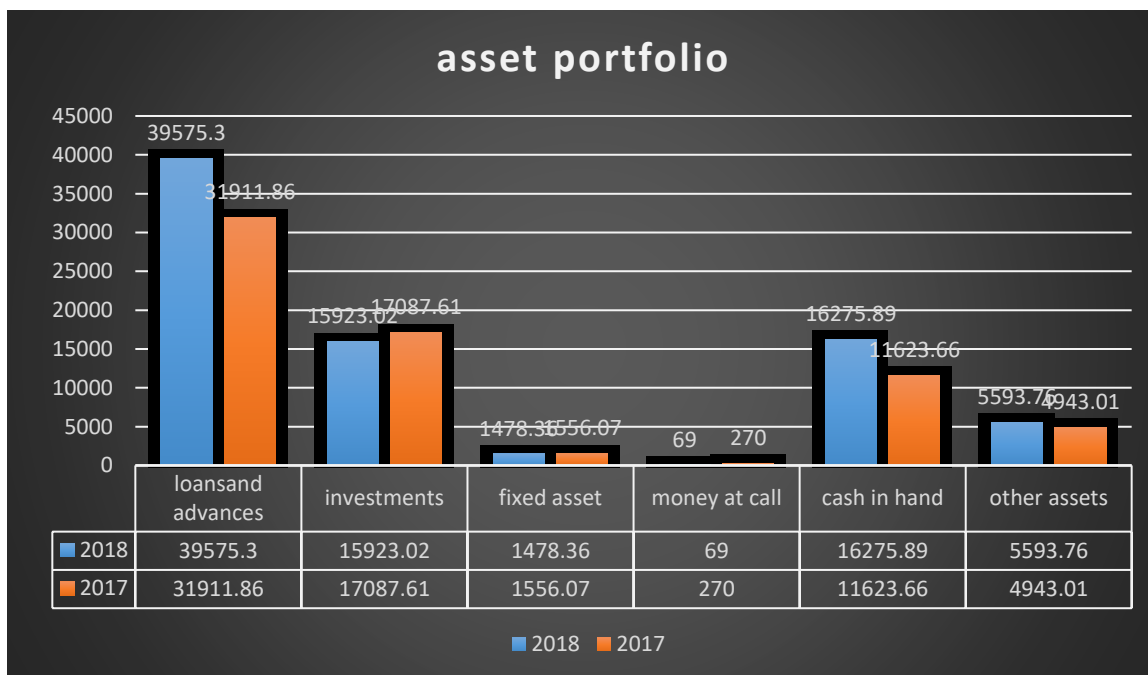


This graph shows that cost to income ratio has increased gradually from 2014 to 2016. Then in 2017 it has decreased by 6.09% and in 2018, cost to income ratio has increased by 2.22% compared to 2017.

4.7 Asset Portfolio

Taka in crore

Particulars of assets	2018	2017
Loans and advances	39575.30	31911.86
Investments	15923.02	17087.61
Fixed assets	1478.36	1556.07
Money at call and short notice	69	270
Cash in hand	16275.89	11623.66
Other assets	5593.76	4943.01
total	78915.33	62356.75



4.8 Future plan for increasing remittance business:

- ✚ integrated mobile app for remittance collection through our subsidiaries;
- ✚ API arrangement with all interested exchange houses;
- ✚ Remittance arrangement with Bkash;
- ✚ appoint bank officials at Bangladesh embassies/high commissions in different remittance prone region to collect more remittance;
- ✚ launch promotional program in collaboration with exchange houses;
- ✚ increasing number of ROP (remittance only point) across the country;
- ✚ Remittance drawing arrangement under process with different exchange houses especially in japan, Mauritius, South Korea, Brunei and Kenyan exchange houses;
- ✚ Remittance collection from different parts of the world especially with the collaboration of USA/ Singapore based companies; and
- ✚ Remitter and beneficiary database software has been prepared and will be launched soon.

