



Daffodil
International
University

INTERNSHIP REPORT ON
COMPARATIVE FINANCIAL PERFORMANCE
ANALYSIS OF COMMERCIAL BANKS IN BANGLADESH:
A CASE STUDY

Submitted to:

Rozina Akter,
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University (DIU)

Submitted by:

Md. Selim Parvej Chowdhury
BBA (Finance)
ID No. 173-11-5627
Daffodil International University

Date Of Submission:

LETTER OF TRANSMITTAL

Date:

Rozina Akter

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University (DIU)

Subject: **Submission of Internship Report**

Dear Madam,

I am delighted to submit for your consideration the report on "**Comparative Financial Performance Analysis of Commercial Banks in Bangladesh**" as a prerequisite of the BBA program at the department of business administration. I completed the report on schedule and accomplished all of the objectives that were set. Aside from academic knowledge, this internship program and report preparation have provided me the chance to comprehend topic-related information.

I've done my best to make this report as complete and helpful as possible. I hope you appreciate my efforts and find the analysis to your specifications.

It should be noted that without your guidance and assistance, i would be unable to produce this report. I will be delighted to address any questions you may have about this study.

Yours Sincerely,

Md. Selim Parvej Chowdhury

BBA (Finance)

ID No. 173-11-5627

Daffodil International University

ACKNOWLEDGMENT

In the name of God, the compassionate and beneficial. This report would not be possible without the guidance and assistance of many persons who, in one way or another, gave and widened their important support in the preparation and completion of this study.

I began working on this internship report, and it is now complete. Furthermore, I would like to express my heartfelt gratitude to my esteemed supervisor, **Rozina Akter, assistant professor**, department of Business Administration, Daffodil International University (DIU). The assistance she provided were extremely beneficial to the growth and efficiency of the internship program. The help is much valued.

I'm grateful to all the senior officials of **Islami bank Bangladesh limited** who had created the opportunity to get the practical knowledge. Besides, this internship program makes me realized the value of working together as a team and as a new experience in working environment, which challenges us every minute.

Last but not least, I gratitude to everyone involved in the preparation of this report, both inside and outside of Islami bank Bangladesh limited.

ABSTRACT

Banks are spread wide scope of banking and utilitarian exercises to the people, firms, corporate bodies other global organizations. In this report, I have talked about, comparative financial performance analysis of commercial banks in Bangladesh. I have analyzed the banks are Islami bank Bangladesh limited, Brac bank limited and Dutch Bangla bank limited. I was calculated ratio analysis of those banks. This analysis has offered that to realize the current financial circumstances. The banking division with the objective of fulfilling the necessity for banking after effects of customers. It is a significant player in general banking, joining significant close by learning capacity to offer the full degree of creative and changed solutions for customers. They are centered around giving the customer composed neighborhood organizations. Capable trade dealing with reliable cash related information innovative products world-class clearing administrations. This paper was make for internship program of Daffodil International University, Department of Business Administrations.

EXECUTIVE SUMMARY

In this world, banking sector is more important. It is basic to a country's monetary development and is at the core of an industrialized country's currency market. Liberation, specialized development, globalization, and different elements have caused huge changes in the monetary business all over the planet as of late. Bangladesh's banking area has been not able to adjust to these changes. The job of a bank in the corporate area and in the industrialization of a nation is basic. Essentially, banks take revenue bearing stores from financial backers and loan them to lenders for a premium free period. In these cases, the bank gives buyers different loan costs and different choices for transmitting and storing their assets. These arrangements are like all banks, however client support and different conveniences contrast starting with one bank then onto the next. There are government banks, semi-government banks, and private area business banks in Bangladesh, and this is the country's third private business bank. It started at a basic point in Bangladesh's economy, when the nation was seeing major financial changes and looking for one-sided and multilateral exchange advancement the wake of world bank rules from the International Monetary Fund (IMF).

TABLE OF CONTENTS

LETTER OF TRANSMITTAL	i
ACKNOWLEDGMENT	ii
ABSTRACT.....	iii
EXECUTIVE SUMMARY	iv
TABLE OF CONTENTS	v
LIST OF TABLE	vii
LIST OF FIGURE	viii
Chapter 01	1
INTRODUCTION	1
1.1INTRODUCTION	1
1.2BACKGROUND OF THE STUDY	1
1.3OBJECTIVE TO THE STUDY	2
1.4 SCOPE OF THE STUDY	2
1.5 Limitation Of The Study	3
Chapter 02	4
Organizational Overview	4
2.1 Islami Bank Bangladesh Limited	4
2.2.1 Mobile Banking (IBBL)	4
2.2.2 Cellfin (IBBL)	5
2.2.3 IBBL Mobile Banking (Mcash).....	5
2.3 BRAC Bank Limited	6
2.3.1 Mobile Banking (BBL)	7
2.3.2 Bkash Limited	7
2.4 Dutch Bangla Bank Limited.....	8
2.4.1 Mobile Banking (DBBL) –Rocket.....	9
2.4.2 E-kyc	9

Chapter 03	10
THEORETICAL ANALYSIS & FINANCIAL PERFORMANCE ANALYSIS	10
3.1 Net Profit After Tax Between IBBL, BBL And DBBL.....	10
3.2 Loans And Advance Between IBBL, BBL And DBBL.....	11
3.3 Deposit Between IBBL, BBL And DBBL.....	13
3.4 Return On Assets Of IBBL, BBL And DBBL.....	14
3.5 Return On Investment Of IBBL, BBL And DBBL.....	15
3.6 Return On Equity Of IBBL, BBL And DBBL.....	17
3.7 Price Earnings Ratio (Times) Of IBBL, BBL And DBBL.....	18
3.8 Earnings Per Share Of IBBL, BBL And DBBL	19
3.9 Revenue Of IBBL, BBL And DBBL.....	21
3.10 Total Operating Expenses Of IBBL, BBL And DBBL	22
Chapter 04	25
Recommendation & Findings	25
4.1 Findings.....	25
4.2 Recommendations.....	26
Chapter 05	28
CONCLUSION	28
5.1 Conclusion	28
References	29

LIST OF TABLE

Table 01: Net Profit After Tax.....	10
Table02: Loans and Advances.....	12
Table 03: Deposit Between Three Banks.....	13
Table 04: Return On Asset.....	14
Table 05: Return On Investment.....	16
Table 06: Return On Equity.....	17
Table 07: Price Earnings Ratio(Time)Of Three Banks.....	18
Table 08: Earning Per Share of Three Banks	20
Table 09: Revenue of IBBL, BBL &DBBL.....	21
Table 10: Trend Analysis of IBBL, BBL &DBBL.....	21
Table 11: Total Operating Expense.....	22
Table 12: Total Operating Expense Trend Analysis of Three Banks.....	24

LIST OF FIGURE

Figure01: Net Profit After Tax of Three Banks	11
Figure 02: Loans and Advances of three banks.....	12
Figure 03: Deposit of three banks.....	14
Figure 04: Return on assets of three banks.....	15
Figure 05: Return on investment of three banks.....	16
Figure 06: Return On equity of three banks.....	18
Figure 07: Price earnings ratio(Times) of three banks.....	19
Figure 08: Earning per share of three banks.....	20
Figure 09: Revenue trend analysis of three banks.....	22
Figure 10: Total operating expense trend analysis of three banks.....	24

Chapter 01

INTRODUCTION

1.1 INTRODUCTION

Bangladesh is one of the most demanded country of banking sector. It has promoted to development banking sector of economic growth. Banking sector are totally spread in Bangladesh. Many banks are making new app and using their new technology. Bank has widely growth in Bangladesh and it is more important of financing. Now, I will do comparative financial performance analysis of commercial bank in Bangladesh previous five years of Islami bank Bangladesh limited (IBBL), Brac Bank Limited (BBL) and Dutch Bangla bank limited (DBBL). Iam doing my internship at Islami bank Bangladesh limited (IBBL). It is one of the biggest bank in Bangladesh. We know, many banks are daily working how to develop their banking and financing site in Bangladesh.

1.2 BACKGROUND OF THE STUDY

Any instructive course of study is worth very much more since it tends to be utilized in day to day existence. Hypothetical data acquired through a course of examination is only 50% of the arrangement with regards to the topic. This paper involves a careful execution of the convention dependent on broad topic data that should be helpful. I have done my internship at Islami Bank Bangladesh Limited (IBBL) and this bank are all activities sharia based. Everyday iam going at Islami Bank Bangladesh Limited and working practically. They are trying to more implementation of their banking and financing sector. It is more helpful in my practical life. I will do the comparison of three banks and I will do their financial analysis.

