



Internship Report on
Comparative Study on Financial Performance of 3 Selected Banks

Submitted By:

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Program: BBA (Major in Finance)

Department of Business Administration

Date of Submission: October 18, 2021

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Submitted To

Md. Kamruzzaman Didar

Assistant Professor & Head

Department of Innovation & Entrepreneurship

Submitted By:

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Letter of Transmittal

October 18, 2021

Md. Kamruzzaman Didar

Assistant Professor & Head

Department of Innovation & Entrepreneurship

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

I am pleased to submit for your consideration the internship report on "Comparative Study on Financial Performance of 3 Selected Banks? It gives me great pleasure to be able to examine the "Financial Performance" of Southeast Bank, City Bank, and Eastern Bank Limited one of Bangladesh's premier banks. I am confident that these activities assisted me in gaining information and experience that will benefit me in the future. I did my best given the constraints of time and resources to present my ideas and conclusions as plainly as possible.

I'd like to point out that the report may contain some unintended inaccuracies. I am positive and I am confident that you will take my flaws into account when evaluating my paper.

Sincerely Yours



Riya Shariyar

181-11-5851

Program: BBA (Major in Finance)

Department of Business Administration

Faculty of Business and Entrepreneurship

Approval Certificate

This is to certify that Riya Shariyar, ID # 181-11-5851, BBA (Finance), is a regular student of Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University. She completed her internship at Southeast Bank Limited and prepared this report under my direct supervision. Her assigned internship topic is “Comparative Study on Financial Performance of 3 Selected Banks”.

I will her every success.



Md. Kamruzzaman Didar

Assistant Professor & Head

Department of Innovation & Entrepreneurship

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgment

First and foremost, I am grateful to my Almighty for endowing me with the ability to comprehend essential concepts and the capacity to learn throughout my life.

I am thankful to my honorable supervisor Md. Kamruzzaman Didar, Assistant Professor, Department of Innovation & Entrepreneurship, Faculty of Business & Entrepreneurship, Daffodil International University for entrusting me with the task of preparing this report, which has broadened both my academic and practical knowledge and attitude. I have the pleasure of submitting for your review the report on ‘Comparative study on three Banking Performance of Prior & During Covid 19 of Southeast Bank, City Bank and Eastern Bank Ltd.

I am grateful to the Assistant Vice President, Mr Mohammad Abdul matin, Mr Badiuzzaman talukder, A.F.M and also officers of Southeast Bank Ltd. for their unwavering support during my internship time. I'd like to thank Md. Zubaraz Hossain Executive Officer, Mohammad Arman (Senior Officer), and Md. Saiful Islam (Senior Officer) for their excellent recommendations from time to time. As an intern, I was always given priority, and they always mentored me throughout my internship. And this research increased the breadth of my knowledge for my future professional career.

It would not have been possible for me to publish my report without all of your help, and I want to thank you again from the bottom for this report, I did my utmost to ensure that everything was correct. However, there will be inaccuracies due to my physical condition and in this aspect, I ask for your patience, as I am still learning.

Executive Summary

A bank is a financial entity whose primary goal is to maximize profit from money transactions while also achieving the best level of customer happiness achieve the highest position in the business. Because it is a service-oriented and customer-oriented firm. My report is based on the three banks as Southeast Bank, Eastern Bank, and City Bank Ltd. All of these banks are private banks established in Bangladesh. I described the three banks in the first segment on the bank overviews that I am working on then I analyzed the ratio with utmost importance to evaluate the banking performance. I have analyzed the performance of SEBL, EBL, and City bank across five periods (2016-2020) using the annual report of both of these banks by studying them. Furthermore, this report contains a consolidated analysis and comparison of the performance and position of the three given banks in terms of financial risk, liquidity, efficiency, profitability, market position, and capital adequacy. For better understanding and comparison, I have used graphs and put forward my interpretation of the ratios. Lastly, I tried to summarize our findings, inside a chart identifying major changes and have provided with recommendations where necessary. This report reflects my understanding of the bank's financial statements, calculation, and interpretation of financial ratios.

Student Declaration

This report, "Banking Performance Evaluation of Southeast, City, and Eastern Bank Limited," is being prepared to fulfill the requirements for my Bachelor's degree. This is Riya Shariyar, and my student ID is 181-11-5851. After completing my three-month internship, I created this report on the following three banks. I'd like to point out that I created this report solely for academic purposes. I also want to make it clear that the report cannot be used anywhere or for any reason.



Riya Shariyar

181-11-5851

Program: BBA (Major in Finance)

Department Of Business Administration

Faculty of Business and Entrepreneurship

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Chapter-01

Introduction



1.1 Introduction

In this report I am going to analyze the ratios of the three selected banks Southeast Bank Ltd, Eastern Bank Ltd., and City Bank Ltd. With the help of their financial statements, income statements and balance sheet I will calculate the financial risk position ratios, market ratios, liquidity indicator ratios, efficiency ratios and profitability ratios. With my brief understanding I will be able to identify some problems and provide necessary solutions.

In Bangladesh, Banking sector is already facing heavy traffic in the industry with 61 scheduled banks operating under Bangladesh Bank's direct supervision and there is total 9 public banks working under Bangladesh. EBL holds the desire to become the most valuable brand in the financial services creating long lasting value for the customers by achieving sustainable growth. And City Bank is operating in the financial supermarket holding a winning a culture offering the most enjoyable experiences.

Banking system occupies an important role in the economy of Bangladesh as far it is played third greatest role in the economy. A banking institution is very much necessary for the modern society. It plays a vital role in the economic development of a country and as well as it also creates a great platform for core of money market of any country. In a developing country like Bangladesh, it has played a vital role to develop our economy system.

1.2 Background of the Study

As a student of Bachelor of Business Administration (BBA) everyone has to conduct a practical orientation in any organization for fulfilling the requirements of the 12 weeks Internship Program. The main purpose of the program is to expose the students to the real-world situation. This report is done as a partial requirement of the internship program for the BBA students. This report is prepared for the internship program consisting of a major in-depth study of the total banking business of Southeast Bank, City Bank and Eastern Bank Ltd. Practical knowledge is fundamental for the application of theoretical intelligence. Bearing this in mind and internship program was being included in the BBA curriculum. The goal of this analysis is to expose the student in the organizational work situation and also to provide an opportunity for applying classroom learning in practice. There are some differences between theories and practice.

1.3 Scope of the Study

Overall banking activities and financial performance analysis for three banks such as Southeast Bank, City Bank and Eastern Bank Ltd. are included in the scope of the study.

This paper is primarily concerned with analyzing:

- Analyzing performance using Ratio analysis
- Common Size Analysis
- Trend Analysis

1.4 Objectives of the Study

The primary objective of the report is to perform a comparative financial performance of analysis of 3 selected banks in Bangladesh.

Specific objectives:

1. To know the current financial position of SEBL, CBL & EBL.
2. To evaluate the last five years financial performance of SEBL, CBL & EBL by calculating and analyzing different types of ratio.
3. To compare the financial performance of these 3 selected banks.
4. To identify the problems related with financial performance of SEBL, CBL & EBL.
5. To suggest some possible recommendations to overcome these problems.

1.5 Methodology of the Study

As part of the research, a variety of information about current banking policies, procedures, and methodologies is needed. This report was prepared using both primary and secondary data.

Collection of Data:

From subject selection to specific report introduction, the examination necessitates an ordered technique. The visual strategy was used in this investigation to gather bits of knowledge and comprehension of SEBL's monetary exposition. To carry out the inquiry, information sources were identified and acquired; they were then sorted, broken down, decrypted, and exhibited in a systematic manner, and significant focuses were discovered. This is the general procedure of the technique that was used in the investigation, which is provided below.

Sources of Data:

To complete this research, I used both primary and secondary sources to get the data.

Primary Data Sources:

- Practical banking work.
- Personal discussion with the officers and executives of Southeast Bank Limited.
- Personal interview with the customers.
- Exposure to the many sections of the bank.

Secondary Data Sources:

- Daily diary (containing my activities of practical orientation in the following banks).
- Various publications on banking operation.
- Website of Bangladesh Bank.
- Website of Southeast Bank Limited.
- Annual Report of the Southeast Bank Ltd.
- Personal investigation with bankers.
- Different circulars issued by Head Office and Bangladesh Bank.

1.6 Limitations of the Study

In order to complete the report with extensive resources, there were some limits. Some of the most important constraints are as follows:

- The one of the main limitations of the report was to conduct a small-scale survey on clients.
- Time period was the other limitation for collecting information, which was only three month long.
- Insufficient supply of relevant books and journals.
- The branch is too much busy branch as for this to operate the survey on the basis of questionnaire
- Deficiencies in data required for the study.
- Field practice varies with the standard practice that also created problem.
- Time provided for conducting the study is another important constraint.
- The employees in these banks are so much busy in their responsible fields, they could hardly provide little time to discuss with them.

Chapter-02

Organizational Overview



2.1 Profile of SEBL, City & Eastern Bank Limited

All three banks are second generation banks that are rapidly expanding. Since its inception in 1995, 1983, and 1992 of SEBL, City, and Eastern Bank have maintained a consistent growth rate in various domains of banking operations. The ideology of these banks is "A Bank with Vision" of SEBL, "Making Sense of Money" of City, and "Simple Math" of Eastern, which demonstrates their sincerity, honesty, and mental strength to deal with global competitiveness and advancement.

Overview of SEBL, City & Eastern Bank Ltd:

Name	Southeast Bank Limited	City Bank Limited	Eastern Bank Limited
Head Office	Eunoos Trade Center,52-53 dilkusha C/A	Center. 136, Gulshan Avenue, Gulshan-2. Dhaka-1212, Bangladesh	100 Gulshan Avenue Dhaka-1212, Bangladesh
Date of Incorporation	12th March 1995	28 th March 1983	08 th August 1992
Principal Activity	Commercial Banking	Commercial Banking	Commercial Banking
Number of Branches	122	132	85
Chairman	Mr. Alamgir Kabir Chowdhury	Mr. Aziz Al Kaiser	Md. Showkat Ali Chowdhury
Telephone No	(8802) 9550081,9567271-2	+88-02-8331040	+8809666777325
Website	https://www.southeastbank.com.bd/	https://www.thecitybank.com/home	https://www.ebl.com.bd/

2.2 Vision of SEBL, City, and Eastern Bank

Southeast Bank Limited:

It is very crucial for managers and executives in any business to agree on the firm's basic vision in order to achieve its long-term aim. A defined vision also serves as a better foundation for constructing a thorough Mission statement. As a result, the creation of a vision statement is critical for any company that wishes to grow and progress. Southeast Bank likewise developed a vision statement to help it reach its long-term objectives and goals. Their objective is to be a pioneering banking organization in Bangladesh, contributing significantly to the national economy.

City Bank Limited:

To be the country's top bank, with the best practices and the highest level of social responsibility.

Eastern Bank Limited:

By altering the way, we do business and generating sustainable growth, we want to become Bangladesh's most valuable financial services brand, providing long-term value for our stakeholders and, above all, for the communities in which we operate.

2.3 Mission of SEBL, City, and Eastern Bank

Southeast Bank Limited:

- Create amazing ways to provide excellent financial management.
- Client service that is both quick and precise.
- They balanced their development strategy.
- Maintain an exclusive expectation of business morality and a decent scenario in their sector of employment.
- Maintain the arrival and worth of the investor.
- The innovative financial framework at an affordable price.
- Deep promise for society and national economic development.
- Have an appealing and high-quality human resource.

City Bank Limited:

- Contribute to the country's socioeconomic development.
- To achieve the highest degree of client satisfaction by providing services through a committed and motivated team of professionals.
- To ensure that market share continues to rise at a sustained rate.
- To optimize the bank's profitability by ensuring that it continues to develop steadily.
- To uphold the highest moral and ethical standards possible.
- To ensure a participative management structure and human resource empowerment.

Eastern Bank Limited:

- All of our customers, whether internal and external, will receive exceptional service.
- We'll make sure that the value of the company's stock is maximized.
- To attain service excellence, we will consistently challenge our systems, methods, and training in order to maintain a cohesive and professional workforce.
- We will foster an enabling atmosphere and a collaborative culture in which people can thrive.

2.4 Objectives of SEBL, City, and Eastern Bank

Southeast Bank Limited:

- High-quality financial services using cutting-edge technologies
- Quick client service
- Strategy for Long-Term Growth
- In business, adhere to ethical norms.
- Consistent return on shareholders' equity

City Bank Limited:

The City Bank Ltd.'s primary goal is to build a strong capital basis, produce a reasonable profit, and pay a satisfactory dividend to its shareholders. To accomplish these goals, the bank tries to improve the quality of its assets by identifying potential good borrowers.

Eastern Bank Limited:

- To be one of Bangladesh's leading banks in terms of ROE and ROE.
- To be the market leader in providing high-quality banking products and services.
- Achieve excellence in customer service by providing the most current and innovative state-of-the-art technology in all areas of banking.
- To broaden its loan portfolio diversification and regional coverage.

2.5 Products & Services of SEBL, City, and Eastern Bank

ELECTRONIC FUND TRANSFER AND UTILITY BILL COLLECTION SERVICES

SERVICES WE PROVIDE

ELECTRONIC PAYMENT

- ◆ EFT (Electronic Fund Transfer)
- ◆ Internet Banking
- ◆ RTGS (Real Time Gross Settlement)
- ◆ Electronic Government Procurement (e-GP)

UTILITY BILLS

- ◆ BTCL Telecom
- ◆ Dhaka WASA
- ◆ Chittagong WASA
- ◆ Bakhraabad Gas
- ◆ TITAS Gas
- ◆ Karnaphuly Gas
- ◆ PDB Electricity
- ◆ DESCO Electricity
- ◆ DPDC Electricity
- ◆ West Zone Electricity
- ◆ DOZE Internet Bills

TUITION FEES

- ◆ North South University
- ◆ BRAC University
- ◆ University of Asia Pacific

OTHER FEES

- ◆ NID Related Fees
- ◆ Hajj Registration Fees

16206
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Southeast Bank
a bank with vision

Southeast Bank
a bank with vision

www.southeastbank.com.bd

2.6 Hierarchy of SEBL, City, and Eastern Bank



Chapter-03

Theoretical Analysis



3.1 Ratio Analysis

Ratio analysis is a mathematical method for examining a company's operational efficiency, liquidity, sales, and profitability by examining its financial records and statements. The use of ratio analysis to aid in the understanding of equity fundamentals is very essential. By extensively reviewing the historical performance and financial statements, analysts and investors employ ratio analysis methodologies to assess and evaluate the financial health of firms.

