

Internship Report
ON
COMPARATIVE PERFORMANCE ANALYSIS
OF COMMERCIAL BANKS IN BANGLADESH:
A CASE STUDY

Submitted To

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Letter of Transmittal

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Rozina Akter
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Subject: Internship report submission on Comparative Performance Analysis of Commercial Banks in Bangladesh: A Case Study

Dear Maam,

I am pleased to present the report "**Comparative Performance of Commercial Banks in Bangladesh: A Case Study**," which is a prerequisite of the Department of Business Administration's BBA program. I finished the report on time and met all of the objectives that had been mentioned. Aside from academic education, this internship program and report writing have helped me to get subject related information.

I've done all I can to make this report as useful and informative as possible. Hopefully, the report will meet your expectations and you will thank me for my efforts. It should be emphasized that I would not have been able to complete this report without your direction and support. I would gladly explain any questions you may have about this study.

Thanks for your consideration.

Sincerely yours

Tahmina Akter

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Tahmina Akter

ID: 181-11-5880

Department of Business Administration
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Certificate of Approval

To certify that **Tahmina Akter, ID: 181-11-5880**, is a regular student at Daffodil International University's Department of Business Administration, Faculty of Business and Entrepreneurship, she has completed her internship report in under my direct supervision, '**Comparative Performance Analysis of Commercial Banks in Bangladesh: A Case Study**' is the subject of her paper. I feel that the report meets all of the standards for the BBA program's partial requirements, and that it is adequate.

I wish her every success in her career.

Rozina Akter

.....

Rozina Akter
Assistant Professor
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Student's Declaration

I hereby declare that the report of internship namely 'Comparative Performance Analysis of Commercial Banks in Bangladesh: A Case Study' is prepared by me after the completing of 3 (three) months of internship. This report is submitted by me to Daffodil International University, for the degree of Bachelor of Business Administration. I also declare that this paper is my original worked and prepared for academic purpose which is a part of BBA and the paper may not be used in actual market scenario.

Yours sincerely,

Tahmina Akter

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Tahmina Akter

ID: 181-11-5880

Program: BBA (Major in Finance)

Department of Business Administration

Acknowledgement

Thank to, Creator Allah, for allowing me to complete my internship report. I'm also thankful for the help I received from my family while I was working on this report.

Then I'd want to thank Assistant Professor **Rozina Akter** for her significant assistance in preparing my report. It may concern you to know that finishing without her involvement would have been tough.

In addition, I'd want to show my appreciation to my friends and seniors, who have tremendously aided me in understanding the report. Not only that, but I thanked each and every one of the organization's employees who helped me discover how they operate.

It gives me great joy to thank all of my senior brothers and sisters for their advice on how to properly finish my thesis.

I'd want to offer my deepest appreciation to all of these great folks for their unshakable cooperation; I'll never forget it.

Executive Summary

The financial system's health is interconnected to the health of the economy. Banks are using the public's funds for investment purposes. This internship report is based on a four-month internship program as part of the BBA program's requirements.

Bangladesh has around 30 commercial banks that drive our economy. Agrani Bank is one of the country's most successful commercial banks. As competition intensifies, commercial banks are continually seeking for ways to improve their credit operations and performance assessment. I conducted a comparative analysis of three of Bangladesh's top performing banks in this report. These banks include BRAC Bank, Dutch Bangla Bank, and Eastern Bank, which all have the CRAB rating of AA3.

Based on several financial parameters, such as Return on Equity, Return on Asset, Return on Investment, Profit after Tax, Loans and Deposit Size, earning per Share, the comparative study is carried out. There are a number of additional elements that are taken into account while evaluating performance. Finally, there are some conclusions to be drawn from this study.

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Chapter-01

Introduction

1.1 Introduction

This internship report will examine the performance of three of Bangladesh's largest banks. BRAC Bank, Dutch Bangla Bank, and Agrani Bank have been chosen as the banks. These banks have been chosen because they operate very well and have a very high credit rating. All of these banks have a credit rating of at least AA3 according to the Bangladesh Credit Rating Agency (CRAB). Simultaneously, the banks were chosen after reviewing a variety of annual reports and examining their financial parameters such as ROE, ROI, ROA, the percentage of categorized loans to total loans, earnings per share, total assets, and total deposits, asset and deposit growth, and so on. Additionally, these banks were chosen based on the advice of certain experienced bankers. According to them, these are few prominent banks that have performed well during the previous several years.

1.2 Objectives of the Study:

1.2.1 Primary Objective

The major purpose of this study is to compare Agrani Bank Limited's performance with two other prominent Bangladeshi banks.

1.2.2 Secondary Objective

- To measure the profitability of the commercial banks by calculating ratio of three banks.
- To find out the area in which the banks are not meeting their expectations.
- To make some findings and give some suggestion.