1.3 OBJECTIVE TO THE STUDY

To analyze, comparative financial performance analysis of commercial banks is Islami bank Bangladesh limited, Brac bank and Dutch Bangla bank limited their financial statement with the key focus of financial performance. Then, we know the current financial position of those banks. To know the five years' financial performance of those banks and calculating different types of ratio those banks. To identify the problem related to financial performance of those banks. To suggest some possible recommendations to overcome the problems.

1.4 SCOPE OF THE STUDY

I review's discoveries, I plan to make everyday expert experience, itemized conference with the Islami bank Bangladesh limited issue managing official, and the paper associates with the monetary outcomes appraisal in regards to the hypothetical mastery and reasonable point. Through exploring and finding out with regards to execution appraisal issues, different new methodologies and models were utilized to further develop the report's effectiveness. The examination would help with the execution of the bank's functional strategies. This examination would likewise help with isolating the reasonable and logical components of how to amplify authoritative accomplishment in different circumstances. There is likewise degree to go in search more noteworthy subtleties other viewpoint of the banking industry.

Primary Sources of Data:

Primary Data Mainly First Time from Beginning to End. I Assembled from This Methods:

- I. Perception,
- Ii. Talking to The Officers and Others,
- Iii. Practically Working of Islami Bank Bangladesh Limited Branch.

Secondary Sources of Data:

For The Study, I Was Gathered from This Methods:

- I. Mobile Financial Services,
- Ii. Perception of Banking Sector,
- Iii. Annual Report of These Banks,
- Iv. Difference Online Platform and Internet Outlets.

1.5 Limitation of The Study

There are sure disadvantages to the examination. Above all else, the report's key downside is the bank's strategies for sharing touchy information and data for clear purposes, as the review couldn't gather sufficient information to deliver the report reasonable and most of the information and proof was acquired as optional information. Some other limitations are:

- The proposition was directed during a generally short measure of time. I just had 60 days to finish up this report, which was lacking. Accordingly, i couldn't direct a careful examination. Authorities were frequently exhausted and couldn't give a lot of time.
- I came up short on the aptitude and dependability to compose such a report when certain significant data couldn't be accumulated because of organization mystery.
- limit the capacity to work in the entire division for a more drawn out timeframe.
- there is an absence of current insights.
- the bank's authorities' reluctance to participate;
- the powerlessness to go to more than one branch.
- Up to date information are not accessible.

Chapter 02

Organizational Overview

2.1 Islami Bank Bangladesh Limited

Islami Bank Bangladesh Limited Is a Joint Venture Public Limited Company Which Is Playing Out Its Business in Business Banking Business Zeroing in On Islamic Shari'ah with 63.09% Unfamiliar Shareholding. It Has the Biggest Branch Organization (Absolute 332 Branches) Among The Private Area Banks in Bangladesh. It Was Set Up On the Thirteenth of March, 1983 As The Primary Islamic Bank in The South East Asia with Its First Branch Named "Neighborhood Office" Arranged at Motijheel, Dhaka (Introduced On March 30, 1983). It Became Joined as A Public Restricted Organization Under the Companies Act 1913. The Bank Is Keeping Up with Its Business Focusing On the Shari'ah Principles of Mudaraba, Musharaka, Bai-Murabaha, Bai-Muajjal, HPSM, Bai-Salam, Bai-As-Sarf and Ujarah, And So Forth There Is a Shari'ah Supervisory Committee in The Bank Which Guarantees That the Exercises of the Bank Are Being Led On the Statutes of Islam. The Portions of the Bank Are Recorded with Both Dhaka Stock Exchange Ltd. (DSE) And Chittagong Stock Exchange Ltd. (CSE). Approved Capital of the Bank Is Tk. 20,000.00 Million and Paid-Up Capital Is Tk. 16,099.90 Million Having 33,686 Investors as On 31st December, 2017. The Bank Has Effectively Spent 33 Years of Their Excursion with 1 Crore of Clients as of Now.

2.2.1 Mobile Banking (IBBL)

Mobile banking is one of the demandable system in Bangladesh. Many people are using mobile banking system. Mobile banking performance are so high in Bangladesh. Islami bank Bangladesh limited are providing mobile banking and people can cash out or some payment completed easily using this app. More people are open account and using mobile banking. Some system is given below:

2.2.2 Cell fin (IBBL)

Cell fin is one of the newest digital banking technology apps and its totally provide at Islami bank Bangladesh limited. Cell fin app is an important of Islami bank Bangladesh limited because its types totally digital services and transactions. It is the latest of Islami banking app and its provide services totally digital. You can download this app and take a picture of NID card and take a selfie then your account is open and ready visa card. It has no maintenance fee and Bangladesh it is the first apps it will provide instant visa card. You can easily fund transfer of your Islami bank account. Suppose you are a freelancer you can take money of this account. You can take remittance of your account easily. You are checking balance of your account and taking statement. You are using not debit or credit card just you can go ATM booth and using this app system and take money. You are using this app and you have no chance of Islami bank debit or credit card missing.

2.2.3 IBBL Mobile Banking (Mcash)

Islami bank mcash is the mobile banking of Islami bank Bangladesh limited where the clients of any portable organization require the 24 hours of mobile banking services from anyplace of the country without going to any branches.

Despite of making huge upgrades in every one of the areas connecting with monetary reasonability, benefit, advancement and seriousness, there are worries that banks have not had the option to incorporate immense fragment of the populace, particularly the oppressed segments and rustic individuals into the overlap of essential financial administrations.

Then again, quick development of cell phone clients and more extensive scope of the inclusion of Mobile Network Operators (MNO) has made their conveyance channel a significant secret to success for stretching out financial administrations to the unbanked/banked populace.

To guarantee the entrance of unbanked individuals by exploiting countrywide portable organization inclusion, Bangladesh bank given the authorization to begin the versatile financial activity for reception of the unbanked individuals who have portable association.

Thinking about the development of mobile banking, it tends to be the ideal stage for Bangladesh to take monetary administrations to the country's generally unbanked populace in an effective and minimal expense way. [1].

Provided Services of Islami Bank Bangladesh Limited (IBBL):

1. Non Resident Bangladeshi(NRB) Entrepreneur Services.
2. Small and Medium Enterprises (SME) Services.
3. Foreign Exchange Business Services.
4. Locker Services.
5. Offshore Services.

2.3 BRAC Bank Limited

Brac bank ltd. Is a bank that offers monetary types of assistance. It centers around taking buyer stores, renting to retail, little and medium-sized organizations, and companies, just as trade finance, rent financing, and venture financing. Small and medium enterprise (SME), retail, corporate, treasury, bkash, and others are the organization's divisions. The organization was established by Fazle Hasan abed on May 20, 1999 and is settled in Dhaka, Bangladesh. Brac bank limited is a Bangladeshi booked business bank. It was shaped in Bangladesh under the banking companies act of 1991 and fused as a private restricted organization under the companies act of 1994 on May 20, 1999. In Bangladesh, brac bank will be a stand-out organization. The high court's choice was ultimately toppled and switched by the supreme court's appellate division on June 4, 2001, and the bank entered administration on July 4, 2001. Brac bank limited started with the vision to give banking answers for the 'unbanked' small and medium entrepreneurs. Taking motivation from its parent association BRAC, the biggest NGO on the Planet, BRAC Bank Acquainted Little ©Daffodil International University

ticket advances with the Small and Medium Enterprise (SME), to explicitly bring the grassroots business visionaries under the umbrella of formal financial help. Around half of brac bank's loaning portfolio includes little and medium. The point of the bank is to get more mass subsidizing to work with mass makers and shoppers, and consequently focus on Bangladesh's development. Brac bank intends to turn into the market chief in Bangladesh by conveying a practical, dependable, and current completely coordinated internet based assistance, with the desire for guaranteeing business banking administrations to clients' doorsteps all through the country. [2].

2.3.1 Mobile Banking (BBL)

Brac bank's subsidiary, brac bank Mobile Financial Services (MFS), offers top caliber, stable, and component rich portable monetary administrations. We convey exhaustive arrangements with bkaash through our broad cross country assortment organization to guarantee assortment from even the most far off region of the world.

2.3.2 Bkaash Limited

The leading mobile financial services provider of Bangladesh, Bkaash limited ("bkaash") and ant financial services group ("ant financial"), administrator of aliped, today declared an essential organization to advance monetary consideration for the unbanked and underbanked networks in Bangladesh. Set up in 2010 by establishing investors, Brac bank limited and money in motion lock, bkaash is running an organization of in excess of 180,000 specialists all through metropolitan and rustic areas of Bangladesh with north of 30 million enlisted accounts. Bkaash gives a protected, advantageous stage to store restricted asset and simple methods for making installments and asset move administrations through essential cell phones to both the unbanked and the underbanked individuals of Bangladesh. Authorized by Bangladesh central bank in 2010, bkaash is an auxiliary of Brac bank limited with functional commitment with 15 distinct banks. With a social inspiring plan and spotlight on business suitability, bkaash sent off its administrations in 2011 and today works with north of 30 million enlisted accounts, making it a commonly recognized name for

giving admittance to managed portable monetary administrations for the overall mass of Bangladesh. [3].