By comparing a company's performance over time to industry norms, comparative data and analysis can provide insight into its performance. At the same time, it assesses how well a company performs in comparison to other companies in the same industry. Proportions are one of the most widely used tools in financial summary analysis since they provide information about the side effects of fundamental conditions. By studying the individual segments that make up the proportion, we can expose circumstances and patterns that are otherwise difficult to detect. Proportions, as diverse research instruments, are frequently positioned in the future. They are frequently balanced for their expected future pattern and size, and their convenience is dependent on the ability to explain. A percentage expresses a scientific relationship between two amounts. Percentages are categorized in five ways in the banking system. Here are a few examples are given below:

- Liquidity Ratio
- Activity Ratio
- Efficiency Ratio
- Profitability Ratio
- Credit Risk Ratio

3.1.1 Liquidity Ratio

These ratios assess a company's ability to pay off its obligations when they fall due, based on its income or assets. Quick, current, and working capital ratios are all examples of liquidity ratios.

The liquidity ratio is a metric that can be used to assess a company's ability to satisfy its creditor obligations. Much of the corporation used to obtain a large amount of loan from reputable lenders in order to expand its profitable activities. A company's cost of capital must be weighed against the loan. Because a leveraged business is more advantageous than an unlevered one. In this case, a corporation must maintain a certain amount of liquidity in order to meet its obligations to creditors. The following are some liquidity ratios to consider:

- Cash Ratio.
- Cash to Assets Ratio.
- Cash to Deposit Ratio.
- Loan to Total deposit ratio.
- Loan to total assets ratio

3.1.2 Asset Activity Ratio

The numerous kinds of account in the financial statement are modified in light of cash and time. This ratio can be used by a company to determine the best timing to make a cash or credit purchase. From the financial industry's perspective, this encompasses two ratios. Here's a list:

- Fixed Assets Turnover
- Total Asset Turnover

3.1.3 Efficiency Ratio

The term "effectiveness" refers to how profitable an organization is at utilizing its resources. Productivity is often measured in terms of how much income is generated from a given level of benefits. Furthermore, wasting benefits can lead to liquidity troubles. Liquidity deficiency is frequently associated with reduced benefit and fewer opportunities. Transient liquidity concerns affect a company's clients and providers, and it happens faster if it is a financial firm.

This section discusses the essential ratios that should be considered when calculating the efficiency ratio:

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

3.1.4 Profitability Ratio

Profitability ratios show how effectively a company can create income and profits from its operations. Return on equity, return on assets, gross margin ratios, and return on capital employed are all examples of profitability ratios. Productivity is often measured in terms of how much income is generated from a given level of benefits. Furthermore, squandering advantages can result in cash flow problems. In most cases, a lack of liquidity precedes a reduction in benefit and a reduction in chances. Transient liquidity concerns affect an organization's clients and providers as well, and it happens faster when it's a financial institution.

This part explains the major profitability activity ratio ratios:

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

3.1.5 Credit Risk Ratio

Credit analysis ratios are tools that can help with credit analysis. Analysts and investors use these statistics to judge if individuals or businesses are capable of meeting their financial obligations. The danger of a borrower failing to repay a loan is known as credit risk. Finally, we can define it as the possibility that the borrower will not be able to repay the principal sum or the interest installments associated with it (or both) in full or in part. The loan expert suffers a loss as a result of the disruption of money streams and the increased cost of accumulation.

This part explains the important credit risk activity ratio:

- Equity to Assets
- Equity to Net Loans

3.2 Common Size Analysis

A tool used by financial managers to assess financial accounts is common size analysis, also known as vertical analysis. It calculates the value of financial statements by representing each line item as a percentage of the period's base amount. The term "common size evaluation" refers to a tool for evaluating individual financial rundown items or a social event of items on the basis of a species-based whole. We frequently depict a crucial total figure as the basis, which for a bank's compensation explanation is hard and fast pay or pay, and for a money linked record is normally full-scale assets. Common-size clarifications are required for common-size examination. Along these lines, I have been orchestrating SEBL's common-size compensation clarifications and common-size fiscal records for quite some time in preparation for the common-size scrutiny of its financial reports. To indicate changes in the overall relevance of each spending rundown item, I use SEBL, City & Eastern common-size clarifications. In terms of common-size rates, every individual aggregate in common-size clarifications is renamed. From 2016 to 2020, the common-size financial records and pay declarations are displayed.

3.2.1 Common Size of Balance Sheet

An asset report is a typical size monetary record that displays both the numeric worth and relative rate for absolute resources, total liabilities, and value accounts. A common size monetary record takes into account the overall degree of every benefit, danger, and value record to be promptly reviewed. Any single resource information is compared to the total resource estimation. Similarly, any single obligation is compared to the estimation of total liabilities, and any value record is compared to the estimation of total value. Since a result, each substantial order of record will increase to 100 percent, as each and every smaller segment will represent the true account categorization.

3.2.2 Common Size of Income Statement

A pay proclamation is a typical size wage articulation in which each record is conveyed as a level of the estimate of offers. It is used for vertical analysis, in which each detail in a financial summary is documented as a level of a base figure within the announcement to facilitate investigations. A typical size salary explanation evaluation makes it simpler to understand what drives an organization's benefits and compare that display to its competitors. Common size fiscal reports help speculators detect trends that a basic budget overview may not indicate by looking at how that exhibition has changed over time. Significant fluctuations in the level of income used by various cost classes over a specific timeframe may indicate that the strategy is changing or that assembling costs are changing.

3.3 Trend Analysis

Trend analysis is a technical analysis technique that aims to forecast future stock price movements using trend data that has recently been observed. Trend analysis forecasts the long-term direction of market sentiment by analyzing past data such as price movements and transaction volume. Trend analysis aims to forecast a trend, like as a bull market run, and then ride that trend until evidence indicates a trend reversal, such as a bull-to-bear market.

Trend analysis is based on the concept that traders can predict what will happen in the future by looking at what has happened in the past. Short-, intermediate-, and long-term time frames are the three most common time scopes for trend analysis.

3.3.1 Trend Analysis of Balance Sheet

A monetary record is a snapshot of an organization's financial status at a certain point in time. The data kept help determine whether the organization is under any type of financial strain. A company can examine if its budgetary position is improving or deteriorating based on the rate change in a crucial position sheet account after pattern research is completed. An organization will look at the dollar amount of monetary record accounts for at least two years to determine the change.

3.3.2 Trend Analysis of Income Sheet

Flat investigation (also known as pattern examination) is a budget report examination method that demonstrates variations in the measurements of comparing fiscal summary items across time. It's a useful tool for determining patterns in situations. Even examination makes use of announcements for at least two sessions. The most punctual period is frequently used as the basis time frame, and the things on the announcements for each subsequent period are contrasted with the things on the announcements of the base period. The progressions are usually shown in both cash and percentages.

Chapter-04

Financial Performance Analysis

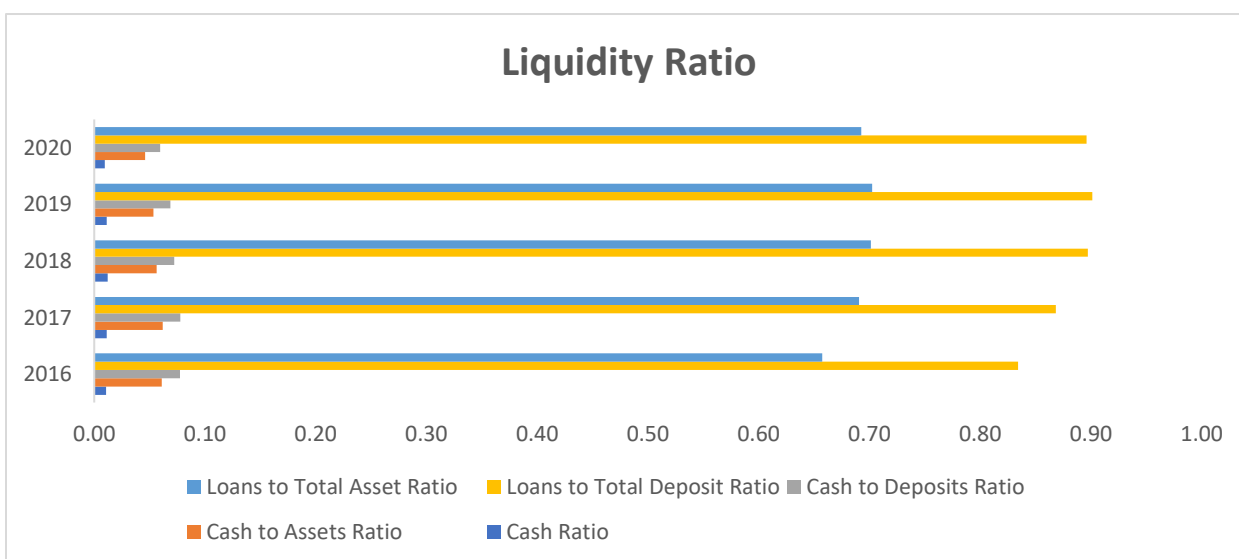


4.1 Ratio Analysis of the Southeast, City & Eastern Bank Limited

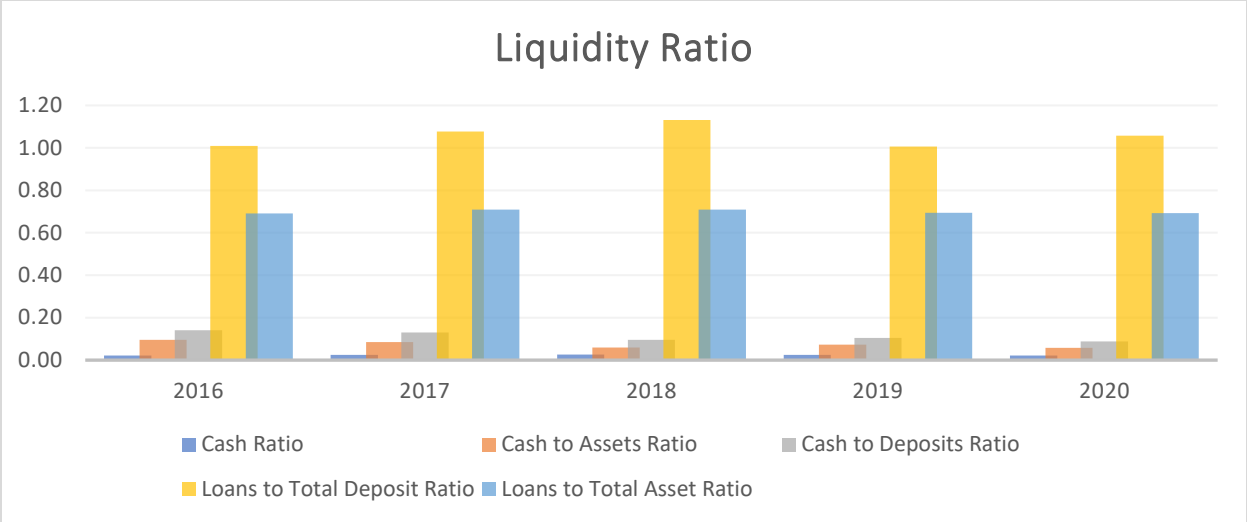
4.1.1 Liquidity Ratio:

Determining the willingness of an organization to fulfill (recurring) short-term financial commitments.

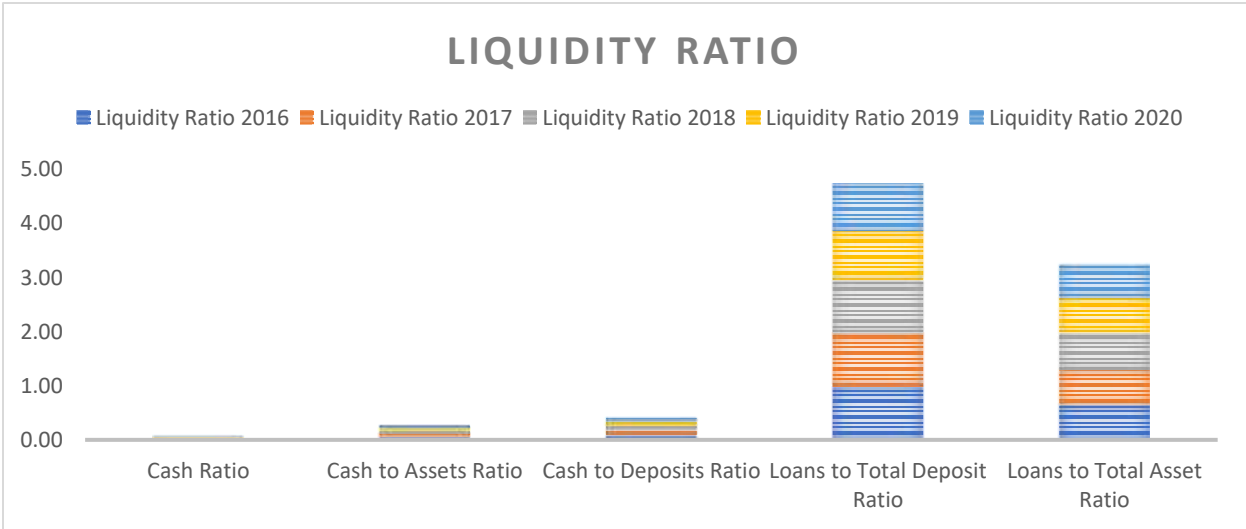
Southeast Bank Limited					
Liquidity Ratio					
Particulars	2016	2017	2018	2019	2020
Cash Ratio	0.01	0.01	0.01	0.01	0.01
Cash to Assets Ratio	0.06	0.06	0.06	0.05	0.05
Cash to Deposits Ratio	0.08	0.08	0.07	0.07	0.06
Loans to Total Deposit Ratio	0.83	0.87	0.90	0.90	0.90
Loans to Total Asset Ratio	0.66	0.69	0.70	0.70	0.69



City Bank Limited					
Liquidity Ratio					
Particulars	2016	2017	2018	2019	2020
Cash Ratio	0.02	0.02	0.03	0.02	0.02
Cash to Assets Ratio	0.10	0.09	0.06	0.07	0.06
Cash to Deposits Ratio	0.14	0.13	0.09	0.11	0.09
Loans to Total Deposit Ratio	1.01	1.08	1.13	1.01	1.06
Loans to Total Asset Ratio	0.69	0.71	0.71	0.69	0.69