1.4 Methodology of the study

For the purpose of preparing this study, data was mostly gathered from the separate banks' annual reports and websites. Numerous ratio analyses are utilized in this report. Data is gathered from banks' annual reports and financial statements, and ratios not included in the annual report are computed using the information included in the annual report. For example, although the growth rate of assets and deposits is not disclosed explicitly in the annual report, the total assets and deposits for successive years are. Deposit and asset growth may be determined using these statistics. Numerous ratios have been chosen to analyze banks, including return on equity to

determine the efficiency of using equity, return on assets to determine the efficiency of using bank assets, return on investments to determine investment efficiency, total classified loans to total loans to determine the efficiency of loan collection, earning per share to determine earnings per share, and net income ratio to determine the efficiency of operating costs to generate r. The financial data included in the assessment span the previous three years, since a greater focus should be placed on current-year success when analyzing performance.

1.5 Limitation of the Study

The first problem is that I am unfamiliar with all of the information in the annual report, thus I am unable to properly evaluate it. Since of this, certain information may be incorrect because the amount of time spent on the project is insufficient to have an understanding of the organization.

Chapter-2

Organizational Overview Part

2.1 About Agrani Bank Limited

As a public limited company, Agrani Bank Limited, a leading commercial bank in Bangladesh with 879 branches and over 100 foreign exchange houses and correspondents, was formed on May 17, 2007, to take over the operations of Agrani Bank, which was established as a nationalized commercial bank in 1972 and went public on May 17, 2007. When Agrani Bank Limited was renamed Agrani Bank Limited, the government of Bangladesh signed a Vendors Agreement with Agrani Bank Limited on November 15, 2007 on behalf of Agrani Bank Limited on behalf of the previous Agrani Bank and the Board of Directors of Agrani Bank Limited.

13 (thirteen) people make up the Board of Directors of Agrani Bank Limited, which is presided over by a chairman. In addition to the CEO, the bank has Deputy CEOs and General Managers who support the Managing Director in running the business. Circle offices, 25 divisions at the headquarters, 62 zonal and 879 branches are all part of the bank's network.

2.2 History of Agrani Bank Limited

When Agrani bank was established in 1971, it took over the east's assets and liabilities according to Bangladesh banks (nationalization) order 1972 (P.O. No. 26 of 1972). Then there is Commerce Bank, a limited company. Functioning in East Pakistan during the time. The bank opened its doors with 249 branches and its headquarters in Dhaka, Bangladesh. A fundamental shift in philosophy was made from class-based banking to mass-based banking. The new govt. was forced to take drastic action because of the country's pre-independence economic woes and the lack of robust banking infrastructure built by local businesses. As one of the country's major nationalized commercial banks, Agrani Bank is in a unique position to do so. The bank now has 561 of its 891 branches in rural regions, where it is executing 29 initiatives for rural residents. I was assigned to work at Agrani Bank Ltd's Principal Branch, which is located at the Head Office of ABL. I really loved my time at Agrani Bank ltd., where I learned a great deal about both the financial and non-financial aspects of the company's operations.

2.3 Vision and Mission of Agrani Bank Limited

To become Bangladesh's foremost state-owned commercial bank, functioning at an international level of efficiency, quality, sound management, customer service, and strong liquidity at an international standard.

Visions of ABL: To become Bangladesh's premier state-owned commercial bank, functioning at an international level of efficiency, quality, sound management, customer service, and strong liquidity.

Mission of ABL: ABL's mission is to operate ethically and equitably within the strict regulatory framework imposed by our regulators, and to incorporate best practices to enhance our company policies and processes for the benefit of our customers and staff.

2.4 Slogan of Agrani Bank Limited

The Slogan of Agrani Bank Limited is “Committed to serve the nation”

2.5 About Brac Bank Limited

Bank of Bangladesh (BRAC) Limited was founded to serve the "unbanked" Small and Medium Enterprises (SMEs). BRAC Bank was inspired by the world's biggest NGO, BRAC, to provide small-ticket loans to small and medium-sized businesses (SME) in order to explicitly bring grassroots entrepreneurs into the cover of conventional banking services. BRAC Bank Small and medium-sized businesses (SME) make up almost half of BRAC Bank's loan portfolio.

2.6 History of Brac Bank Limited

On July 4, 2001, BRAC Bank Limited, a commercial bank from Bangladesh, began its journey. BRAC (Bangladesh Rural Advancement Committee) is one of the world's biggest non-governmental development organizations formed by Fazle Hasan Abed in 1972. In 2004, and 2005, it was the fastest-growing bank. Toward a poverty-free, enlightened Bangladesh, the Bank works on a "double bottom line" strategy in which profit and social responsibility work hand in hand.