2.4 Dutch Bangla Bank Limited

Dutch-Bangla bank limited (DBBL) is a bank in Bangladesh. DBBL is a planned joint endeavor private business bank between nearby Bangladeshi gatherings by m Sahabuddin Ahmed (founder and chairman) and a Dutch organization DBBL was set up under the bank companies act 1991 and fused as a public restricted organization under the companies act 1994 in Bangladesh. DBBL started proper activity from June 3, 1996. Division was set up in 2002 determined to execute quick modernization and carrying advanced financial administrations to this area. In 2003, full robotization was finished, permitting the Bangladeshi individuals to involve plastic cash interestingly.

Business banking (deposit accounts), consumer banking (retail baking) – traveler checks-foreign and inland remittances, financial services, corporate banking, asset and responsibility management the Dutch Bangla bank was Bangladesh's first completely robotized bank. The electronic banking, liquidity and capital resources management, information infrastructure, and human resources are on the whole regions that DBBL centers around furnishing a solitary resource with customer's framework for mobile banking DBBL is a versatile financial pioneer, adjusting clients around the country across branches, ATM, agent points, and other monetary organizations. By making its own mobile banking solution, the bank had the option to adequately redesign their past mobile banking software. To give further developed client care in 2019.

The Following Updates Have Been Added:

- 1.Rocket App
- 2.E-Kyc for Agents and Customers.

2.4.1 Mobile Banking (DBBL) –Rocket

Dutch-Bangla bank spearheaded mobile banking in Bangladesh. It was the initial bank to offer financial offices through a wide scope of cell phones. Rocket is a banking cycle without bank office which offers monetary types of assistance to unbanked networks effectively and at reasonable expense. To give banking and monetary administrations, for example, cash, in real money out, trader installment, utility installment, pay payment, unfamiliar settlement, government stipend dispensing, ATM cash withdrawal through versatile innovation gadgets, for example cell phone, is called rocket. The rebranding of DBBL mobile banking's image logo from "DBBL mobile banking" to "rocket" was the most exciting and noteworthy occasion for the organization. We had the option to meet our shoppers' doorsteps by re-marking, re-organizing the business channel, and yet again planning our showcasing approach. "rocket" is an analogy for a quicker and more adaptable financial methodology involving current advancements in a safe exchange that gives client solace. In 2019, we gave up 1.617 million new clients to the DBBL mobile banking administration organization, carrying the complete number of clients to over 17.916 million. [4].

2.4.2 E-kyc

E-kyc mainly know your customer, by computerized implies, which will save time and make it simpler for the two clients and banks. DBBL has effectively presented the e-kyc technique and onboarding clients utilizing either unique mark or face e-kyc opens up a great deal of opportunities for quick client onboarding by checking client personalities matching relying upon the necessities of record opening, according to Bangladesh bank rules.

Chapter 03

THEORETICAL ANALYSIS & FINANCIAL ANALYSIS

3.1 Net Profit After Tax Between IBBL, BBL and DBBL

In the wake of considering an organization's net deals from all sources, the net profit is determined by deducting all expenses for a predetermined period. It supports deciding an organization's monetary reasonability. It will have an assortment of advantages in light of the job in the corporate world. An assortment of elements can impact an organization's net benefit. Deficient monetary detailing, declining income, and terrible client care, for instance, may all bring about low pay or a deficit.

Table 01: Net Profit After Tax

Bank	2016 Year	2017 Year	2018 Year	2019 Year	2020 Year
IBBL	4464.95 Million Tk	4692.95 Million Tk	6075.14 Million Tk	5328.39 Million Tk	4521.01 Million Tk
BBL	4460 Million Tk	5250 Million Tk	5547 Million Tk	5646 Million Tk	4541 Million Tk
DBBL	1775.2 Million Tk	2455.2 Million Tk	4201.4 Million Tk	4341.4 Million Tk	5498.7 Million Tk

Explanation: I have compare, net profit after tax of Islami bank Bangladesh limited, Brac bank limited and Dutch Bangla bank limited last 5 years. Now, we are seeing in 2016, Islami bank Bangladesh limited has net profit after tax 4464.95 million taka, then 2017 IBBL has NPAT 4692.95 million taka to increase their economic growth. Then 2018 their NPAT 6075.14 million taka to more increase their profit in 2017 perspective. Then 2019 IBBL decrease their net profit after tax 5328.39 million taka they can't improve their NPAT and 2020 their net profit after tax more decrease 4521.01 million tk. In 2016 Brac bank

limited has net profit after tax 4460 million Taka. Then 2017 BBL has NPAT 5250 million taka it will be increase before years. Then 2018 it will also increase, their net profit after tax 5547 million tk. Then 2019 BBL has NPAT 5646 million taka it is increase their before years. Then, 2020BBL has NPAT 4541 million. It will more decrease before year 2019.at last, 2016 Dutch Bangla bank limited has net profit after tax 1775.2 million taka then 2017 their NPAT 2455.2 it will increase before years. Then 2018 NPAT 4201.4 million taka it will more increase before years. In 2019 their net profit after tax 4341.4 million tk. Then 2020 DBBL has NPAT 5498.7 million taka they totally improving their system.

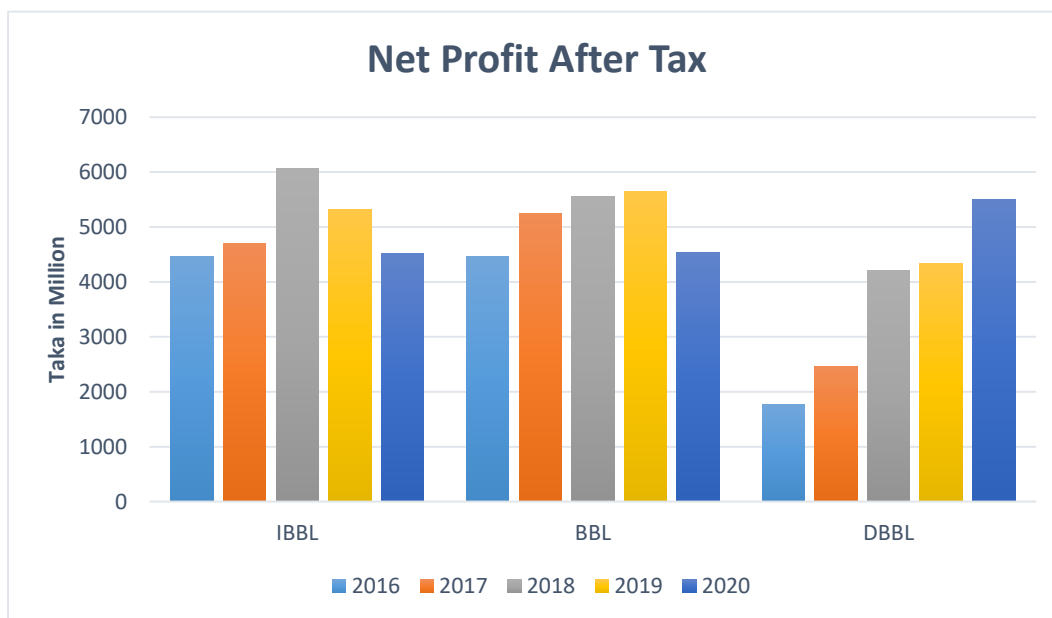


Figure 01: Net Profit After Tax of Three Banks

3.2 Loans and Advance Between IBBL, BBL and DBBL

A business bank, or other monetary establishment propels a specific measure of cash to an individual or organization. A bank advance is a sort of credit that is loaned temporarily, regularly with fixed rates attached to the base pace of revenue, and the equilibrium is returned in portions or in complete on the reimbursement date.

Previous 5 years, loans and advances of IBBL, BBL and DBBL given below:

Table02: Loans and Advances

Banks	2016	2017	2018	2019	2020
IBBL	187,182	210,313	323,587	389,540	412,223
BBL	173,612	202,559	238,008	264,091	273,063
DBBL	173,397.8	207257.4	231553.9	256239.7	273,382.9

Explanation: I have compared loans and advances from Islami bank Bangladesh limited, Brac bank limited and Dutch Bangla bank limited previous 5 years. DBBL execution got diminished compared to the Brac bank however their sum is improving. Brac is successively further developing their advance and advances IBBL have doing better from other two banks. BBL and DBBL loans and advances has almost same in previous five years. Three banks are always improving their loans and advances.