Eastern Bank Limited					
Liquidity Ratio					
Particulars	2016	2017	2018	2019	2020
Cash Ratio	0.01	0.01	0.01	0.01	0.01
Cash to Assets Ratio	0.06	0.06	0.06	0.06	0.05
Cash to Deposits Ratio	0.09	0.09	0.08	0.08	0.07
Loans to Total Deposit Ratio	0.98	0.99	0.98	0.91	0.88
Loans to Total Asset Ratio	0.65	0.65	0.68	0.64	0.62

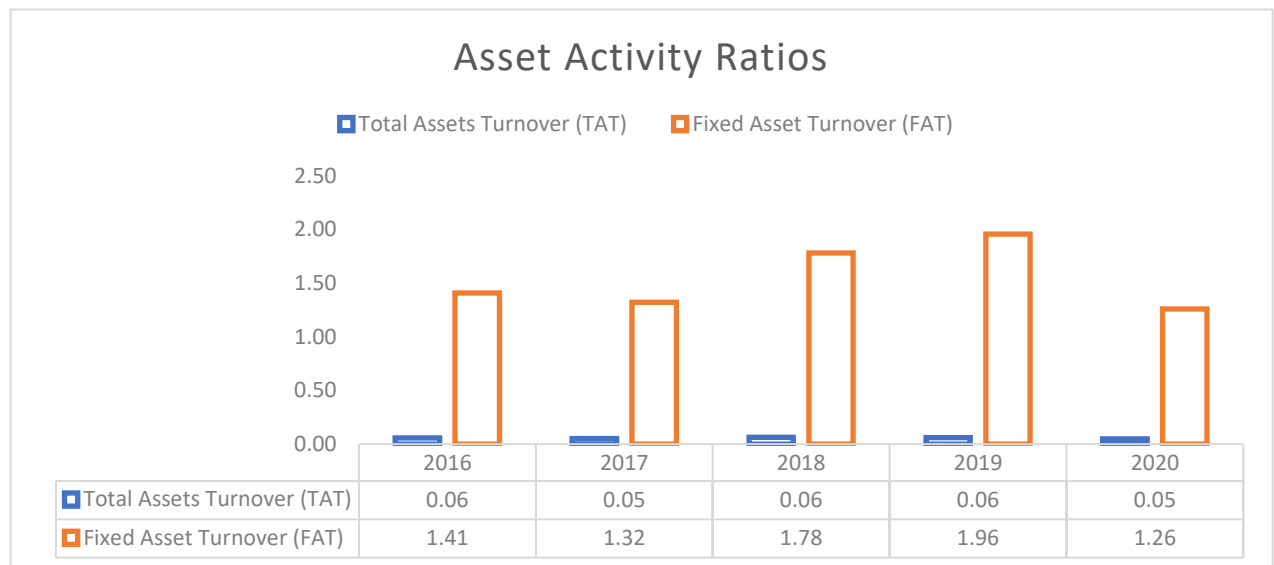


Interpretation: From the graph we can see five different types of liquidity ratios for five years of three different banks. In Southeast & Eastern Bank, Cash ratio has no change in last 5 years and the rate was 0.01 which was remain same. But in City bank it may vary in 2018 which was 0.03. Though it's different from rest of the years but it's better than others years. From the three banks, the value of city bank's cash ratio in 2018 was best. Then cash to asset ratio has fluctuated in their value of the five years. The value remained constant for the first 3 years of Southeast & for the first 4 years of Eastern & the others years value were down. The value of city bank are totally ups and down for cash to asset ratio. Following that, we can observe that the cash to deposit ratio varies from year to year. But in 2020 the three banks were offering low interest rates in anticipation of the pandemic. After that, the value of the loan to total-deposit ratio increased until 2018, 2019, 2020 of Southeast & 2018 of City & 2017 of Eastern. But then declined for the next two years of City & Eastern. It means that the bank is offering lower interest rates on deposits, which reduces earnings and also reduces lending amounts. Finally, in the last two years, the loan to total asset ratio has decreased. Because the bank can't make a loan based on the percentage of its assets. The bank's poor earnings are concerning.

4.1.2 Asset Activity Ratio:

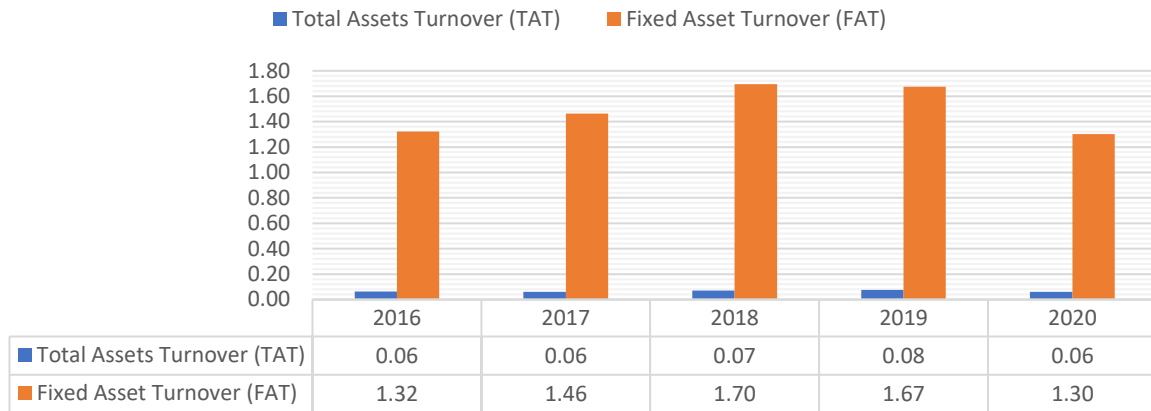
How effectively a company uses its assets to produce its profits. That time they do more sales as the business uses their assets efficiently.

Southeast Bank Limited					
Asset Activity Ratio					
Particulars	2016	2017	2018	2019	2020
Total Assets Turnover (TAT)	0.06	0.05	0.06	0.06	0.05
Fixed Asset Turnover (FAT)	1.41	1.32	1.78	1.96	1.26



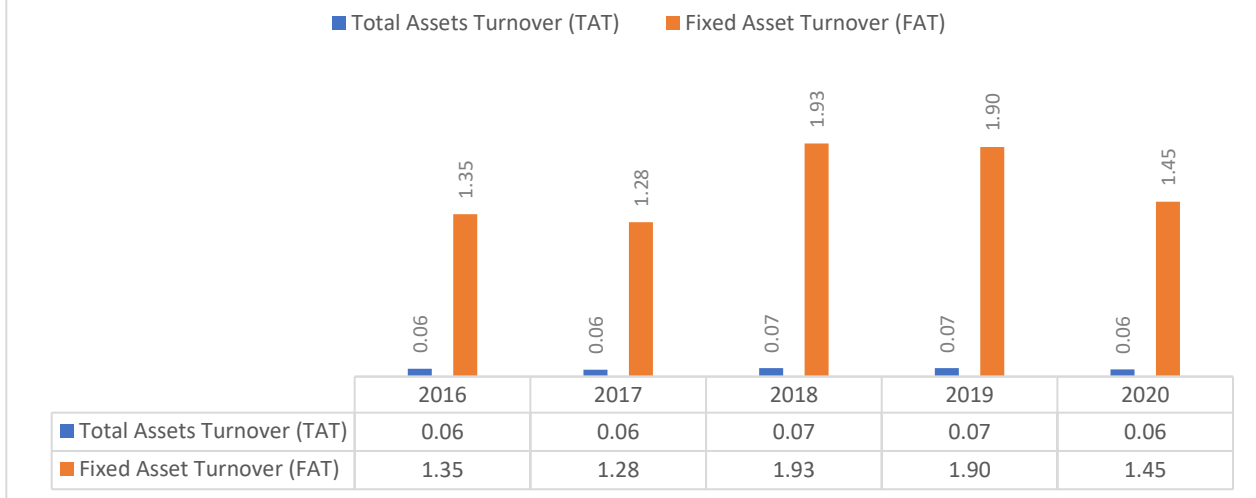
City Bank Limited					
Asset Activity Ratios					
Particulars	2016	2017	2018	2019	2020
Total Assets Turnover (TAT)	0.06	0.06	0.07	0.08	0.06
Fixed Asset Turnover (FAT)	1.32	1.46	1.70	1.67	1.30

ASSET ACTIVITY RATIOS



Eastern Bank Limited					
Asset Activity Ratios					
Particulars	2016	2017	2018	2019	2020
Total Assets Turnover (TAT)	0.06	0.06	0.07	0.07	0.06
Fixed Asset Turnover (FAT)	1.35	1.28	1.93	1.90	1.45

ASSET ACTIVITY RATIOS

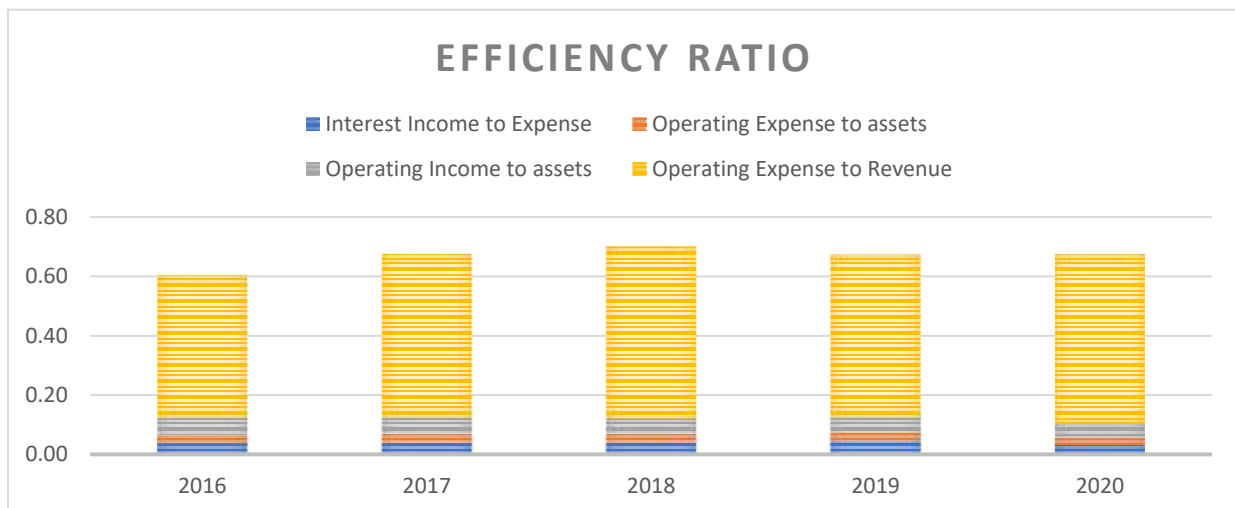
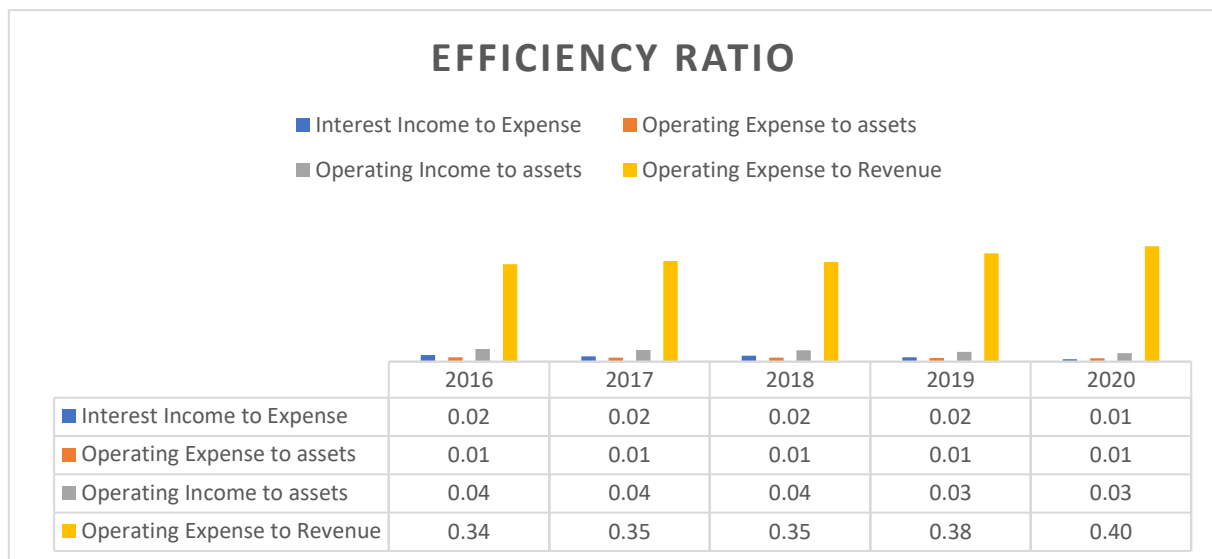


Interpretation: TAT that measures how effectively a company using their total asset to generate sales and FAT that measures how effectively a company using their fixed asset to generate sales. The value of TAT and FAT of the three banks can be seen on the graph. The highest value of TAT was in 2016, 2018, 2019 at Southeast, 2019 at City, and 2018, 2019 at Eastern while the lowest value was in 2017, 2020 at Southeast, 2016, 2017, and 2020 at City, 2016, 2017, 2020 at Eastern. That means they use 1tk as an asset and sell 0.06, 0.05, 0.06, and 0.06 & 0.05 tk. In southeast, 2016, 2018, and 2019 is better than others year yet it falls short of expectations. To increase sales, banks should maximize their entire asset utilization. On the other hand, The FAT value of Southeast was 1.41, 1.32, 1.78, 1.96, and 1.26. From them 2019 was the best. The FAT value of City was 1.32, 1.46, 1.70, 1.67, and 1.30. From them 2018 was the best. The FAT value of Eastern was 1.35, 1.28, 1.93, 1.90, and 1.45. From them 2018 was the best but banks should enhance their performance to meet their expectations.

4.1.3 Efficiency Ratio:

The efficiency ratio that measures calculating how well the business uses its investments to achieve revenue. It is possible to make more sales if the company manages its total money.