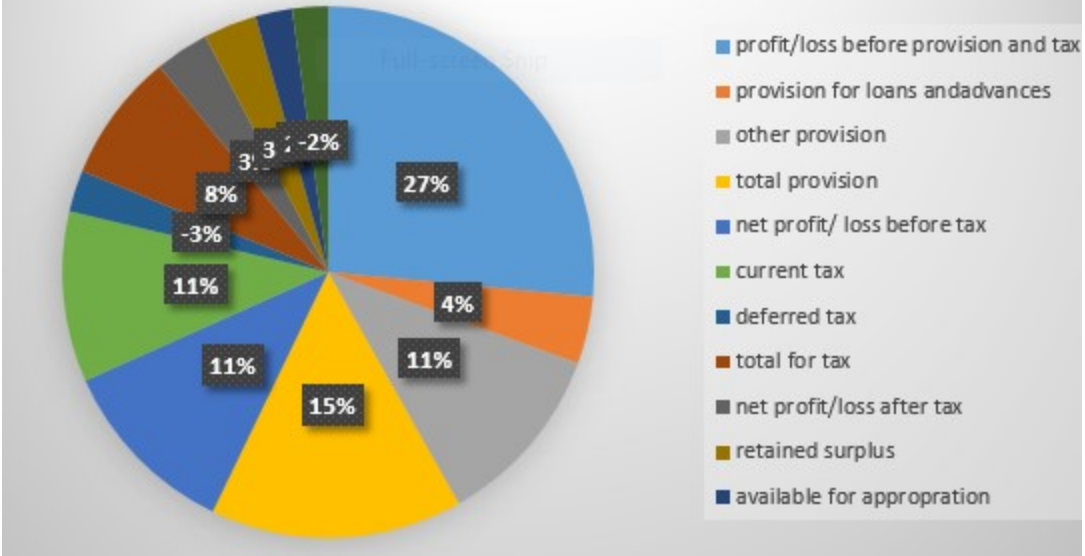
4.9 Appropriation of profit

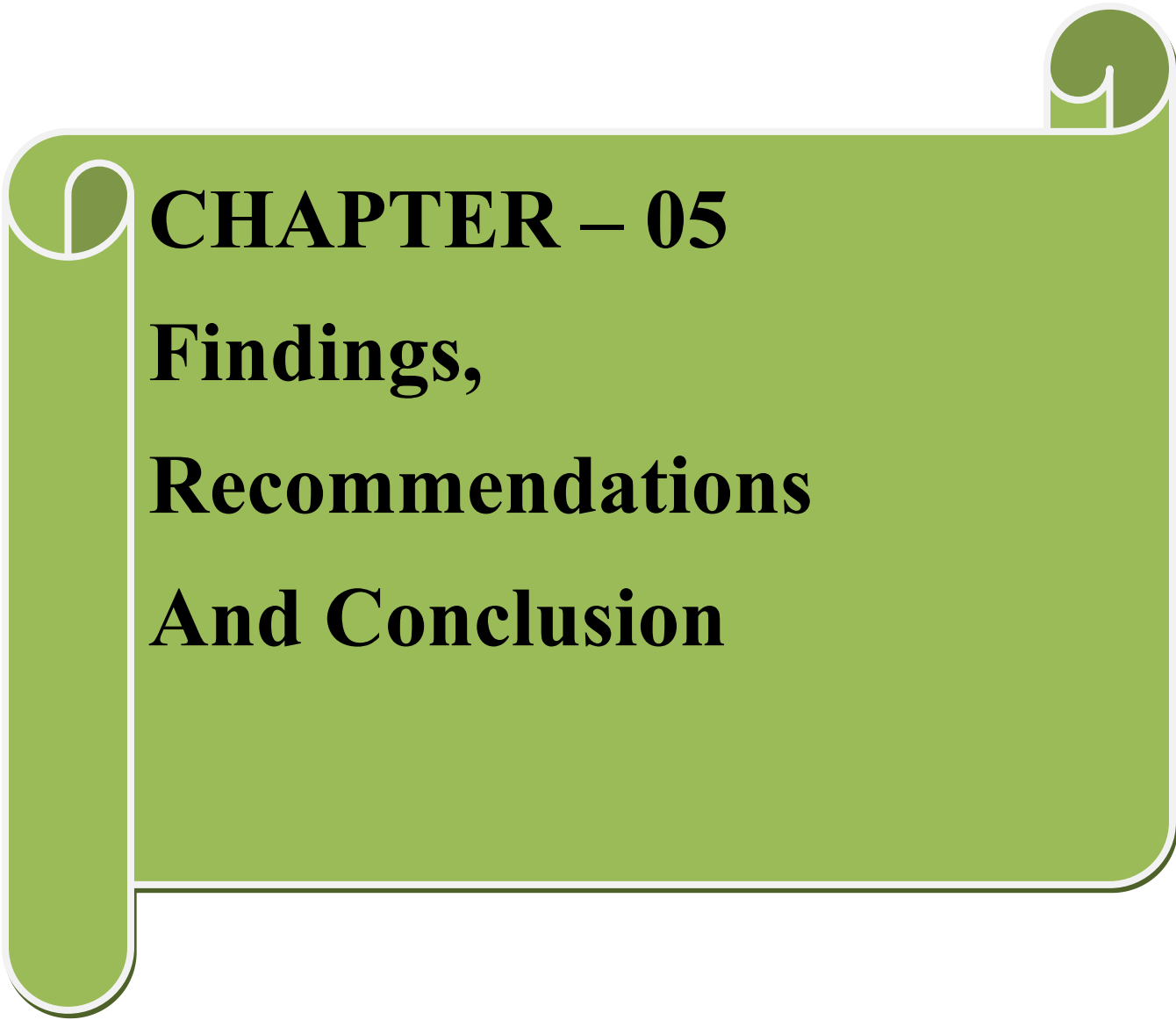
During 2018, ABL earned TK. 832.17 crore before provision and tax which has been appropriated in the following manner:

Taka in crore

particulars	2018	2017
Profit/ loss before provision and tax	832.17	679.97
Provision for loans and advances	128.72	(504.20)
Other provision	353.14	216.12
Total provision	481.86	(288.08)
Net profit/loss before tax	350.31	968.05
Current tax	326.06	268.28
Deferred tax	(79.30)	23.84
Total provision for tax	246.76	292.12
Net profit/loss after tax	103.55	675.93
Add. Retained surplus form previous year	101.55	(585.53)
Available for appropriation	70.06	193.61
Retained surplus	(68.31)	(103.21)

2018





CHAPTER – 05
Findings,
Recommendations
And Conclusion

5.1 Findings

While observing and analyzing the report, I have found some positive and some negative sides of ABL. The findings are as follows:

Positive Findings:

- 1.
2. Net interest income is increasing every year from 2014 to 2018. In 2018, Interest income has increased by 41.82 percent compared to 2017.
3. Total operating income is increasing every year from 2014 to 2018. In 2018, Total operating income has increased by 6% compared to 2017.
4. In 2018, Operating profit is increasing every year from 2014 to 2018. Operating profit in 2018 is 78.47 percent, which is 2.27 percent higher than 2017. But in 2016 the bank operating profit was negative value (losses).
5. Deposits and other accounts are increasing every year from 2014 to 2018. In 2018, Deposits and other account have increased by 24% compared to 2017.
6. Loans and advances are increasing year to year from 2014 to 2018. In 2018, Loans and advances have increased by 32% compared to 2017.
7. Total assets are increasing every year from 2014 to 2018. In 2018, total assets have increased by 23% over the previous year.
8. In 2018, fixed assets turnover has increased by 32.41 times compared to 2017.
9. In 2018, Equity turnover has increased by 10.78 times compared to 2017.

Negative Findings:

1. Profit after tax is decreasing every year from 2014 to 2018. In 2017, bank had earned profit after tax at 16.20%. But the bank suffered huge losses in 2016.
2. Total operating expense is increasing every year from 2014 to 2018. In 2018, operating expenses have increased by 12%. which is actually higher than the previous year.
3. Interest expense is growing every year from 2014 to 2018. In 2018, Interest expense has increased by 23.45% compared to 2017.
4. Investment is decreasing every year from 2014 to 2018. In 2018, Net investment has decreased by 7% compare to 2017. So bank could not make a lot of profit.
5. In 2018, Return on assets has decreased by 0.87% compared to 2017.
6. In 2018, Return on equity has decreased by 14.08% compared to 2017.

5.2 Recommendations

From the findings we can see that, in the last year 2018, bank was not in a good position because it has faced huge losses. But in previous year 2017, bank was in good position. Based on findings it can be recommended to progress in future. The recommendations are disclosed below:

1. Bank should focus on reducing total provision, taxes, etc. as well as increasing total income and interest income.
2. Bank has to focus on decreasing the total operating expenses. This will help the bank to increase the growth.
3. In 2018, the interest expense has increased over the previous year. But it is not good situation for the bank to increase their interest expense. To overcome this problem, bank should focus on their cost of borrowing. If borrowing cost increases then the interest expense will also increase.
4. Bank need to increase their investment opportunities and keep track of loans and advances.
5. Bank has to focus on their cost of assets, various expenses and income. In addition to increasing income, the cost of assets and the various expenditures need to be reduced.
6. Currently, ABL has to focus on their assets turnover, idle cash, profit margin and taxes to increase return on equity. If the profit margin increases, assets turnover improves then the return on equity will increases.

Banking is a service-oriented marketing. Its business profit depends on its service quality. That's why the authority should always be aware about their service quality. Proper Banking software should be used to get best benefit from this department. Payment to the workforce should be such that will encourage the employees to work more. Compensation package must be impressive and consistent with work performance.

5.3 Conclusion

Nowadays the banking service is very competitive, so the real from the practical appearance of customer dealing procedure during the whole period of my practical orientation in Agrani Bank limited. I have extended a firm and concrete conclusion in a very confident way. I believe that my realization will be in coordination with most of the banking intellectuals. It is quite evident that to build up an effective and efficient banking system to the highest desire level computerized transaction is essential. Agrani Bank Ltd. is a new peers Bank. It is committed to provide high quality financial services/products to contribute to the growth of G.D.P of the country through stimulating trade and commerce, accelerating the pace of industrialization, boosting up export, creating employment opportunity for the educated youth, poverty alleviation, raising standard of living of limited income group and overall sustainable socio-economic development of the country. Agrani Bank Ltd definitely satisfies their corporate customers and to maintain this scenario in a more efficient and prospective manner the Bank can surely accept this project in a cordial manner. To enrich and maintain a better reputation is the only solution to make a business more progressive.

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Agrani Bank Limited

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