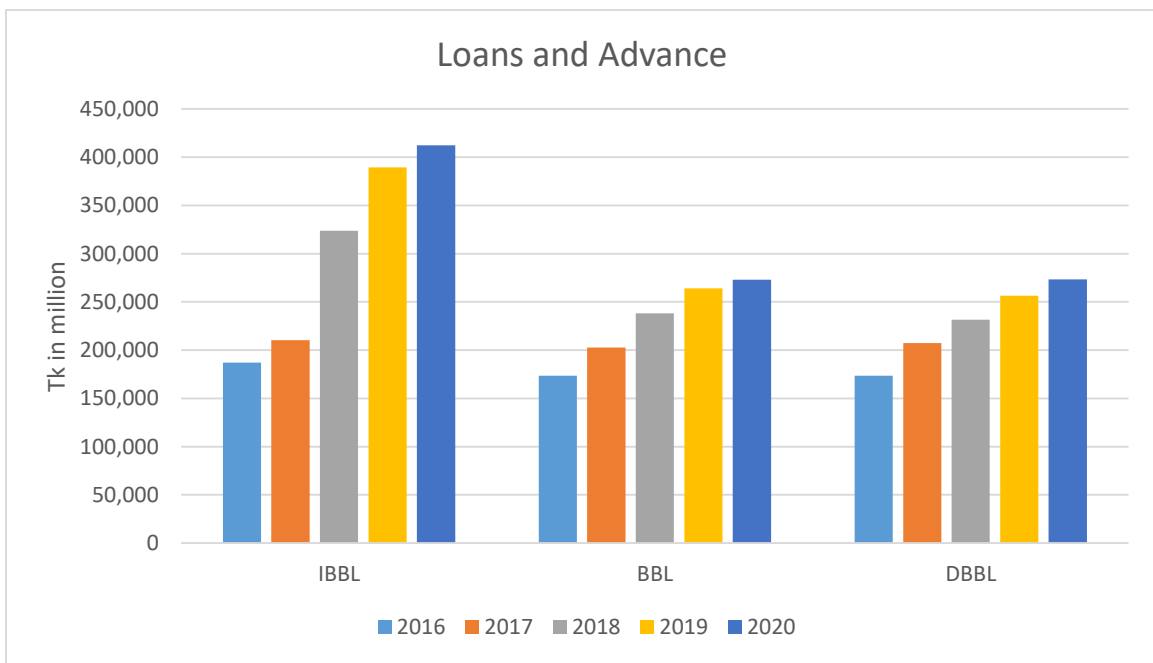


Figure02: Loans and Advances of Three Banks

3.3 Deposit Between IBBL, BBL and DBBL

Cash is deposited in financial accounts for care and is alluded to as a bank store. Such funds are stored into ledgers like protection, checking, and currency market accounts. As indicated by the agreements of the record game plan, the record chief has the opportunity to move deposited money.

The below are deposit details from three banks over previous five years:

Table03: Deposit Between Three Banks

Banks	2016 Years	2017 Years	2018 Years	2019 Years	2020 Years
IBBL	681,352.25 Million Tk	755,022.25 Million Tk	822,573.12 Million Tk	946,291.53 Million Tk	1179,476.48 Million Tk
BBL	181,479 Million Tk	216,930 Million Tk	259,961 Million Tk	297,755 Million Tk	333,616 Million Tk
DBBL	207,234.0 Million Tk	233,796.4 Million Tk	262,467.7 Million Tk	302,159.2 Million Tk	362,611.0 Million Tk

Explanation: below, for the vast majority of the most recent five years, I have differentiated the deposit of Brac bank, Islami bank Bangladesh limited, and Dutch-Bangla bank. As already we have seen than IBBL has the best exhibition as far as loan and advances. IBBL is additionally perform better in term of store compere to the next two banks. Also, other two banks are continuously further developing their presentation. Brac bank limited fall behind compere to other bank and has the most minimal the presentation. BBL and DBBL are basically competitive in a year ago.

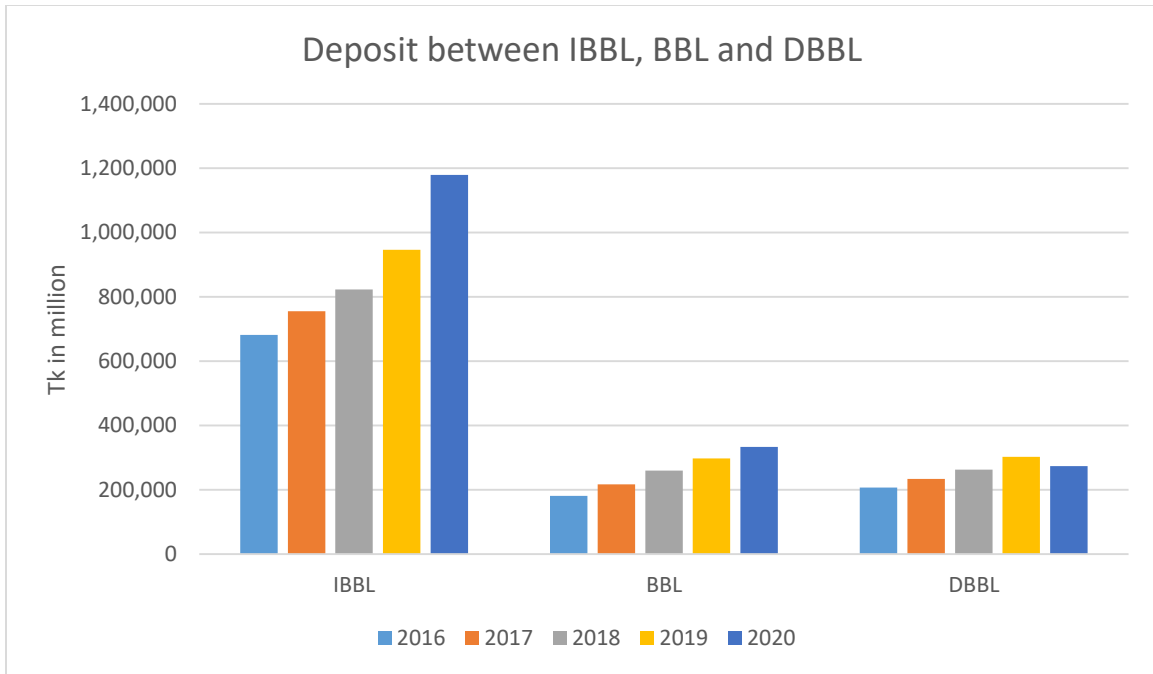


Figure03: Deposit of Three Banks

3.4 Return On Assets of IBBL, BBL and DBBL

Return On Assets (ROA) is an estimation of an organization's exhibition in examination towards its general resources. The Return On Assets (ROA) illuminates a supervisory crew, investor, or forecaster that effectively a supervisory crew is using its assets to produce benefits. The ROA is communicated as a rate; the more noteworthy the return on assets, the better keeping up with and using of assets as far as productivity.

I have point out return on assets of IBBL BBL and DBBL previous 5 years. This table given below:

Table04: Return On Asset

Banks	2016	2017	2018	2019	2020
IBBL	0.59%	0.55%	0.64%	0.50%	0.35%
BBL	1.89%	2.02%	1.87%	1.64%	1.18%
DBBL	0.7%	0.9%	1.3%	1.2%	1.3%

Explanation: A ratio of 1% or higher has commonly been thought of as solid. Be that as it may, this rate can change habitually relying upon the condition of the economy. Larger monetary foundation has a generally little rate also. Here, we see that Brac bank has the higher ROA moderately other two banks. It has the most elevated ROA of 2.02% in 2017 which fall at 1.65% in 2019. Then again, IBBL cannot surpass 1% in most recent five years. In any case, DBBL is great at keeping up with their assets as far as profitability.