Southeast Bank Limited					
Efficiency Ratio					
Particulars	2016	2017	2018	2019	2020
Interest Income to Expense	0.02	0.02	0.02	0.02	0.01
Operating Expense to assets	0.01	0.01	0.01	0.01	0.01
Operating Income to assets	0.04	0.04	0.04	0.03	0.03
Operating Expense to Revenue	0.34	0.35	0.35	0.38	0.40



City Bank Limited

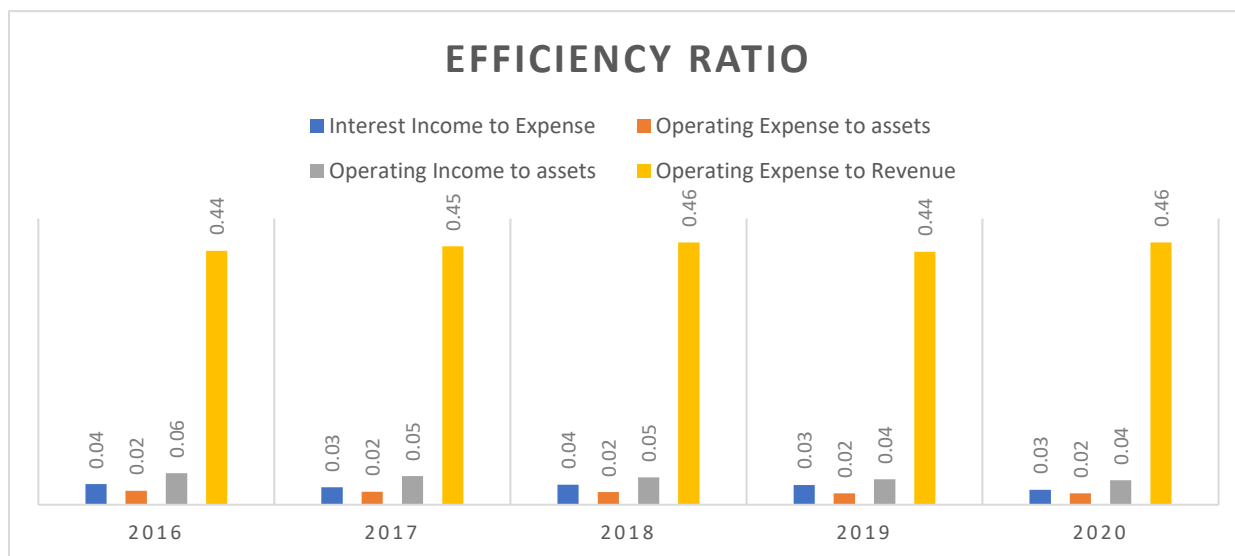
Efficiency Ratio

Particulars	2016	2017	2018	2019	2020
Interest Income to Expense	0.04	0.04	0.04	0.04	0.03
Operating Expense to assets	0.03	0.03	0.03	0.03	0.03
Operating Income to assets	0.06	0.05	0.05	0.05	0.05
Operating Expense to Revenue	0.48	0.55	0.58	0.55	0.57

Eastern Bank Limited

Efficiency Ratio

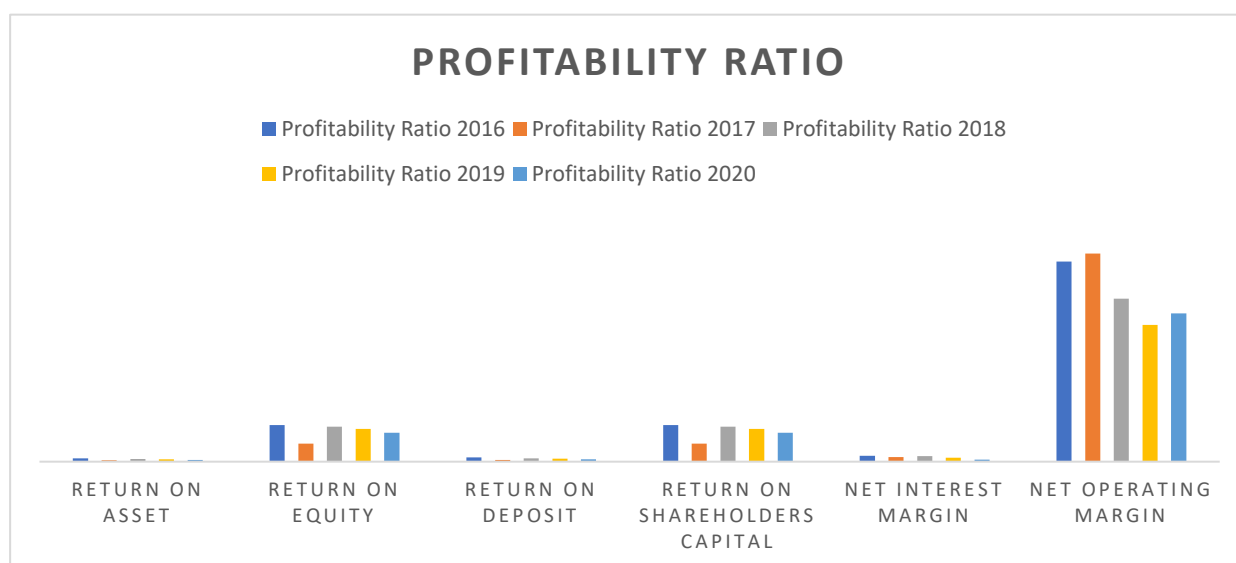
Particulars	2016	2017	2018	2019	2020
Interest Income to Expense	0.04	0.03	0.04	0.03	0.03
Operating Expense to assets	0.02	0.02	0.02	0.02	0.02
Operating Income to assets	0.06	0.05	0.05	0.04	0.04
Operating Expense to Revenue	0.44	0.45	0.46	0.44	0.46



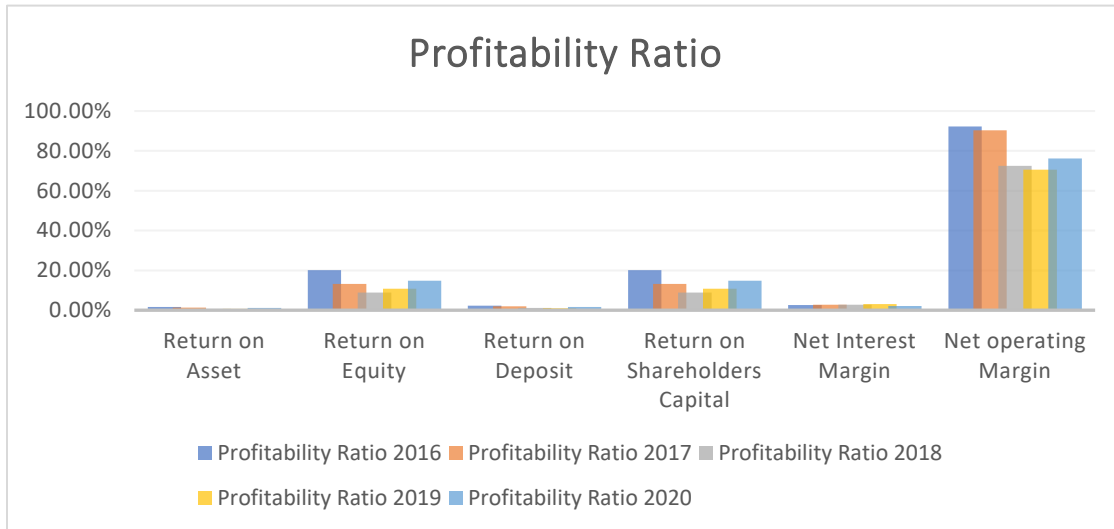
Interpretation: From 2016 to 2020, we can observe that Interest Income to Expense has gradually increased of southeast & city bank but in eastern bank it's totally ups & down year to year. The value of the currency was decline in 2020 because of the pandemic crisis that's why people will be unable to pay their loan interest. The Operating Expense to Assets Ratio remains constant year after year, which is a positive indicator for the bank because costs are not rising. Interest Income to Expense is similar to Operating Income to Assets. As previously stated, interest income is expected to decline in 2020 compared to previous years, resulting in a decrease in the Operating Income to Assets ratio. Operating Expense to Revenue increased in 2020 compared to the previous four years, despite the fact that this period is pandemic; yet, after analyzing all data, we discovered that net profit performed extremely well.

4.1.4 Profitability Ratio:

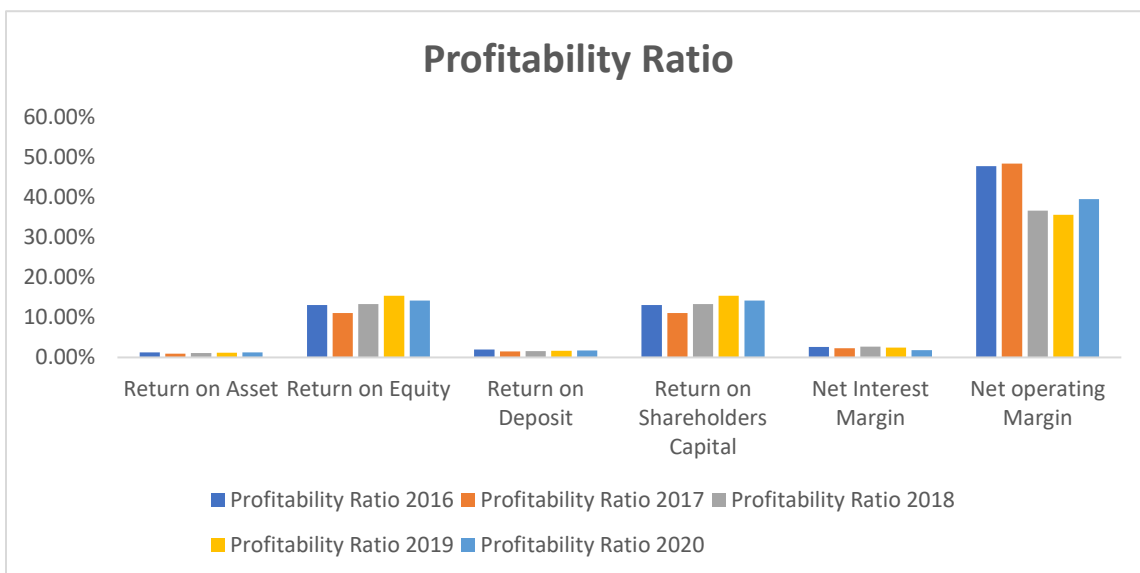
Southeast Bank Limited					
Profitability Ratio					
Particulars	2016	2017	2018	2019	2020
Return on Asset	0.83%	0.34%	0.65%	0.59%	0.46%
Return on Equity	9.18%	4.52%	8.79%	8.22%	7.23%
Return on Deposit	1.06%	0.43%	0.83%	0.76%	0.60%
Return on Shareholders Capital	9.18%	4.53%	8.80%	8.22%	7.24%
Interest Spread	79.43%	82.89%	85.61%	84.66%	85.60%
Net Interest Margin	1.44%	1.19%	1.36%	1.01%	0.53%
Net operating Margin	50.10%	52.08%	40.80%	34.21%	37.14%



City Bank Limited					
Profitability Ratio					
Particulars	2016	2017	2018	2019	2020
Return on Asset	1.57%	1.24%	0.68%	0.74%	1.12%
Return on Equity	20.16%	13.21%	8.93%	10.74%	14.79%
Return on Deposit	2.30%	1.89%	1.09%	1.07%	1.71%
Return on Shareholders Capital	20.16%	13.21%	8.93%	10.74%	14.79%
Net Interest Margin	2.56%	2.71%	2.82%	3.06%	2.18%
Net operating Margin	92.22%	90.31%	72.51%	70.50%	76.17%



Eastern Bank Limited					
Profitability Ratio					
Particulars	2016	2017	2018	2019	2020
Return on Asset	1.28%	0.95%	1.09%	1.18%	1.23%
Return on Equity	13.04%	11.10%	13.31%	15.37%	14.20%
Return on Deposit	1.94%	1.45%	1.56%	1.66%	1.73%
Return on Shareholders Capital	13.04%	11.10%	13.31%	15.37%	14.20%
Net Interest Margin	2.64%	2.30%	2.67%	2.45%	1.78%
Net operating Margin	47.69%	48.29%	36.55%	35.53%	39.45%



Interpretation:

ROA: It refers that how much a company making their profit by using their asset. The higher ROA is preferable for a financial institution. In 2016, the ROA is .83 percent of Southeast, according on data from the previous five years. That rate will down to .34 percent in the following year then again increase rest of the years. In City and Eastern, it's like same as first one year increase & last years were decrease. However, this rate will be reduced over the next three years because the level of expanding asset rate is not comparable to net profit.

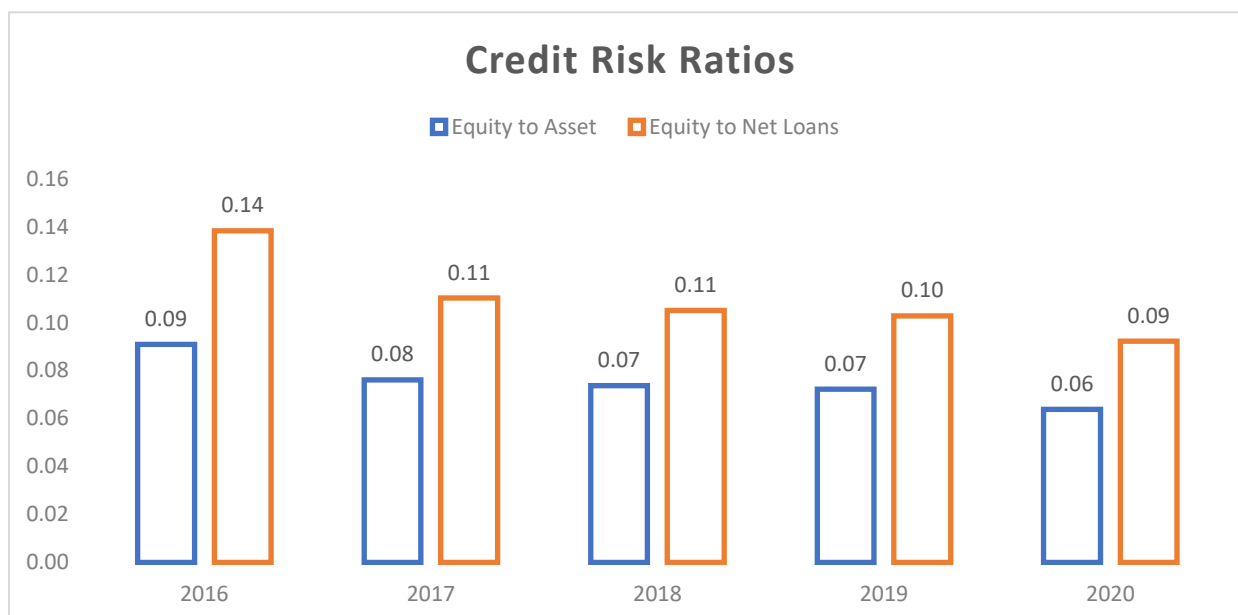
ROE: This describes how a company makes money by utilizing the equity of its shareholders. The higher the return on equity, the better for the institution. The highest ROE of Southeast was recorded in 2016, with a rate of 9.18 percent, and the rate decreased over the next three years. After that in City, the higher ROE came from 2016 which was 20.16%. Finally in Eastern, the higher ROE came from 2019. The explanation for these declining figures is that banks have failed to efficiently utilize their shareholder money. If they performed everything well, the ROE could rise year after year.