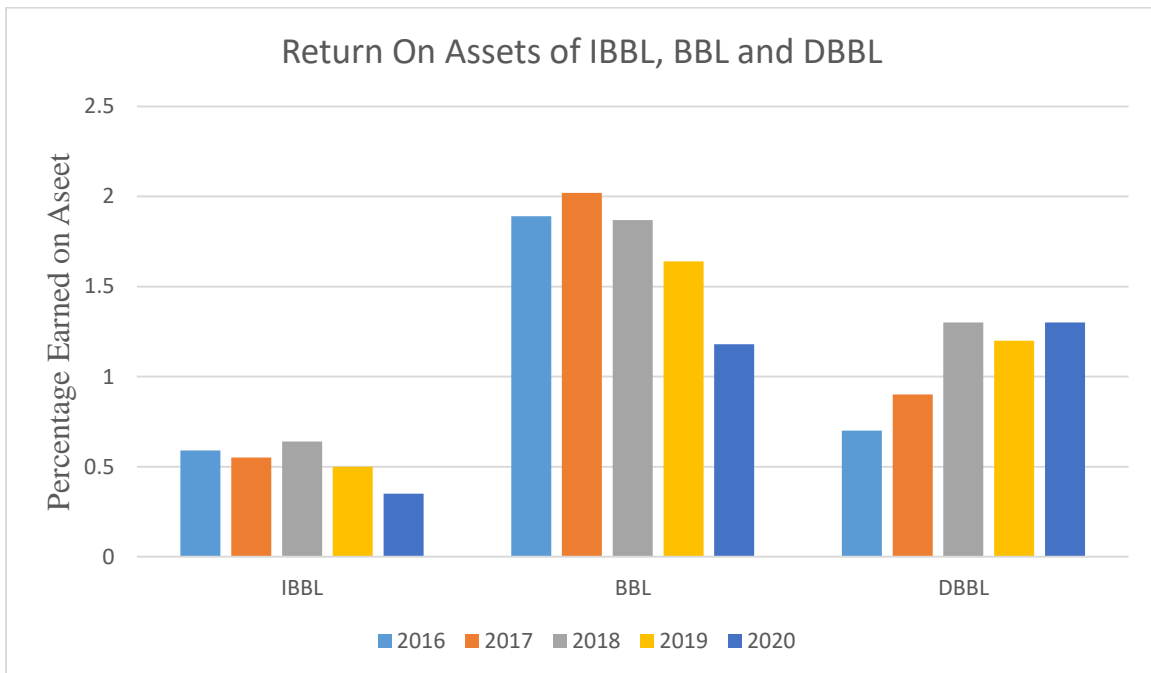


Figure04: Return On Assets of Three Banks

3.5 Return On Investment of IBBL, BBL and DBBL

Return from Investment (ROI) is a proficiency pointer used to survey a speculation's adequacy or productivity, just as to examine the exhibition of numerous ventures. The Return from Investment (ROI) attempts to explicitly work out how much advantage made on a given interest in contrast with its expense.

Return On Investment of IBBL, BBL and DBBL Last Five Years. This Table Is Given Below:

Table05: Return On Investment

Banks	2016	2017	2018	2019	2020
IBBL	8.64%	8.14%	8.60%	8.59%	7.40%
BBL	9.20%	9.41%	9.00%	8.04%	5.75%
DBBL	8.0%	7.0%	6.9%	7.8%	8.5%

Explanation: an expected yearly pace of return of 10% or not above is viewed as a nice ROI for long haul monetary market ventures. Bear at the top of the priority list, however, that this is a normal. There may be negative level of ROI. Returns would be somewhat better compared to most years. Along these lines, assuming we consider the ROI of three banks, we can see that Brac bank has the bigger ROI successively most recent 4 years and DBBL has the most elevated ROI 8.0% in 2016 which diminished in later years. IBBL is further developing year to year its viability of benefit in venture. It has the most unfortunate ROI in 2017 of 8.14%.

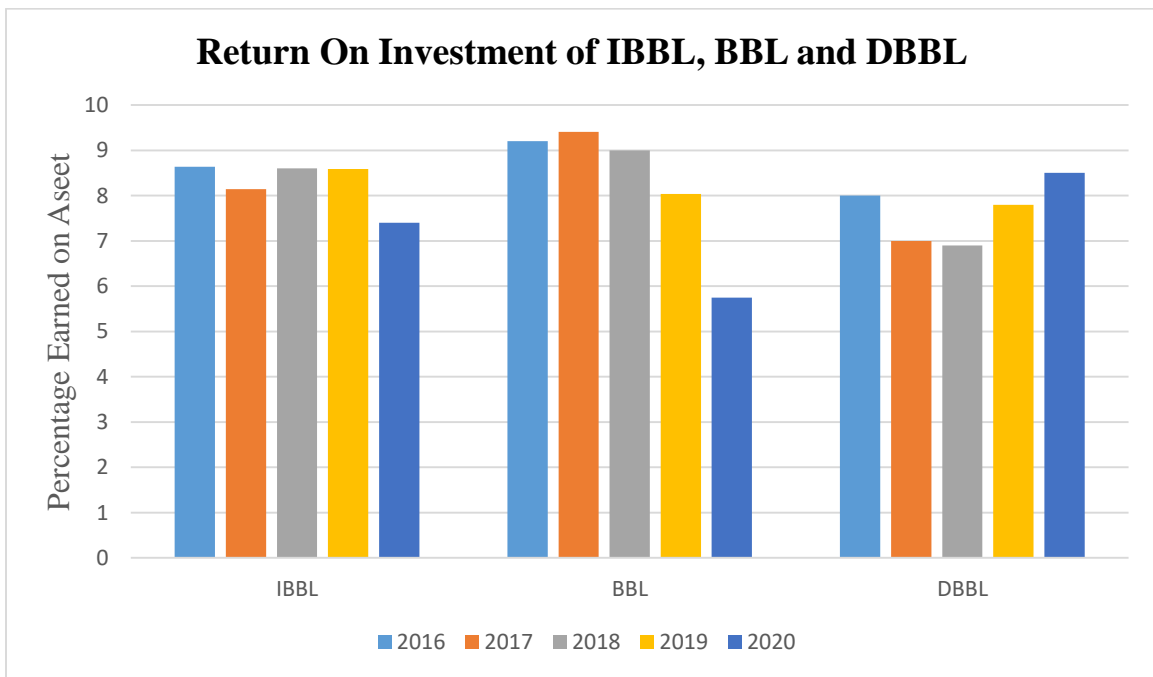


Figure05: Return On Investment of Three Banks

3.6 Return On Equity of IBBL, BBL and DBBL

Return on Equity (ROE) is a rate the actions a company's income returns net benefit implies that the worth of its gross investors' value. Classes the business' pace of return by the income worker responsibility to get the monetary return. Although this consolidates the monetary report and the monetary record, when net benefit or gain is connected with partners' resources, return on equity is a two-section proportion in the estimation. The in general procuring per share venture is a mark of a business' capacity to transform value interests into income. Can respond to that inquiry, it works out why such a lot of significant worth additionally every cash for stakeholder's capital produces.

Return On Equity of IBBL, BBL and DBBL Previous Five Years. This Is Given Below:

Table06: Return On Equity

Banks	2016	2017	2018	2019	2020
IBBL	9.28%	9.63%	11.07%	9.08%	7.385
BBL	18.33%	21.30%	17.94%	13.06%	9.90%
DBBL	10.3%	13.2%	19.7%	17.2%	18.4%

Explanation: Return on Equity 15-20 percent are commonly viewed as adequate. In addition to other financial ratio, roe is a thought in stock valuation. In that equivalent case, we can see that DBBL bank has a higher roe than the other two banks in most recent two years. In 2017, BBL had the biggest roe of 21.30%, which dropped to 13.06% in 2019. IBBL, then again, has not had the option to reach 15% over the most recent five years. DBBL, then again, is fabulous at making their resource beneficial.