NOM: All of the three banks Net Operating Margin has fluctuated over time. The net profit margin of Southeast grew considerably from 2016 to 2017 due to good management, a low-cost structure, and strong pricing approaches. It declined to 40.80 & 34.21 percent in 2018 & 2019. It increased somewhat in 2020 indicating that they were unable to turn every taka of revenue into profit. In City and Eastern, it's also same that the value was increasing gradually in first two years.

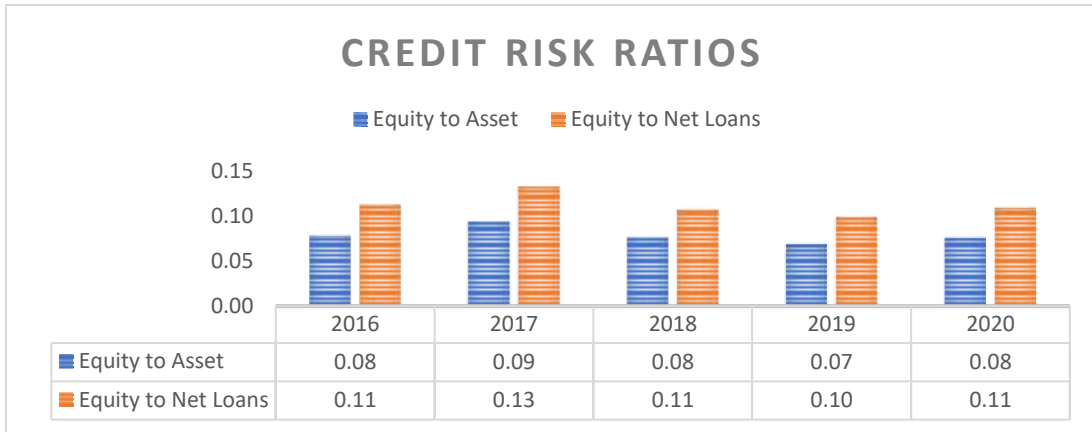
4.1.5 Credit Risk Ratio:

Credit risk is the chance that a borrower will not repay a debt. In other words, there is a danger that the borrower will not repay the principal amount or the interest installments linked with it in full or in part.

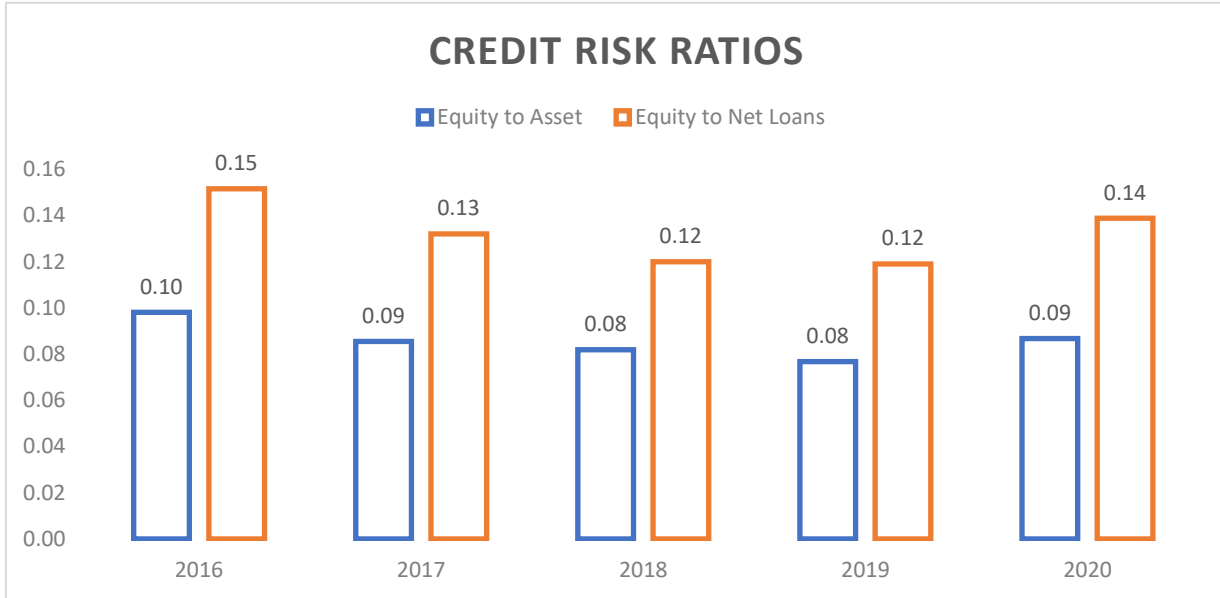
Southeast Bank Limited					
Credit Risk Ratios					
Particulars	2016	2017	2018	2019	2020
Equity to Asset	0.09	0.08	0.07	0.07	0.06
Equity to Net Loans	0.14	0.11	0.11	0.10	0.09



City Bank Limited					
Credit Risk Ratios					
Particulars	2016	2017	2018	2019	2020
Equity to Asset	0.08	0.09	0.08	0.07	0.08
Equity to Net Loans	0.11	0.13	0.11	0.10	0.11



Eastern Bank Limited					
Credit Risk Ratios					
Particulars	2016	2017	2018	2019	2020
Equity to Asset	0.10	0.09	0.08	0.08	0.09
Equity to Net Loans	0.15	0.13	0.12	0.12	0.14



Interpretation: Credit risk is the chance that a borrower will not repay a debt. In other words, there is a danger that the borrower will not repay the principal amount or the interest installments linked with it in full or in part. The Equity-To-Asset ratio compares the amount of equity in a company or firm to the total assets owned by the firm or farm. Bank Asia maintained a stable equity-to-asset ratio. It is a plus for the bank because we know that owners' equity risk is higher than other risks. On the other side, equity to net loan ratios is also consistent in their performance.

4.2 DuPont Analysis

DuPont analysis is a technique for assessing the many sources of return on equity (ROE). This enables investors to determine which factors have the most influence on the change in ROE.

Southeast Bank Limited					
DuPont Analysis 3 Factor					
Particulars	2016	2017	2018	2019	2020
NPM	0.14	0.07	0.10	0.10	0.10
TAT	0.06	0.05	0.06	0.06	0.05
EM	11.00	13.13	13.57	13.84	15.66
ROE	9.18%	4.52%	8.79%	8.22%	7.23%

City Bank Limited					
DuPont Analysis 3 Factor					
Particulars	2016	2017	2018	2019	2020
NPM	0.25	0.21	0.10	0.10	0.19
TAT	0.06	0.06	0.07	0.08	0.06
EM	12.83	10.62	13.12	14.55	13.17
ROE	20.16%	13.21%	8.93%	10.74%	14.79%

Eastern Bank Limited					
DuPont Analysis 3 Factor					
Particulars	2016	2017	2018	2019	2020
NPM	0.20	0.17	0.15	0.17	0.21
TAT	0.06	0.06	0.07	0.07	0.06
EM	10.19	11.70	12.21	13.03	11.53
ROE	13.04%	11.10%	13.31%	15.37%	14.20%

Interpretation:

Before making any investment decisions, every investor should consider the ROE ratio. If the ROE falls below their expectations, they will be unable to invest in those institutions. If we divide this ROE, we get three factors: NPM, TAT, and EM. When these three factors provide beneficial results, ROE rises. Above 5-year data of these three banks, we can see that three components did not sustain a favorable impact, with EM being more positive than NPM and TAT. Though EM has a favorable influence, ROE does not increase because the other two factors have a negative impact. As we can see, ROE has little consistency in year-to-year performance, which is mostly due to the negative contributions of three factors. The bank's NPM should be prioritized because it contributes negatively. The company gains more profit if the bank reduces its cost structure. TAT should also be used wisely in order to boost sales.

Southeast Bank Limited					
DuPont Analysis 5 Factor					
Particulars	2016	2017	2018	2019	2020
EBIT Margin	0.50	0.52	0.41	0.34	0.37
IB	0.62	0.46	0.48	0.49	0.38
TB	0.46	0.28	0.53	0.57	0.68
TAT	0.06	0.05	0.06	0.06	0.05
FL/EM	11.00	13.13	13.57	13.84	15.66
ROE	9.18%	4.52%	8.79%	8.22%	7.23%

City Bank Limited					
DuPont Analysis 5 Factor					
Particulars	2016	2017	2018	2019	2020
EBIT Margin	0.48	0.40	0.30	0.32	0.33
IB	0.72	0.75	0.67	0.70	0.92
TB	0.72	0.68	0.48	0.44	0.62
TAT	0.06	0.06	0.07	0.08	0.06
FL/EM	12.83	10.62	13.12	14.55	13.17
ROE	20.16%	13.21%	8.93%	10.74%	14.79%

Eastern Bank Limited					
DuPont Analysis 5 Factor					
Particulars	2016	2017	2018	2019	2020
EBIT Margin	0.48	0.48	0.37	0.36	0.39
IB	0.69	0.60	0.64	0.76	0.85
TB	0.60	0.57	0.66	0.63	0.62
TAT	0.06	0.06	0.07	0.07	0.06
FL/EM	10.19	11.70	12.21	13.03	11.53
ROE	13.04%	11.10%	13.31%	15.37%	14.20%

Interpretation:

We all know how essential ROE is for a business. This ROE can be divided into five factors: EBIT Margin, Interest Burden (IB), Tax Burden (TB), Total Asset Turnover (TAT), and Financial Leverage (FL). These five variables are equally essential in boosting or reducing ROE. We can see that only EM can have a beneficial impact, but it also fails to have a positive impact in 2018. The other four factors, on the other hand, have shown no stability over the last four years. As a result of these factors, ROE is declining. Banks should concentrate on their EBIT Margin, IB, TB, and TAT. Because the four factors were unable to maintain a high level of performance. If the bank uses its resources wisely, it will be able to enhance its ROE.

4.3 Trend Analysis

In Trend Analysis, a single year is called the base year and is weighted at 100%. The line items are compared to the baseline for that year. If the values of those line items are greater than 100 percent, positive growth will be considered, and vice versa.

Southeast Bank Limited					
Balance Sheet					
As on December 31, 2016 to 2020					
Particulars	2016	2017	2018	2019	2020
Cash	100.00%	117.63%	120.63%	126.82%	120.16%
In hand (Including foreign currencies)	100.00%	123.78%	147.94%	150.66%	142.82%
Balances with Bangladesh bank and sonali bank (Including foreign currencies)	100.00%	116.65%	116.32%	123.06%	116.58%
Balance with other banks and financial institution	100.00%	105.79%	159.06%	184.72%	115.18%
In Bangladesh	100.00%	111.78%	139.32%	194.70%	73.73%
Outside Bangladesh	100.00%	91.36%	206.70%	160.63%	215.21%
Money at call and short notice	100.00%	85.31%	161.47%	110.96%	51.71%
Investment in shares & securities	100.00%	101.91%	106.28%	125.24%	157.25%
Government	100.00%	92.46%	93.85%	114.94%	153.27%
Others	100.00%	170.97%	197.08%	200.49%	186.33%
Loans, cash credits, overdrafts/General Investments	100.00%	122.44%	139.82%	152.61%	168.48%
Bills discounted and purchased	100.00%	115.81%	133.33%	195.52%	157.53%
Total	100.00%	122.13%	139.51%	154.67%	167.96%
Total Current Asset	100.00%	116.58%	131.59%	146.16%	160.01%
Land, building, furniture and fixtures (Including leased assets)	100.00%	104.19%	104.36%	104.32%	108.58%
Other assets	100.00%	123.67%	132.52%	131.69%	256.44%
Total Fixed Asset	100.00%	109.20%	111.61%	111.36%	146.64%
Total assets	100.00%	116.27%	130.77%	144.73%	159.46%
Borrowings from other banks, financial institutions and agents	100.00%	114.38%	149.70%	155.49%	211.41%
Current /Al-Wadeeah current and other deposit accounts	100.00%	117.26%	133.64%	159.35%	220.74%
Bills payable	100.00%	75.34%	68.63%	62.53%	60.17%
Savings deposits/Mudaraba Savings Deposits	100.00%	121.30%	138.37%	154.40%	193.20%
Mudarabba/ Term and Fixed deposits	100.00%	118.48%	130.37%	142.11%	144.54%
Total Deposits	100.00%	117.33%	129.73%	143.17%	156.34%
Other liabilities	100.00%	130.75%	161.16%	194.04%	218.61%
Total liabilities	100.00%	118.17%	133.24%	147.70%	164.21%
Capital /Shareholders' Equity:	100.00%	97.36%	106.01%	114.99%	111.99%
Paid up capital	100.00%	100.00%	115.00%	126.50%	129.66%
Statutory reserve	100.00%	100.00%	110.08%	119.62%	126.29%
Revaluation Reserve on Govt. Securities/ Revaluation Reserve	100.00%	95.18%	91.54%	89.18%	98.08%
Foreign Currency Translation Gain	100.00%	57.85%	118.28%	35.91%	7.85%
Retained earnings	100.00%	84.97%	90.65%	107.71%	41.15%
Other Reserve	100.00%	100.00%	100.00%	100.00%	100.00%
Minority Interest	100.00%	100.48%	100.67%	100.69%	101.98%
Total Equity	100.00%	97.36%	106.00%	114.98%	111.99%
Total liabilities and shareholders' equity	100.00%	116.27%	130.77%	144.73%	159.46%
NAV	100.00%	97.34%	92.15%	90.87%	86.35%