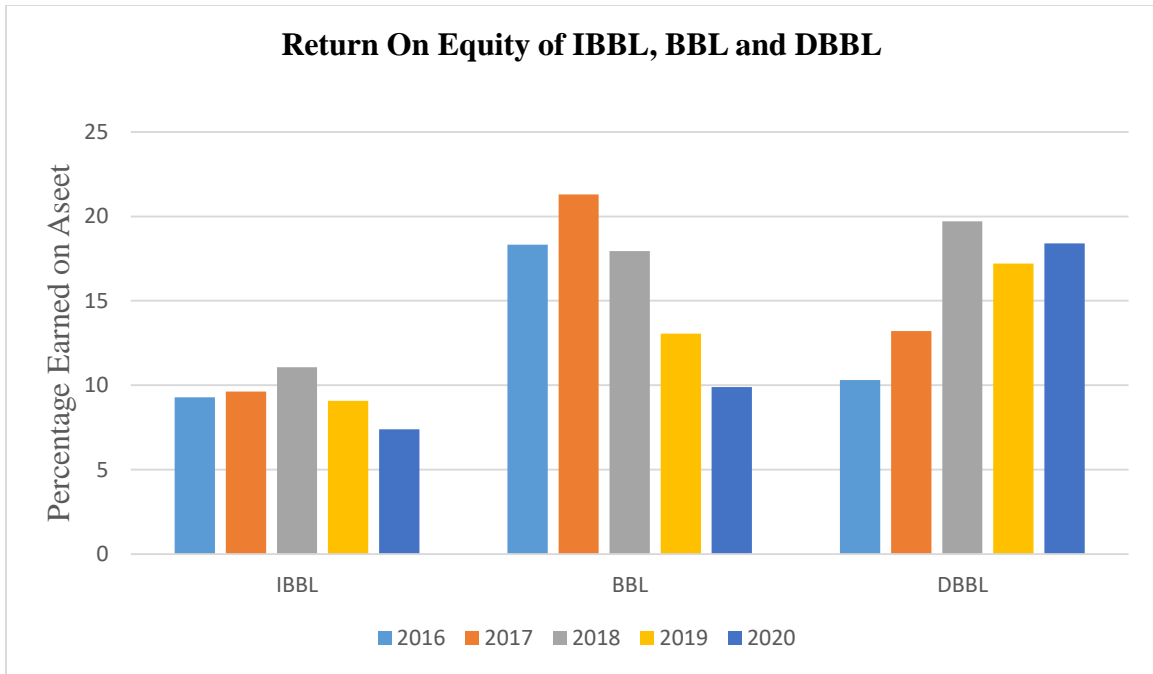


Figure06: Return On Equity of three banks

3.7 Price Earnings Ratio (Times) of IBBL, BBL and DBBL

The price earnings ratio relates an organization's deals to its profit per share. It's a standard proportion utilized by monetary firms to decide how much an organization is worth. The price earnings ratio reflects swapping scale principles just as the sum you'd get per result of income or possible profit, contingent upon the circumstance.

Over the most recent five years, I've investigated Brac bank limited, Islami bank Bangladesh limited, and Dutch Bangla bank limited return on equity. The scales this year are as respects:

Table07: Price Earnings Ratio(Times) of Three Banks

Banks	2016	2017	2018	2019	2020
IBBL	12.54	10.11	12.24	7.05	7.01
BBL	12.26	22.08	16.16	12.47	12.94
DBBL	13.1	12.5	6.9	8.2	6.5

Explanation: Brac bank has kept up with great benefit in most recent 5 years than other two banks. It has the most exorbitant cost profit proportion of 22.08 at 2017 thinking about 5 years. Execution of other two banks as far as keep up with worth of offer are sequentially diminishing in the course of the most recent 3 years.

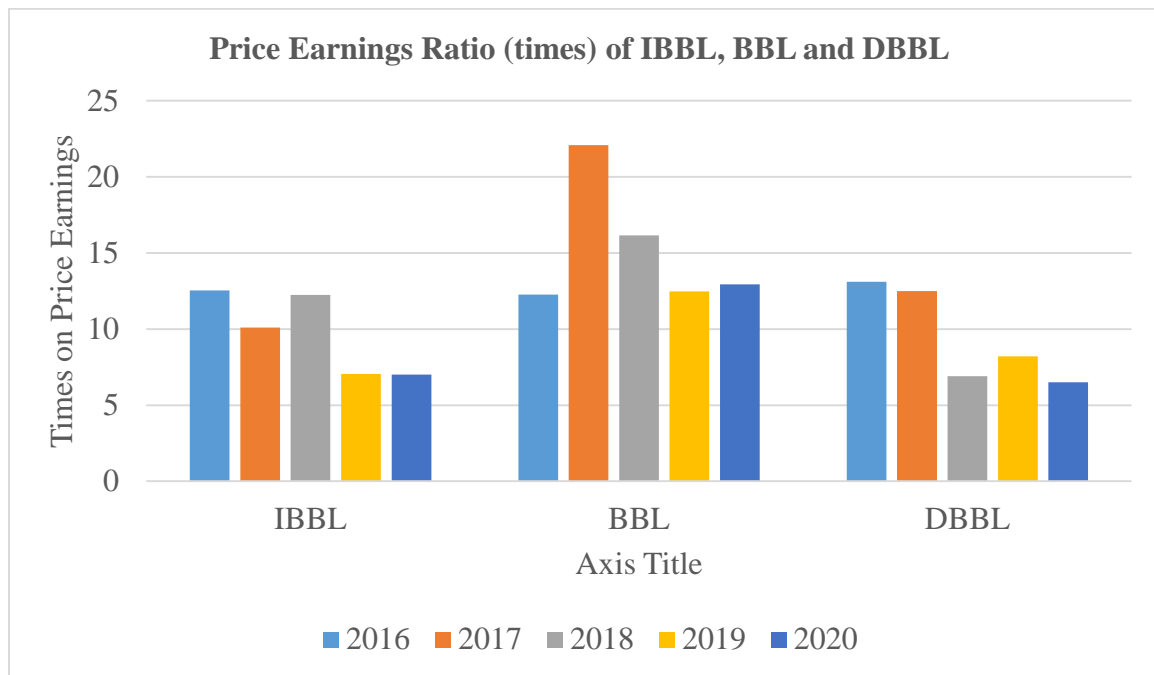


Figure07: Price Earnings Ratio(Times) of Three Banks

3.8 Earnings Per Share of IBBL, BBL and DBBL

The profit of a company is dividend by the quantity of remarkable portions of its generally expected stock to show up at earnings per share (eps). Eps is a normally utilized strategy to gauge business valuation since it shows how much money an enterprise creates for each portion of its shares.

This table is given below earnings per shares of IBBL, BBL and DBBL previous five years:

Table08: Earning Per Share of Three Banks

Banks	2016	2017	2018	2019	2020
IBBL	2.77	2.91	3.77	3.31	2.81
BBL	5.23	4.91	4.50	4.26	3.42
DBBL	8.9	12.3	21.0	8.7	10.0

Explanation: Here is the trend analysis of procuring per shares of three banks throughout the most recent five years. Assuming we center around the graphical portrayal, it obviously shows that DBBL has most elevated procuring per share thinking about other two banks. Brac has put as second and IBBL performed exceptionally low among the as far as acquiring per share. Assuming we center around the trend line of DBBL it shows that the line decrease in 2019 after the best exhibition in 2018. Thus, it vacillates a ton. Then again, Brac and IBBL perform well in 2019 thinking about earlier years. Investor would pay more for a company shares on the off chance that they accept the organization's income are superior to the offer cost, so some higher eps shows more noteworthy worth. If financial backers need risker venture, they will put resources into DBBL to get better yield consider other two banks stable performance.

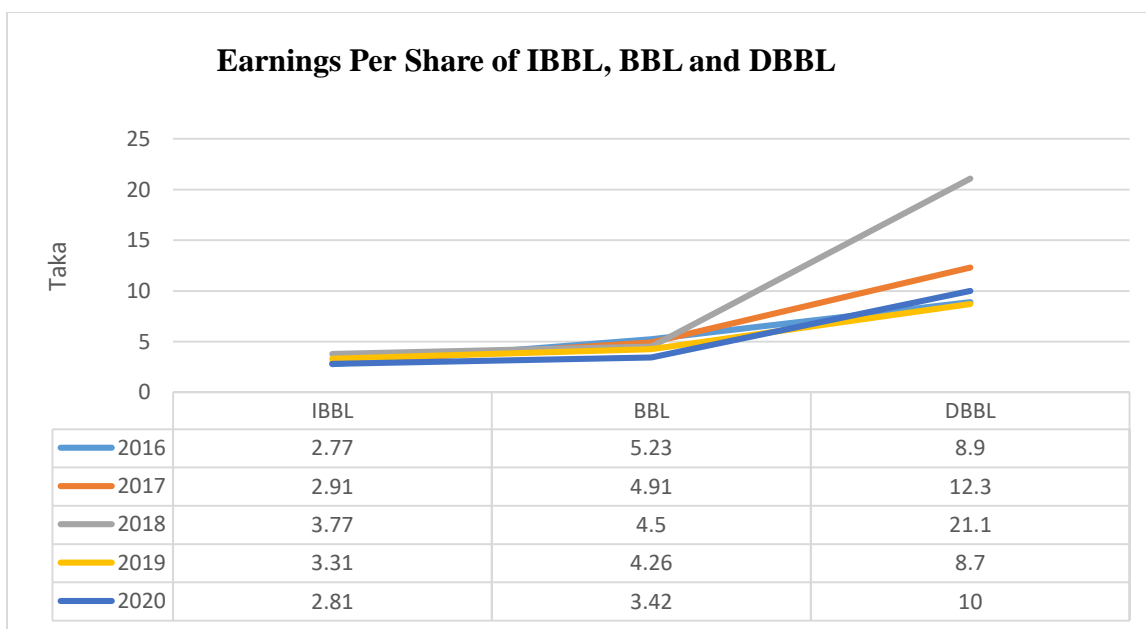


Figure08: Earning Per Share of Three Banks

3.9 Revenue of IBBL, BBL and DBBL

The pay procured by routine business exercises, including limits and derivations for returning merchandise, is alluded to as income. That is the sum on the top line, or gross revenue, from those costs are deducted to show up at net profits. Banks benefit from the differential between the expense they address for stores and the cost they get or profit from leasers, just as the premium they get on their credits. Banks will also make money by investing their assets short term debt and earning interest.