City Bank Limited

Balance Sheet

As on December 31, 2016 to 2020

Particulars	2016	2017	2018	2019	2020
Cash	100.00%	97.15%	79.40%	105.83%	91.51%
In hand (Including foreign currencies)	100.00%	117.42%	143.17%	161.99%	148.99%
Balances with Bangladesh bank and sonali bank (Including foreign currencies)	100.00%	93.44%	67.73%	95.55%	80.99%
Balance with other banks and financial institution	100.00%	97.22%	202.32%	167.08%	193.08%
In Bangladesh	100.00%	96.39%	210.91%	145.48%	173.07%
Outside Bangladesh	100.00%	109.25%	77.34%	481.51%	484.27%
Money at call and short notice	100.00%	97.81%	97.81%	0.00%	0.00%
Investment in shares & securities	100.00%	114.47%	120.05%	156.47%	185.91%
Government	100.00%	100.23%	107.20%	163.66%	190.77%
Others	100.00%	168.15%	168.49%	129.35%	167.59%
Loans, cash credits, overdrafts/General Investments	100.00%	113.97%	135.43%	145.18%	158.14%
Bills discounted and purchased	100.00%	64.91%	45.50%	37.84%	32.58%
Total	100.00%	111.94%	131.71%	140.75%	152.95%
Total Current Asset	100.00%	109.88%	129.18%	140.51%	152.81%
Land, building, furniture and fixtures (Including leased assets)	100.00%	104.97%	114.98%	181.53%	190.52%
Non-Banking Assets	100.00%	92.14%	108.02%	120.42%	113.12%
Other assets	100.00%	90.21%	110.38%	111.70%	131.66%
Total Fixed Asset	100.00%	94.58%	111.51%	132.33%	147.01%
Total assets	100.00%	109.15%	128.34%	140.12%	152.54%
Borrowings from other banks, financial institutions and agents	100.00%	122.19%	193.25%	142.44%	188.45%
Current /Al-Wadeeah current and other deposit accounts	100.00%	102.82%	112.29%	167.61%	187.68%
Bills payable	100.00%	85.42%	95.86%	118.71%	144.24%
Savings deposits/Mudaraba Savings Deposits	100.00%	111.68%	126.53%	132.50%	170.09%
Mudarabba/ Term and Fixed deposits	100.00%	103.47%	116.07%	138.67%	129.50%
Total Deposits	100.00%	104.86%	117.45%	141.29%	145.91%
Other liabilities	100.00%	89.22%	105.15%	122.65%	129.01%
Subordinated Debt/Mudaraba bond	100.00%	241.67%	293.33%	306.67%	386.67%
Total liabilities	100.00%	107.23%	128.58%	141.51%	152.87%
Capital /Shareholders' Equity:	100.00%	131.84%	125.49%	123.58%	148.58%
Paid up capital	100.00%	105.26%	110.53%	116.05%	116.05%
Share Premium	100.00%	227.64%	227.64%	227.64%	227.64%
Statutory reserve	100.00%	116.89%	131.17%	141.95%	141.95%
Dividend Equalization Fund	100.00%	300.00%	300.00%	300.00%	300.00%
Retained earnings	100.00%	98.69%	69.30%	99.79%	194.59%
Other Reserve	0.00%	100.00%	64.59%	14.48%	58.48%
General reserves and others	100.00%	0.00%	0.00%	0.00%	0.00%
Minority Interest	100.00%	105.50%	109.60%	113.16%	119.43%
Total Equity	100.00%	131.84%	125.49%	123.58%	148.58%
Total liabilities and shareholders' equity	100.00%	109.15%	128.34%	140.12%	152.54%
NAV	100.00%	125.28%	113.54%	106.48%	128.05%

Eastern Bank Limited					
Balance Sheet					
As on December 31, 2016 to 2020					
Particulars	2015	2016	2017	2018	2019
Cash	100.00%	117.40%	133.93%	161.41%	128.69%
In hand (Including foreign currencies)	100.00%	99.49%	128.99%	151.76%	158.15%
Balances with Bangladesh bank and sonali bank (Including foreign currencies)	100.00%	120.98%	134.92%	163.34%	122.79%
Balance with other banks and financial institution	100.00%	117.42%	107.72%	229.34%	126.04%
In Bangladesh	100.00%	109.63%	92.57%	203.71%	129.89%
Outside Bangladesh	100.00%	209.77%	287.39%	533.27%	80.41%
Money at call and short notice	100.00%	0.00%	0.00%	594.30%	60.00%
Investment in shares & securities	100.00%	113.80%	130.29%	183.38%	287.78%
Government	100.00%	106.33%	121.29%	174.27%	275.74%
Others	100.00%	143.43%	165.96%	219.49%	335.52%
Loans, cash credits, overdrafts/General Investments	100.00%	120.53%	141.75%	158.63%	154.27%
Bills discounted and purchased	100.00%	137.55%	119.10%	111.25%	97.69%
Total	100.00%	122.58%	139.02%	152.90%	147.43%
Total Current Asset	100.00%	120.94%	136.01%	161.11%	161.06%
Land, building, furniture and fixtures (Including leased assets)	100.00%	100.05%	112.22%	124.40%	130.54%
Non-Banking Assets	100.00%	87.00%	87.00%	70.58%	68.53%
Other assets	100.00%	131.99%	90.05%	120.75%	146.71%
Total Fixed Asset	100.00%	112.55%	103.02%	122.13%	136.03%
Total assets	100.00%	120.54%	134.43%	159.25%	159.86%
Borrowings from other banks, financial institutions and agents	100.00%	133.22%	119.55%	117.73%	102.31%
Current /Al-Wadeeah current and other deposit accounts	100.00%	102.06%	126.18%	149.16%	166.34%
Bills payable	100.00%	106.13%	115.04%	142.01%	187.23%
Savings deposits/Mudaraba Savings Deposits	100.00%	109.02%	119.85%	130.68%	165.99%
Mudarabba/ Term and Fixed deposits	100.00%	93.46%	125.49%	156.21%	131.97%
Other Deposits/ Mudarabba Deposits	0.00%	100.00%	89.21%	112.84%	130.33%
Total Deposits	100.00%	119.08%	142.05%	171.16%	172.10%
Other liabilities	100.00%	122.97%	116.14%	162.15%	187.82%
Subordinated Debt/Mudaraba bond	0.00%	0.00%	100.00%	325.00%	300.00%
Total liabilities	100.00%	122.23%	136.85%	163.01%	161.87%
Capital /Shareholders' Equity:	100.00%	105.01%	112.21%	124.63%	141.37%
Actuarial remeasurement gain/(loss)	0.00%	0.00%	0.00%	0.00%	100.00%
Paid up capital	100.00%	105.00%	105.00%	115.50%	115.50%
Excess of reserve over pre take-over loss-BCCI	100.00%	105.00%	105.00%	115.50%	115.50%
Statutory reserve	100.00%	104.06%	0.00%	0.00%	0.00%
Dividend Equalization Fund	100.00%	105.55%	105.55%	116.11%	116.11%
Assets Revaluation Reserve	100.00%	100.00%	100.00%	100.00%	100.00%
Foreign Currency Translation Gain	100.00%	105.25%	106.24%	108.81%	137.76%
Retained earnings	100.00%	2146.06%	500.53%	816.08%	365.88%
General reserves and others	100.00%	109.72%	164.63%	199.26%	297.72%
Reserve for amortisation of treasury securities (HTM)	100.00%	100.00%	464.23%	464.23%	464.23%
Reserve for revaluation of treasury securities (HFI)	100.00%	0.00%	0.00%	0.00%	0.00%
Reserve against non-banking Asset	100.00%	0.00%	0.00%	0.00%	0.00%
Total Equity	100.00%	0.00%	0.00%	0.00%	0.00%
Total liabilities and shareholders' equity	100.00%	105.01%	112.21%	124.63%	141.37%
NAV	100.00%	120.54%	134.43%	159.25%	159.86%

Interpretation: The trend analysis of balance sheet for the three banks as Southeast, City & Eastern Bank Limited is shown in the table above. We already know that in Trend Analysis, a single year is considered the base year (2016) and is weighted at 100 percent. A value more than 100 percent is regarded positive, whereas a value less than 100 percent is considered negative. In the table, we can see that total current asset and total asset grew consistently, but total fixed asset, investment in shares and securities, balance with other banks and financial institutions, and cash grew positively but not consistently. Total Deposits, Total Liabilities, and Total Equity, on the other hand, have shown consistent growth in the liabilities section.

Southeast Bank Limited					
Income Statement					
For the year ended Decemer 31, 2017-2020					
Particulars	2016	2017	2018	2019	2020
Interest income	100.00%	102.52%	141.28%	154.72%	131.10%
Interest paid on deposits and borrowings	100.00%	104.76%	147.10%	172.36%	154.87%
Net interest income	100.00%	95.73%	123.60%	101.18%	58.98%
Income from investments	100.00%	109.67%	100.99%	104.12%	132.90%
Commission, exchange and brokerage Income	100.00%	119.29%	125.83%	132.95%	121.81%
Other operating income	100.00%	131.57%	147.82%	148.68%	151.23%
Total operating income	100.00%	108.41%	116.41%	111.97%	107.14%
Rent, Taxes, Insurance, Electricity etc.	100.00%	116.30%	128.78%	135.25%	109.60%
Salaries and allowances	100.00%	107.99%	116.37%	124.91%	118.63%
Legal Expenses	100.00%	305.46%	216.62%	333.16%	265.47%
Postage, Stamps, Telecommunication etc.	100.00%	105.87%	109.55%	104.86%	98.65%
Stationery, Printing, Advertisement etc.	100.00%	113.09%	125.26%	125.34%	118.88%
Directors' Fees and Expenses	100.00%	129.97%	100.47%	119.09%	92.30%
Salary and allownaces paid to Managing director/Chief Executive	100.00%	83.82%	84.11%	92.46%	86.91%
Auditors' Fee	100.00%	119.19%	115.47%	119.01%	116.28%
Depreciation and Repairs to Bank's Assets	100.00%	112.83%	118.01%	132.46%	194.91%
Other Expenses	100.00%	115.86%	117.75%	115.48%	132.20%
Total operating expenses	100.00%	111.99%	119.08%	124.34%	126.60%
Operating Profit	100.00%	106.57%	115.05%	105.64%	97.19%
Profit before provision	100.00%	106.57%	115.05%	105.64%	97.19%
Specific provision (Loan and Advances)	100.00%	160.16%	210.69%	180.22%	35.05%
General Provision	100.00%	113.55%	-13.39%	36.88%	341.18%
Diminution in value of investment	100.00%	53.82%	-102.34%	-79.19%	29.00%
Others Provision	100.00%	83.64%	-42.11%	-88.74%	54.79%
Total provision	100.00%	151.91%	159.19%	142.52%	159.02%
Profit for the year before taxation	100.00%	79.05%	88.24%	83.25%	59.65%
Current Tax	100.00%	102.61%	79.93%	94.61%	39.33%
Deferred tax	100.00%	231.10%	-53.87%	-1145.72%	-139.60%
Provision for tax	100.00%	105.53%	76.88%	66.39%	35.26%
Net profit after tax for the year	100.00%	47.99%	101.57%	103.02%	88.26%
EPS	100.00%	41.73%	80.08%	81.20%	68.05%

City Bank Limited

Income Statement

For the year ended December 31, 2016-2020

Particulars	2016	2017	2018	2019	2020
Interest income	100.00%	104.75%	143.06%	167.68%	144.89%
Interest paid on deposits and borrowings	100.00%	97.22%	143.94%	167.75%	155.12%
Net interest income	100.00%	115.79%	141.76%	167.58%	129.88%
Income from investments	100.00%	62.81%	44.59%	48.96%	77.69%
Commission, exchange and brokerage Income	100.00%	136.48%	149.11%	153.57%	162.37%
Other operating income	100.00%	124.92%	158.23%	189.36%	150.61%
Total operating income	100.00%	102.57%	112.48%	128.19%	119.67%
Rent, Taxes, Insurance, Electricity etc.	100.00%	125.80%	142.24%	72.87%	70.94%
Salaries and allowances	100.00%	116.12%	133.35%	144.96%	145.66%
Legal Expenses	100.00%	138.07%	160.06%	127.38%	93.21%
Postage, Stamps, Telecommunication etc.	100.00%	89.77%	118.41%	99.14%	107.92%
Stationery, Printing, Advertisement etc.	100.00%	130.77%	163.59%	156.15%	134.05%
Directors' Fees and Expenses	100.00%	74.85%	155.12%	181.57%	176.10%
Salary and allowances paid to Managing director/Chief Executive	100.00%	103.87%	109.95%	111.93%	110.77%
Auditors' Fee	100.00%	106.36%	86.17%	99.64%	115.16%
Depreciation and Repairs to Bank's Assets	100.00%	106.03%	117.01%	170.83%	194.02%
Other Expenses	100.00%	130.14%	154.09%	180.74%	145.03%
Total operating expenses	100.00%	118.34%	136.33%	146.38%	142.85%
Operating Profit	100.00%	88.09%	90.59%	111.49%	98.39%
Profit before provision	100.00%	88.09%	90.59%	111.49%	98.39%
Specific provision (Loan and Advances)	100.00%	60.92%	90.08%	129.05%	18.69%
Off balance sheet items	100.00%	135.34%	124.80%	31.09%	128.16%
Diminution in value of investment	0.00%	0.00%	100.00%	188.73%	-155.44%
Others Provision	100.00%	-42574.59%	-47651.50%	10720.10%	-13565.32%
Total provision	100.00%	78.62%	107.65%	121.18%	28.44%
Profit for the year before taxation	100.00%	91.74%	84.01%	107.75%	125.33%
Current Tax	100.00%	110.27%	139.41%	184.19%	123.18%
Deferred tax	100.00%	162.38%	-44.78%	-143.36%	-347.29%
Provision for tax	100.00%	105.42%	156.56%	214.69%	166.98%
Net profit after tax for the year	100.00%	86.38%	55.56%	65.81%	109.00%
EPS	100.00%	78.12%	50.33%	56.67%	93.87%

Eastern Bank Limited

Income Statement

For the year ended 31, 2016-2020

Particulars	2016	2017	2018	2019	2020
Interest income	100.00%	106.94%	147.76%	172.61%	146.47%
Interest paid on deposits and borrowings	100.00%	108.40%	156.13%	190.01%	173.29%
Net interest income	100.00%	104.84%	135.74%	147.61%	107.93%
Income from investments	100.00%	99.70%	70.89%	82.75%	156.40%
Commission, exchange and brokerage Income	100.00%	132.61%	130.39%	142.34%	115.34%
Other operating income	100.00%	113.31%	123.04%	142.27%	190.45%
Total operating income	100.00%	109.85%	116.26%	128.26%	124.39%
Rent, Taxes, Insurance, Electricity etc.	100.00%	113.86%	122.35%	92.63%	66.18%
Salaries and allowances	100.00%	111.55%	124.41%	135.10%	141.28%
Legal Expenses	100.00%	129.27%	91.54%	106.49%	58.56%
Postage, Stamps, Telecommunication etc.	100.00%	95.83%	100.38%	100.60%	96.21%
Stationery, Printing, Advertisement etc.	100.00%	108.22%	114.65%	118.46%	98.13%
Directors' Fees and Expenses	100.00%	112.57%	125.29%	129.79%	80.22%
Salary and allowances paid to Managing director/Chief Executive	100.00%	105.57%	112.75%	120.60%	128.98%
Auditors' Fee	100.00%	107.72%	131.39%	146.64%	154.68%
Depreciation and Repairs to Bank's Assets	100.00%	100.03%	114.34%	155.17%	200.65%
Other Expenses	100.00%	124.13%	113.67%	124.46%	110.05%
Total operating expenses	100.00%	111.81%	120.03%	127.87%	128.44%
Operating Profit	100.00%	108.28%	113.26%	128.58%	121.17%
Profit before provision	100.00%	108.28%	113.26%	128.58%	121.17%
Specific provision (Loan and Advances)	100.00%	125.60%	100.20%	65.80%	48.68%
General Provision	100.00%	73.24%	101.01%	61.41%	-103.37%
Off balance sheet items	100.00%	190.68%	39.75%	-116.68%	19.22%
Others Provision	100.00%	2.30%	-141.54%	-246.97%	34.65%
Special general provision - COVID-19	0.00%	0.00%	0.00%	0.00%	100.00%
Total provision	100.00%	139.52%	132.68%	101.79%	57.79%
Profit for the year before taxation	100.00%	139.52%	132.68%	101.79%	57.79%
Current Tax	100.00%	94.46%	104.66%	140.43%	149.21%
Deferred tax	100.00%	110.98%	92.70%	164.81%	147.98%
Provision for tax	100.00%	640.94%	266.82%	2204.67%	496.30%
Net profit after tax for the year	100.00%	102.11%	89.79%	130.67%	142.15%
EPS	100.00%	89.40%	114.52%	146.90%	153.90%

Interpretation: The Trend Analysis of Income Statement for Southeast, City, and Eastern Bank Limited is shown in the table above. We already know that in Trend Analysis of Southeast, City, and Eastern, a single year is considered the base year (2016) and is weighted at 100 percent. A value more than 100 percent is regarded positive, whereas a value less than 100 percent is considered negative. In the table above, we can see that net interest income and total operating income, as well as operating profit and profit before provision, have shown consistent rise from 2016 to 2020, however this growth has slowed in 2020. However, total operational expenses increased consistently. Net profit after tax for the year has increased steadily from 2016 to 2018, but it is expected to fall again in 2019. Net profit after tax has increased year after year from 2016 to 2018, but has decreased in 2019 and will increase again in 2020.

4.4 Common Size Analysis

In the Common Size analysis, revenue, total assets, and total liabilities will be used as basis weights, and each line item will be compared to that weight. Thus, income statement line items will be expressed as a percentage of revenue, and balance sheet line items as a proportion of total assets and liabilities

Southeast Bank Limited					
Balance Sheet					
As on December 31, 2016 to 2020					
Particulars	2016	2017	2018	2019	2020
Cash	6.11%	6.18%	5.64%	5.36%	4.61%
In hand (Including foreign currencies)	0.83%	0.89%	0.94%	0.87%	0.75%
Balances with Bangladesh bank and sonali bank (Including foreign currencies)	5.28%	5.30%	4.70%	4.49%	3.86%
Balance with other banks and financial institution	1.39%	1.26%	1.69%	1.77%	1.00%
In Bangladesh	0.98%	0.94%	1.04%	1.32%	0.45%
Outside Bangladesh	0.41%	0.32%	0.64%	0.45%	0.55%
Money at call and short notice	1.46%	1.07%	1.81%	1.12%	0.47%
Investment in shares & securities	21.16%	18.54%	17.19%	18.31%	20.86%
Government	18.61%	14.80%	13.36%	14.78%	17.89%
Others	2.55%	3.74%	3.84%	3.53%	2.98%
Loans, cash credits, overdrafts/General Investments	62.60%	65.92%	66.93%	66.01%	66.14%
Bills discounted and purchased	3.15%	3.14%	3.22%	4.26%	3.12%
Total	65.75%	69.06%	70.15%	70.27%	69.26%
Total Current Asset	95.87%	96.12%	96.48%	96.82%	96.20%
Land, building, furniture and fixtures (Including leased assets)	3.07%	2.75%	2.45%	2.21%	2.09%
Other assets	1.06%	1.13%	1.08%	0.97%	1.71%
Total Fixed Asset	4.13%	3.88%	3.52%	3.18%	3.80%
Total assets	100.00%	100.00%	100.00%	100.00%	100.00%
Borrowings from other banks, financial institutions and agents	5.79%	5.61%	6.51%	6.10%	7.46%
Current /Al-Wadeeah current and other deposit accounts	11.42%	11.33%	11.45%	12.32%	15.35%
Bills payable	2.47%	1.57%	1.27%	1.05%	0.90%
Savings deposits/Mudaraba Savings Deposits	7.43%	7.62%	7.71%	7.76%	8.74%
Mudarabba/ Term and Fixed deposits	65.38%	65.56%	63.97%	62.91%	57.55%
Total Deposits	86.70%	86.08%	84.41%	84.03%	82.54%
Other liabilities	7.51%	8.31%	9.08%	9.87%	10.00%
Total liabilities	100.00%	100.00%	100.00%	100.00%	100.00%
Capital /Shareholders' Equity:	99.96%	99.96%	99.96%	99.97%	99.97%
Paid up capital	34.56%	35.49%	37.49%	38.02%	40.01%
Statutory reserve	34.56%	35.50%	35.89%	35.95%	38.97%
Revaluation Reserve on Govt. Securities/ Revaluation Reserve	17.95%	17.55%	15.50%	13.92%	15.73%
Foreign Currency Translation Gain	-0.09%	-0.05%	-0.10%	-0.03%	-0.01%
Retained earnings	12.05%	10.51%	10.30%	11.29%	4.43%
Other Reserve	0.93%	0.96%	0.88%	0.81%	0.83%
Minority Interest	0.04%	0.04%	0.04%	0.03%	0.03%
Total Equity	100.00%	100.00%	100.00%	100.00%	100.00%
Total liabilities and shareholders' equity	100.00%	100.00%	100.00%	100.00%	100.00%
NAV	100.00%	100.00%	100.00%	100.00%	100.00%

City Bank Limited					
Balance Sheet					
As on December 31, 2016 to 2020					
Particulars	2016	2017	2018	2019	2020
Cash	9.61%	8.55%	5.95%	7.26%	5.77%
In hand (Including foreign currencies)	1.49%	1.60%	1.66%	1.72%	1.45%
Balances with Bangladesh bank and sonali bank (Including foreign currencies)	8.12%	6.95%	4.29%	5.54%	4.31%
Balance with other banks and financial institution	5.53%	4.92%	8.72%	6.59%	7.00%
In Bangladesh	5.17%	4.57%	8.50%	5.37%	5.87%
Outside Bangladesh	0.36%	0.36%	0.21%	1.22%	1.13%
Money at call and short notice	0.04%	0.03%	0.03%	0.00%	0.00%
Investment in shares & securities	10.95%	11.48%	10.24%	12.23%	13.35%
Government	8.65%	7.95%	7.23%	10.11%	10.82%
Others	2.30%	3.54%	3.01%	2.12%	2.52%
Loans, cash credits, overdrafts/General Investments	66.25%	69.17%	69.91%	68.64%	68.68%
Bills discounted and purchased	2.86%	1.70%	1.01%	0.77%	0.61%
Total	69.10%	70.87%	70.92%	69.41%	69.29%
Total Current Asset	95.23%	95.87%	95.86%	95.50%	95.40%
Land, building, furniture and fixtures (Including leased assets)	1.36%	1.31%	1.22%	1.76%	1.70%
Non-Banking Assets	0.38%	0.32%	0.32%	0.32%	0.28%
Other assets	3.03%	2.51%	2.61%	2.42%	2.62%
Total Fixed Asset	4.77%	4.13%	4.14%	4.50%	4.60%
Total assets	100.00%	100.00%	100.00%	100.00%	100.00%
Borrowings from other banks, financial institutions and agents	13.49%	15.38%	20.28%	13.58%	16.63%
Current /Al-Wadeeah current and other deposit accounts	10.38%	9.95%	9.07%	12.29%	12.74%
Bills payable	0.68%	0.54%	0.50%	0.57%	0.64%
Savings deposits/Mudaraba Savings Deposits	14.90%	15.52%	14.66%	13.95%	16.58%
Mudarabba/ Term and Fixed deposits	48.30%	46.60%	43.60%	47.33%	40.92%
Total Deposits	74.25%	72.61%	67.83%	74.14%	70.87%
Other liabilities	10.98%	9.13%	8.98%	9.51%	9.26%
Subordinated Debt/Mudaraba bond	1.28%	2.88%	2.91%	2.77%	3.23%
Total liabilities	100.00%	100.00%	100.00%	100.00%	100.00%
Capital /Shareholders' Equity:	100.00%	100.00%	100.00%	100.00%	100.00%
Paid up capital	44.11%	35.21%	38.85%	41.42%	34.45%
Share Premium	3.33%	5.75%	6.04%	6.13%	5.10%
Statutory reserve	30.72%	27.24%	32.11%	35.29%	29.35%
Dividend Equalization Fund	0.89%	2.03%	2.13%	2.16%	1.80%
Retained earnings	15.03%	11.25%	8.30%	12.14%	19.69%
Other Reserve	0.00%	18.52%	12.57%	2.86%	9.61%
General reserves and others	5.92%	0.00%	0.00%	0.00%	0.00%
Minority Interest	0.00%	0.00%	0.00%	0.00%	0.00%
Total Equity	100.00%	100.00%	100.00%	100.00%	100.00%
Total liabilities and shareholders' equity	100.00%	100.00%	100.00%	100.00%	100.00%
NAV	100.00%	100.00%	100.00%	100.00%	100.00%

Eastern Bank Limited					
Balance Sheet					
As on December 31, 2016 to 2020					
Particulars	2016	2017	2018	2019	2020
Cash	5.74%	5.59%	5.72%	5.82%	4.62%
In hand (Including foreign currencies)	0.96%	0.79%	0.92%	0.91%	0.95%
Balances with Bangladesh bank and sonali bank (Including foreign currencies)	4.79%	4.80%	4.80%	4.91%	3.68%
Balance with other banks and financial institution	5.00%	4.87%	4.01%	7.21%	3.94%
In Bangladesh	4.61%	4.20%	3.18%	5.90%	3.75%
Outside Bangladesh	0.39%	0.68%	0.83%	1.30%	0.20%
Money at call and short notice	0.05%	0.00%	0.00%	0.18%	0.02%
Investment in shares & securities	10.80%	10.20%	10.47%	12.44%	19.44%
Government	8.63%	7.61%	7.78%	9.44%	14.88%
Others	2.18%	2.59%	2.69%	3.00%	4.57%
Loans, cash credits, overdrafts/General Investments	64.73%	64.72%	68.26%	64.48%	62.47%
Bills discounted and purchased	8.90%	10.15%	7.88%	6.22%	5.44%
Total	73.63%	74.88%	76.14%	70.70%	67.91%
Total Current Asset	95.22%	95.54%	96.34%	96.34%	95.94%
Land, building, furniture and fixtures (Including leased assets)	2.80%	2.33%	2.34%	2.19%	2.29%
Non-Banking Assets	0.07%	0.05%	0.05%	0.03%	0.03%
Other assets	1.90%	2.08%	1.27%	1.44%	1.74%
Total Fixed Asset	4.78%	4.46%	3.66%	3.66%	4.06%
Total assets	100.00%	100.00%	100.00%	100.00%	100.00%
Borrowings from other banks, financial institutions and agents	20.55%	22.40%	17.96%	14.84%	12.99%
Current /AI-Wadeeah current and other deposit accounts	8.69%	7.26%	8.02%	7.95%	8.93%
Bills payable	0.42%	0.36%	0.35%	0.36%	0.48%
Savings deposits/Mudaraba Savings Deposits	20.06%	17.89%	17.57%	16.08%	20.57%
Mudarabba/ Term and Fixed deposits	44.03%	33.66%	40.37%	42.19%	35.89%
Other Deposits/ Mudarabba Deposits	0.00%	12.14%	9.67%	10.27%	11.94%
Total Deposits	73.20%	71.31%	75.98%	76.86%	77.82%
Other liabilities	6.25%	6.29%	5.30%	6.22%	7.25%
Subordinated Debt/Mudaraba bond	0.00%	0.00%	0.76%	2.08%	1.94%
Total liabilities	100.00%	100.00%	100.00%	100.00%	100.00%
Capital /Shareholders' Equity:	100.00%	100.00%	100.00%	100.00%	-0.71%
Paid up capital	33.74%	33.74%	31.57%	31.27%	27.57%
Excess of reserve over pre take-over loss-BCCI	2.97%	2.94%	0.00%	0.00%	0.00%
Statutory reserve	33.56%	33.74%	31.57%	31.27%	27.57%
Dividend Equalization Fund	1.71%	1.63%	1.52%	1.37%	1.21%
Assets Revaluation Reserve	12.17%	12.20%	11.52%	10.62%	11.86%
Foreign Currency Translation Gain	0.00%	0.06%	0.01%	0.02%	0.01%
Retained earnings	14.46%	15.11%	21.22%	23.12%	30.46%
General reserves and others	0.62%	0.59%	2.58%	2.32%	2.05%
Reserve for amortisation of treasury securities (HTM)	0.03%	0.00%	0.00%	0.00%	0.00%
Reserve for revaluation of treasury securities (HFI)	0.06%	0.00%	0.00%	0.00%	0.00%
Reserve against non-banking Asset	0.68%	0.00%	0.00%	0.00%	0.00%
Total Equity	100.00%	100.00%	100.00%	100.00%	100.00%
Total liabilities and shareholders' equity	100.00%	100.00%	100.00%	100.00%	100.00%
NAV	100.00%	100.00%	100.00%	100.00%	100.00%

Interpretation: The table above shows the Common size on the balance sheet for Southeast, City, and Eastern Bank Limited. We already know that in Common Size analysis, Revenue, Total Assets, and Total Liabilities will be regarded foundation weights, and each line item will be compared to that base weight. After comparing, we can see that the whole current asset of Southeast value is 95.87%, 96.12%, 96.48%, 96.82%, and 96.20% of the total asset value, which is 100 percent. From another side the total fixed asset value is 4.13%, 3.88%, 3.52%, 3.18%, and 3.80% of total asset, which is 100 percent. Total Deposits 86.70%, 86.08%, 84.41%, 84.03%, 82.54% percent are the same as Borrowings from other banks, financial institutions, and agents in the liabilities section. As sane as 5.79%, 5.61%, 6.51%, 6.10%, 7.46% Other obligations Subordinated Debt/Modaraba bond rates are 7.51%, 8.31%, 9.08%, 9.87%, 10.00%. As like the City Bank & Eastern Bank.