Throughout The Most Recent Five Years, I've Expounded On Brac Bank Limited, Islami Bank Bangladesh Limited and Dutch-Bangla Bank Limited Revenue. The Information for Those Years Are Describe Below:

Table09: Revenue of IBBL, BBL and DBBL

Banks	2016	2017	2018	2019	2020
IBBL	61,557	66,939	77,596	88,131	84,493
BBL	15,965	18,710	19,165	21,388	20,508
DBBL	21,333.2	23,550.5	29.215.5	34,705.8	34,679.6

By Considering 2016 As A Base Year of Trend Analysis Is Calculated. Islami Bank Bangladesh Limited, Brac Bank Limited and Dutch Bangla Bank Limited Previous Five Years' Trend Analysis Has Given Below:

Table10: Trend Analysis of IBBL, BBL and DBBL

Revenue	Trend 1 st Year	Trend 2 nd Year	Trend 3 rd Year	Trend 4 th Year	Trend 5 th Year
IBBL	100	47.02769237	85.17451533	78.99875333	68.17916464
BBL	100	115.5144787	135.6358018	148.838274	159.2022433
DBBL	100	97.63833565	107.7875418	133.7155019	158.843883

Explanation: The trend analysis shows how those banks perform throughout recent years by considering year 2016 as a base year. Brac bank's presentation are gradually improving on throughout recent years. Interestingly, the exhibition of IBBL radically fall in 2017. Later on, they further develop their exhibition however not comparable to base year. They are attempting to get in to sufficient. Besides, DBBL performance fall in 2017, but they manage to improve their performance later year.

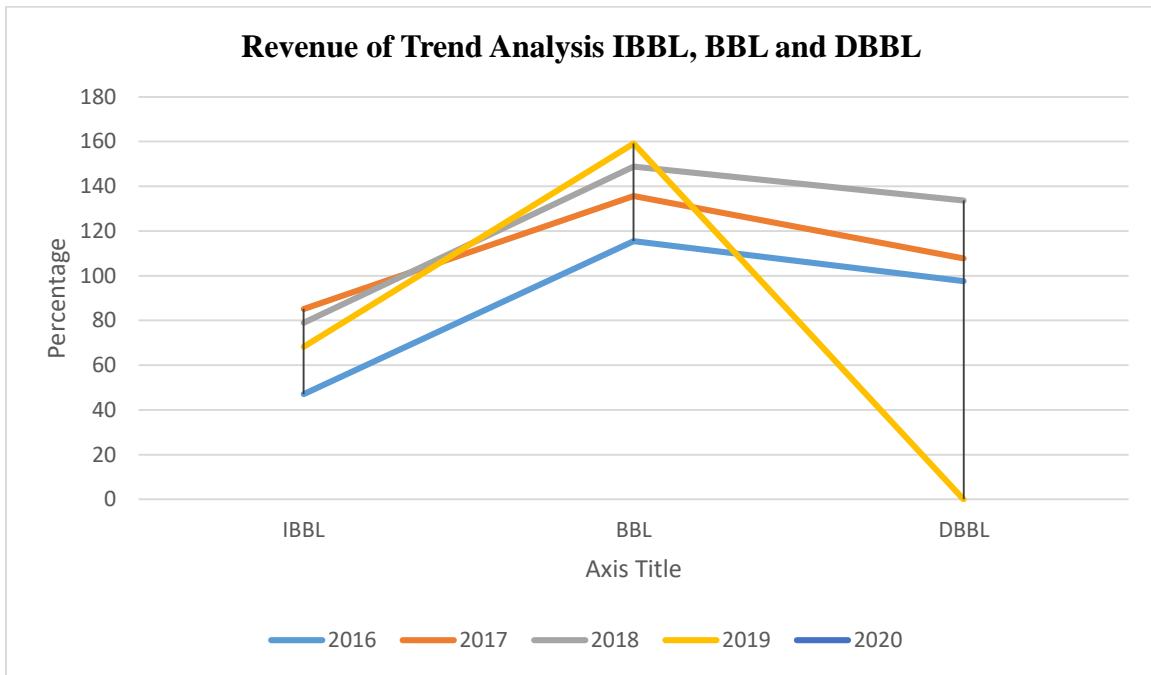


Figure09: Revenue Trend Analysis of Three Banks

3.10 Total Operating Expenses of IBBL, BBL and DBBL

Consistently, operating expenses are associated with the administration and organization of an organization to work. For most organizations, working expenses are inescapable and unavoidable. Any business has been active in bringing getting costs all together down to accomplish a competitive advantage and raise profits. Decreased functional expenses, then again, could endanger the validity and nature of activities. Expansion in working cost shows greater action remember for day to day premise.

I Have Assembled About Islami Bank Bangladesh Limited, Brac Bank Limited and Dutch Bangla Bank Limited Total Operating Over Five Years. The Information of Those Below Listed Five Years:

Table11: Total Operating Expense

Banks	2016	2017	2018	2019	2020
IBBL	17,687 Million	18,751 Million	19,357 Million	21,276 Million	24,908 Million
BBL	7952 Million	9660 Million	10,343 Million	11,440 Million	11,907 Million
DBBL	15,811 Million	17,867 Million	20,522 Million	23,445 Million	24,178 Million

The Trend Analysis Is Estimated Using 2016 As The Base Year. The Following to The Result of Five-Years Trend Analysis for Islami Bank Bangladesh Limited, Brac Bank Limited and Dutch Bangla Bank Limited. This Table Is Given Below:

Table12: Total Operating Expense Trend Analysis of Three Banks

Bank	Trend1st Year	Trend 2 nd Year	Trend 3 rd Year	Trend 4 th Year	Trend 5 th Year
IBBL	100	134.0923755	154.2533227	170.4859823	187.6653281
BBL	100	131.7745368	141.0890377	156.0650368	171.0789654
DBBL	100	139.8402369	151.9298996	171.076738	192.079896

Explanation: The Trend Analysis of Total Operating Expense of Three Bank Shows That the Complete Working Cost Is Each of the Banks Are Expanding. Which May Be Trying for IBBL as Their Income Isn't Expanding in Same Manner. These Three Banks Are Spending Substantially More Cash On Their Everyday Action. As Brac Bank's Income Is Additionally in Expanding Throughout the Last Years. Along These Lines, It Lets Us

Know That Their Spending On Action Gives the Best Result Thinking About Other Two Banks.

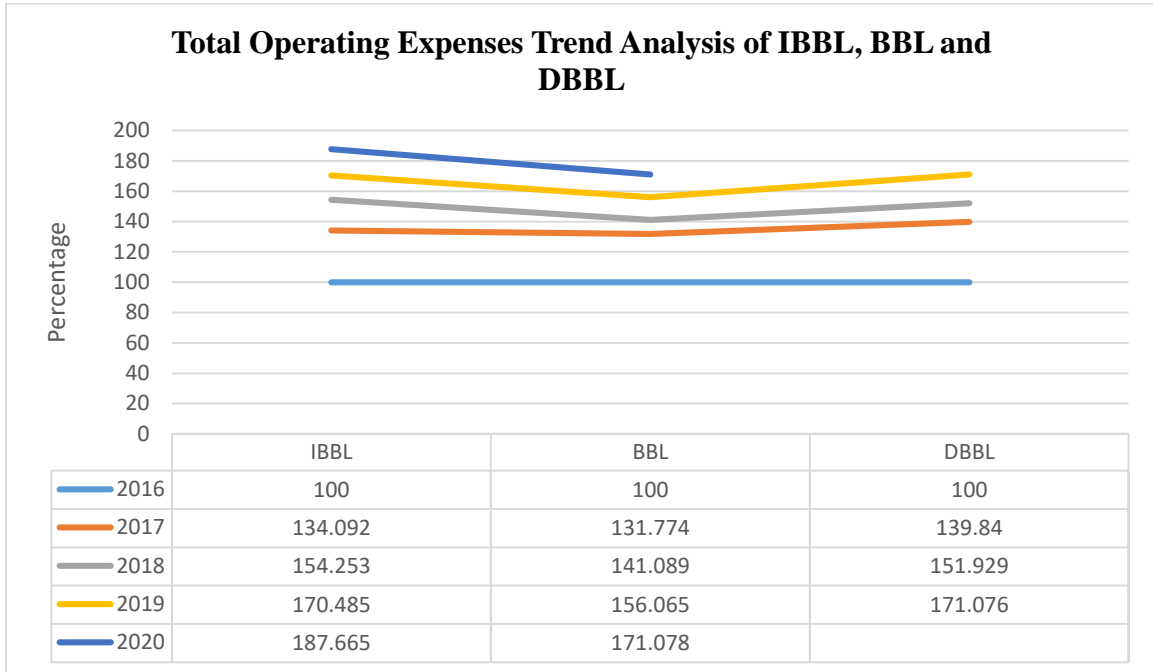


Figure10: Total Operating Expense Trend Analysis of Three Banks

Chapter 04

Findings & Recommendations

4.1 Findings

I have complete analyzing, comparative financial performance analysis of commercial banks in Bangladesh this banks are Islami bank Bangladesh limited, Brac bank limited and Dutch Bangla bank limited.