Southeast Bank Limited

Income Statement

For the year ended Decemer 31, 2017-2020

Particulars	2016	2017	2018	2019	2020
Interest income	100.00%	100.00%	100.00%	100.00%	100.00%
Interest paid on deposits and borrowings	75.21%	76.85%	78.31%	83.79%	88.85%
Net interest income	24.79%	23.15%	21.69%	16.21%	11.15%
Income from investments	29.93%	32.01%	21.39%	20.14%	30.34%
Commission, exchange and brokerage Income	17.10%	19.90%	15.23%	14.70%	15.89%
Other operating income	3.90%	5.01%	4.08%	3.75%	4.50%
Total operating income	75.73%	80.07%	62.40%	54.80%	61.89%
Rent, Taxes, Insurance, Electricity etc.	4.72%	5.35%	4.30%	4.13%	3.95%
Salaries and allowances	10.26%	10.81%	8.45%	8.28%	9.29%
Legal Expenses	0.00%	0.01%	0.01%	0.01%	0.01%
Postage, Stamps, Telecommunication etc.	0.98%	1.01%	0.76%	0.66%	0.74%
Stationery, Printing, Advertisement etc.	0.78%	0.86%	0.69%	0.63%	0.71%
Directors' Fees and Expenses	0.02%	0.02%	0.01%	0.01%	0.01%
Salary and allownaces paid to Managing director/Chief Executive	0.07%	0.06%	0.04%	0.04%	0.05%
Auditors' Fee	0.01%	0.01%	0.01%	0.01%	0.01%
Depreciation and Repairs to Bank's Assets	2.38%	2.62%	1.99%	2.04%	3.54%
Other Expenses	6.41%	7.24%	5.34%	4.78%	6.46%
Total operating expenses	25.63%	27.99%	21.60%	20.59%	24.75%
Operating Profit	50.10%	52.08%	40.80%	34.21%	37.14%
Profit before provision	50.10%	52.08%	40.80%	34.21%	37.14%
Specific provision (Loan and Advances)	13.91%	21.73%	20.75%	16.20%	3.72%
General Provision	5.24%	5.81%	-0.50%	1.25%	13.65%
Diminution in value of investment	-2.38%	-1.25%	1.72%	1.22%	-0.53%
Others Provision	2.15%	1.76%	-0.64%	-1.23%	0.90%
Total provision	18.93%	28.05%	21.33%	17.44%	5.22%
Profit for the year before taxation	31.17%	24.03%	19.47%	16.77%	22.96%
Current Tax	16.44%	16.46%	9.30%	10.05%	14.18%
Deferred tax	0.38%	0.86%	-0.15%	-2.83%	4.93%
Provision for tax	16.82%	17.32%	9.16%	7.22%	-0.41%
Net profit after tax for the year	14.35%	6.72%	10.31%	9.55%	4.52%
EPS	0.00%	0.00%	0.00%	0.00%	9.66%

City Bank Limited

Income Statement

For the year ended December 31, 2016-2020

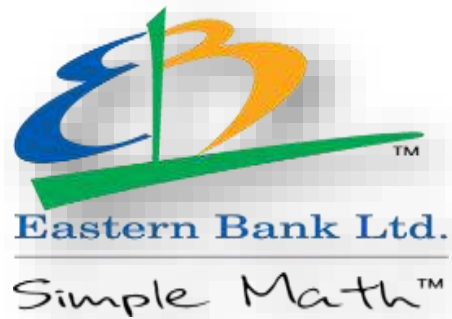
Particulars	2016	2017	2018	2019	2020
Interest income	100.00%	100.00%	100.00%	100.00%	100.00%
Interest paid on deposits and borrowings	59.45%	55.18%	59.82%	59.48%	63.65%
Net interest income	40.55%	44.82%	40.18%	40.52%	36.35%
Income from investments	30.04%	18.02%	9.36%	8.77%	16.11%
Commission, exchange and brokerage Income	15.10%	19.67%	15.73%	13.83%	16.92%
Other operating income	6.54%	7.80%	7.23%	7.38%	6.80%
Total operating income	92.22%	90.31%	72.51%	70.50%	76.17%
Rent, Taxes, Insurance, Electricity etc.	4.87%	5.84%	4.84%	2.11%	2.38%
Salaries and allowances	23.40%	25.94%	21.82%	20.23%	23.53%
Legal Expenses	0.24%	0.31%	0.27%	0.18%	0.15%
Postage, Stamps, Telecommunication etc.	0.58%	0.50%	0.48%	0.34%	0.43%
Stationery, Printing, Advertisement etc.	1.03%	1.29%	1.18%	0.96%	0.95%
Directors' Fees and Expenses	0.02%	0.01%	0.02%	0.02%	0.02%
Salary and allownaces paid to Managing director/Chief Executive	0.11%	0.10%	0.08%	0.07%	0.08%
Auditors' Fee	0.02%	0.02%	0.01%	0.01%	0.01%
Depreciation and Repairs to Bank's Assets	6.09%	6.17%	4.98%	6.21%	8.16%
Other Expenses	7.79%	9.68%	8.39%	8.40%	7.80%
Total operating expenses	44.14%	49.86%	42.06%	38.53%	43.52%
Operating Profit	48.09%	40.44%	30.45%	31.97%	32.65%
Profit before provision	48.09%	40.44%	30.45%	31.97%	32.65%
Specific provision (Loan and Advances)	-12.55%	-7.30%	-7.90%	-9.66%	-1.62%
Off balance sheet items	-0.83%	-1.07%	-0.72%	-0.15%	-0.73%
Diminution in value of investment	0.00%	0.00%	-0.07%	-0.12%	0.11%
Others Provision	0.00%	-1.67%	-1.37%	0.26%	-0.38%
Total provision	-13.37%	-10.04%	-10.06%	-9.66%	-2.62%
Profit for the year before taxation	34.72%	30.41%	20.39%	22.31%	30.03%
Current Tax	-10.69%	-11.25%	-10.42%	-11.74%	-9.09%
Deferred tax	0.91%	1.41%	-0.29%	-0.78%	-2.18%
Provision for tax	-9.78%	-9.84%	-10.70%	-12.52%	-11.27%
Net profit after tax for the year	24.94%	20.56%	9.69%	9.79%	18.76%
EPS	0.00%	0.00%	0.00%	0.00%	0.00%

Eastern Bank Limited					
Income Statement					
For the year ended 31, 2016-2020					
Particulars	2016	2017	2018	2019	2020
Interest income	100.00%	100.00%	100.00%	100.00%	100.00%
Interest paid on deposits and borrowings	58.96%	59.76%	62.30%	64.90%	69.76%
Net interest income	41.04%	40.24%	37.70%	35.10%	30.24%
Income from investments	23.87%	22.26%	11.45%	11.44%	25.49%
Commission, exchange and brokerage Income	19.47%	24.14%	17.18%	16.05%	15.33%
Other operating income	1.33%	1.41%	1.11%	1.10%	1.73%
Total operating income	85.71%	88.04%	67.44%	63.69%	72.79%
Rent, Taxes, Insurance, Electricity etc.	4.87%	5.18%	4.03%	2.61%	2.20%
Salaries and allowances	21.10%	22.01%	17.77%	16.52%	20.35%
Legal Expenses	0.81%	0.98%	0.50%	0.50%	0.32%
Postage, Stamps, Telecommunication etc.	1.06%	0.95%	0.72%	0.62%	0.69%
Stationery, Printing, Advertisement etc.	2.21%	2.24%	1.72%	1.52%	1.48%
Directors' Fees and Expenses	0.03%	0.03%	0.02%	0.02%	0.02%
Salary and allowances paid to Managing director/Chief Executive	0.15%	0.15%	0.11%	0.10%	0.13%
Auditors' Fee	0.01%	0.01%	0.01%	0.01%	0.01%
Depreciation and Repairs to Bank's Assets	3.69%	3.45%	2.85%	3.31%	5.05%
Other Expenses	4.09%	4.75%	3.15%	2.95%	3.07%
Total operating expenses	38.02%	39.75%	30.88%	28.16%	33.34%
Operating Profit	47.69%	48.29%	36.55%	35.53%	39.45%
Profit before provision	47.69%	48.29%	36.55%	35.53%	39.45%
Specific provision (Loan and Advances)	13.96%	16.39%	9.46%	5.32%	4.64%
General Provision	2.08%	1.42%	1.42%	0.74%	-1.47%
Off balance sheet items	0.74%	1.32%	0.20%	-0.50%	0.10%
Others Provision	-2.14%	-0.05%	2.05%	3.07%	-0.51%
Total provision	14.63%	19.09%	13.14%	8.63%	3.01%
Profit for the year before taxation	33.06%	29.20%	23.42%	26.90%	5.77%
Current Tax	13.40%	13.91%	8.41%	12.79%	33.68%
Deferred tax	-0.22%	-1.32%	-0.40%	-2.82%	13.54%
Provision for tax	13.18%	12.58%	8.01%	9.98%	-0.75%
Net profit after tax for the year	19.88%	16.62%	15.41%	16.92%	12.79%
EPS	0.00%	0.00%	0.00%	0.00%	20.89%

Interpretation: The common size on the income statement for the three banks are shown in the table above. We already know that in Common Size analysis, Revenue, Total Assets, and Total Liabilities will be regarded foundation weights, and each line item will be compared to that base weight. After comparing, we can observe that Net interest income 24.79%, 23.15%, 21.69%, 16.21%, 11.15%. Interest income accounts for 75.73%, 80.07%, 62.40%, 54.80%, 61.89% of total operating income. Similarly, 50.10%, 52.08%, 40.80%, 34.21%, 37.14% of operating profit. Lastly, net profit after tax for the year was 14.35%, 6.72%, 10.31%, 9.55%, 4.52% of interest income, respectively. As like same way to City bank & eastern Bank interpretation.

Chapter-05

Findings, Recommendations and Conclusion



5.1 Identify the problem

The problems I have found are given below:

1. The cash ratio of City Bank has been decreasing every year except 2017. It is crucial and must be handled, especially given the bank's liquidity.
2. The following three banks' total assets turnover fluctuates from year to year. Because the Asset Turnover Ratio is frequently used as a measure of efficiency, the bank should pay attention to it.
3. Southeast's ROA decreased in 2016, 2019, and 2020. In City Bank, it also increased one year and decreased another year. Similarly, the ROA's value of Eastern Bank is declining year by year.
4. The equity to asset ratio of the three banks has been declining year after year from 2016 to 2020.
5. The net interest margin of Southeast & Eastern Bank has been decreasing in every year from 2016 to 2020.
6. The return on equity of Southeast and Eastern Bank is decreasing only 2017 & the city bank's ROE is decreasing in 2018.
7. The cash to asset ratio of Southeast is also decreasing from 2019 to 2020. In City, it declined in 2018 & 2020. In Eastern, it's only decreased in 2020.

5.2 Recommendations for SEBL, City, and Eastern Bank

It's quite tough to make recommendations based on three months of job experience, and it would be daring of me to make recommendations to people who have a greater understanding and expertise than I do. However, Southeast Bank, Eastern Bank, and City Bank can take the following necessary steps to better up the situation:

1. As Citibank's cash ratio declined in 2016, the bank will fall into a liquidity crisis. Although Southeast and Citibank had no ups-and-downs, their value was constant but it was not enough to solve the liquidity problem. Therefore, the cash ratio of these three banks should be increased to solve the liquidity crisis.
2. In the future years, the bank should focus on how it uses its assets, with the goal of increasing asset turnover overall.
3. Return on assets (ROA) indicates how a bank uses its assets to generate profits. The bank should concentrate on increasing its ROA.
4. From 2014 to 2018 the equity of Southeast, City and Eastern has been steadily declining in proportion to assets. Banks should pay attention to this so that the problem of depletion of their equity is solved.
5. In order to be sustainable, the bank's net interest margin must be increased. From 2016 to 2020, it has been decreasing year by year. One of the true markers of a banking performance is the net interest margin.
6. As the return on equity value of Southeast and Eastern Bank is declining in 2017 and the value of Citibank is also declining in 2018. As a result, the bank must consider how to boost shareholder returns.
7. All of the three banks should focus on their cash to asset with the aim of increasing it.
8. One of the primary causes of declining money collection is the bank's settlement issue. In comparison to other banks, the bank's settlement system is inadequate. In this manner, the bank should construct a cash trade structure.

5.3 Conclusion

In the report, I have analyzed the ratios of the three given banks, Southeast, EBL and City Bank to interpret the financial performance. After the ratios were calculated, I have provided recommendations with a brief understanding, so that, I can easily identify the banks current standing point in each of the ratios. In the following competitive business platforms, the private banking sector is facing hardship in Bangladesh. During my internship I have found that, SEBL is a highly potential bank. This bank performs a lot of important banking and non-banking activities for both private and government. SEBL focuses on developing the socioeconomic condition of this country. Ratio analysis has helped us understand where the bank stands in terms of liquidity position, market position, financial risk position, and others. Though all of the banks were performing their best to accomplish their goals, EBL was performing better than City bank in earning profit and managing assets. As we know 3 months of our internship period is a short duration of time to understand a whole sector properly. However, this experience helped me to understand the job market and the corporate environment very well. I knew that this internship program will give me an opportunity to enhance myself, for that reason highest effort have been given to achieve the objective of the program. In the end, the banks have to maintain a certain standard and keep on maintaining a good growth in their ratios.

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