Above all else, I have thought about net profit after tax between IBBL, BBL and DBBL last 5 years. IBBL 2016 to 2018 increase their net profit after tax, but 2019 they fall their NPAT, they are not developing their net profit after tax, similarly 2020 they mostly down their net profit after tax. BBL has net profit after tax increase 2016 to 2019, but in 2020 they decrease their NPAT. Then, DBBL has further develop their net profit after tax in 2016 to 2020. They are mostly increasing their net profit after tax. Then, IBBL, BBL and DBBL has Loans and Advance increasing 2016 to 2020. Here, IBBL much better contrast with the other bank and BBL further to developing their loans and advance and DBBL has always good done. Return on assets of IBBL has the most elevated moderately other two banks and IBBL can't surpass in 1% recent 5 years. Be that as it may, BBL and DBBL is great keeping up with in recent 5 years. Return On Investment of IBBL has mostly fall down 2020 similarly, BBL has mostly fall down 2020. and DBBL has Return On Investment fall in 2018, but they are increasing in 2020. IBBL is further developing year to year it's adequacy of benefit in venture. Return On Equity previously BBL the biggest rate and DBBL has a most elevated ROE then the other two banks. IBBL then again has not had the option to reach 15% over the most recent 5 years. Price Earnings Ratio (times) BBL has keep up with great productivity in most recent long term then other two banks. IBBL and DBBL in term of keep up with worth of the offer are successively diminishing. Here is the pattern investigation of Earning Per Share of three banks in the course of the most recent 5 years. DBBL has most noteworthy EPS in other two banks. BBL has the set second and IBBL execution is exceptionally low in the term EPS.

Revenue the trend analysis shows how those bank exhibitions throughout the course of recent years. BBL has execution are step by step working on over the beyond long term. IBBL, they further develop their presentation however not exactly great as base year and DBBL they further develop their performance in later year. Total operating expenses the trend analysis of three banks shows the absolute working cost all of bank are the expanding. IBBL as the income isn't expanding in same manner. In any case, BBL and DBBL income is additionally expanding over the year. Thus, three-banks spending considerably more money on their everyday.

4.2 Recommendations

From this concentrate, I understand and acquire genuine information on banking industry. after completing my study, I want to put total suggestion which is exclusively my own perception. I don't know that suggestion is perfect for the bank because I am not a specialist of banking sector.

IBBL has Net Profit After Tax in 2016 to 2018 increasing their profit but, 2019 they are decreasing their profit. They can't improve in 2020, they are try to identify the problem and solve them. Then, they are improving their Net Profit After Tax. Similarly, BBL has net profit after tax increasing 2016 to 2019, they are try to highly improve their profit. But in 2020, they have some lacking that's why decreasing their profit. They are try to solve it. DBBL highly improve their profit in 2016 to 2020. IBBL always better to improve their deposit in 2016 to 2020. IBBL has more deposit. BBL and DBBL to improve their deposit 2016 to 2020. Those banks are not facing problem to their deposit. IBBL has Return On Assets not more 1% in 2016 to 2020. They are try to improve it. But BBL has ROA in 2016 to 2020 1% or more. They are try to good return on assets. Similarly, DBBL has ROA 1% or less in 2016 to 2017, but they are try and improve their ROA 2018 to 2020. In 2016, IBBL has ROI 8.64%, then 2017 decrease their ROI 8.14%, then their ROI increasing 2018 and fall down in 2019 and more decrease, 7.40% in 2020. BBL has ROI 2016 to 2017 increase, but their ROI fall down in 2018 to 2020. Then, DBBL ROI has decrease in 2017 to 2018, then they are improving 2019 to 2020. Return On Equity of IBBL has in 2016 to 2018 is high, but IBBL ROE are dropped in 2019 to 2020. BBL has ROE in 2016 to 2017

©Daffodil International University 26

more high, then in 2018 to 2020 ROE has BBL low. And DBBL has ROE in 2016 to 2018 more high, but in 2019, ROE has low, then 2020 DBBL has ROE is high. They are increase their Return on Equity. In 2016, IBBL has Price Earnings Ratio (times) 12.54, then 2017, IBBL PER performance is low 10.11. In 2018, it performance will high 12.24, 2019 to 2020, IBBL Price Earnings Ratio low performance, they can try to improve their performance. BBL has PER in 2016, is 12.26, then it will be high performance in 2017 is 22.08. 2018 to 2019 their performance will decrease and 2020 it will good performance is 12.97. Then, in 2016, DBBL has Price Earnings Ratio is 13.1, it will low 2017 is 12.5, it will also decrease 2018 is 6.9. then, it will be high for 2019 is 8.2 and at last, 2020 it will low performance it PER is 6.5. They can try to improving their performance. In 2016, IBBL has Earnings Per Share is 2.77, then it will increase in 2017 is 2.91 and 2018 it will also increase is 3.77. Then 2019 to 2020 it will be low. IBBL try to better performance next years. BBL has Earnings Per Share in 2016 is 5.23, in 2017 it will be 4.91. in 2018 it will be 4.50, in 2019 it will be 4.26, and 2020, it will be 3.42, they are trying to improving performance. DBBL has EPS in 2016 to 2017 they increasing their performance and 2018 it will highly be increasing its EPS is 21.0, but 2019 it will fall down its EPS is 8.7 and 2020 it will increase, its EPS is 10.0. In 2016, IBBL has Total Operating Expense is 17,687 million, then 2017 to 2020 their increasing their total operating expense because their income is high. Similarly, Brac Bank Limited and Dutch Bangla Bank Limited has Total Operating Expense improve in 2016 to 2020, because their income is high. Those Banks are always trying to better position in Bangladesh. They have some problem but they are always try to solve it.

Chapter 05

CONCLUSION

5.1 Conclusion

By isolating, the Financial rundowns similarly as the degrees, it very well may be said that those Banks Restricted has been doing commendably in a few of pieces. As a feature of my internship program, it gives me extraordinary delight to wrap up my report. I'm doing financial performance analysis and ratio analysis for three different banks are IBBL, BBL and DBBL. Assuming we see the near the evaluation of financial record things, it makes the feeling that the current assets are higher than resources. By excellence of the near paying verbalization, when in doubt, the net profit was diminished underground frightening little creature it was fluctuating over the period. Regardless, when looking at overall immovable working compensation and the net advantages they were essentially extended consistently. Because of the standard size relative appraisal of benefit report things, it gives that the undertaking was in the diminishing model and the liabilities were in the developing model. The assets were diminishing and fixed resources were stretching out over the periods. In the common size pay explanation, the functioning costs were unnecessarily high and they were extending reliably and the net advantages was decreasing step by step. The assets of IBBL, BBL and DBBL were extended a large portion of the occasions which are important for those bank. In the event, that we see the advantages position of those bank, it can without all in all apiece of stretch be said their Net profit and Deposit. We can see the EPS extents of Likewise when we analyze the dissolvability degrees, we can say that IBBL, BBL and DBBL should to give a valiant effort to keep up their impact to extents as all of these extents show that they have exceptionally high effect and hence, they likewise have a higher risk. Other than this, they need to develop the extent of critical worth capital as a lot of effect might be related to more risk what's more, it shows the bank's monetary lack. Finally, it might be said that, those banks are mostly improving their Assets and always creating new things of those banks in Bangladesh.

References

- [1] IBBL Mobile Banking (Mcash) [Last Accessed 11:32 AM]
[IBBL Mcash: At A Glance \(Islamibankbd.Com\)](http://Islamibankbd.Com)
- [2] Brac Bank Limited [Last Accessed 5:00 PM]
<https://www.Bracbank.Com/En/About-Us/>
- [3] BRAC Bank Limited Bkash [Last Accessed 6:04 PM]
<https://www.Bkash.Com/Node/2473>
- [4] DBBL Mobile Banking-Rocket [Last Accessed 6:40 PM]
<https://www.Dutchbanglabank.Com/Rocket/Rocket.Html>