Since 2011, BRAC Bank Limited, with institutional shareholdings by BRAC, the International Finance Corporation (IFC), and Shore Cap International, has been Bangladesh's fastest-growing bank. The bank has just gone public, and the price of its stock has soared to new heights, further indicating a bright future for the institution.

2.7 About Dutch Bangla Bank

Bangladesh's Dutch-Bangla Bank Limited (DBBL) is a bank. M Sahabuddin Ahmed (Founder & Chairman) and FMO, a Dutch financial institution, have formed DBBL, a Bangladeshi-Dutch joint venture private commercial bank. DBBL is a Bangladesh-based public limited company formed under the Bank Companies Act of 1991 and the Companies Act of 1994. Its major goal is to conduct all types of banking operations in Bangladesh. From June 3, 1996, the DBBL was in full operation. Both the Dhaka Stock Exchange Limited and the Chittagong Stock Exchange Limited have accepted the Bank's application for listing.

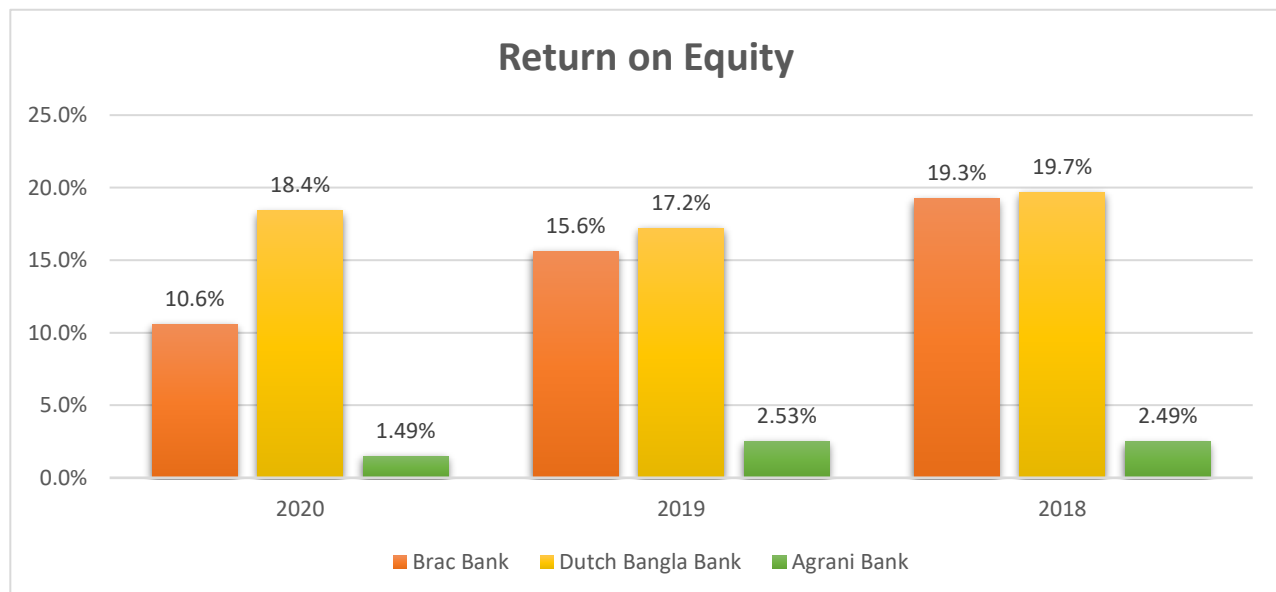
Chapter-3

Analysis and Discussion Part

3.1 Return on Equity (ROE)

Return on equity (ROE) is a critical metric for experienced investors. Using a return on equity (ROE) ratio, an organization's efficiency is measured by how much profit it generates for each unit of shareholder ownership. An important indicator of how successfully a company's management is creating value for its investors. The three banks' returns on equity are listed below.

| Return on Equity (ROE) | | | |
|------------------------|-------|-------|-------|
| Particular | 2020 | 2019 | 2018 |
| Brac Bank | 10.6% | 15.6% | 19.3% |
| Dutch Bangla Bank | 18.4% | 17.2% | 19.7% |
| Agrani Bank | 1.49% | 2.53% | 2.49% |



Interpretation:

The return on equity of Brac Bank is showing a decreasing trend in 2018 the ROE of Brac Bank was 19.3% which decreased to 10.6% in 2020.

The return on Equity of Dutch Bangla Bank is fluctuating over the year 2018-2020. In 2018 the ROE was 19.7% which decrease a little bit in 2019 to 15.6%, but increased in 2020 and the ratio was 18.4% which is a good sign.

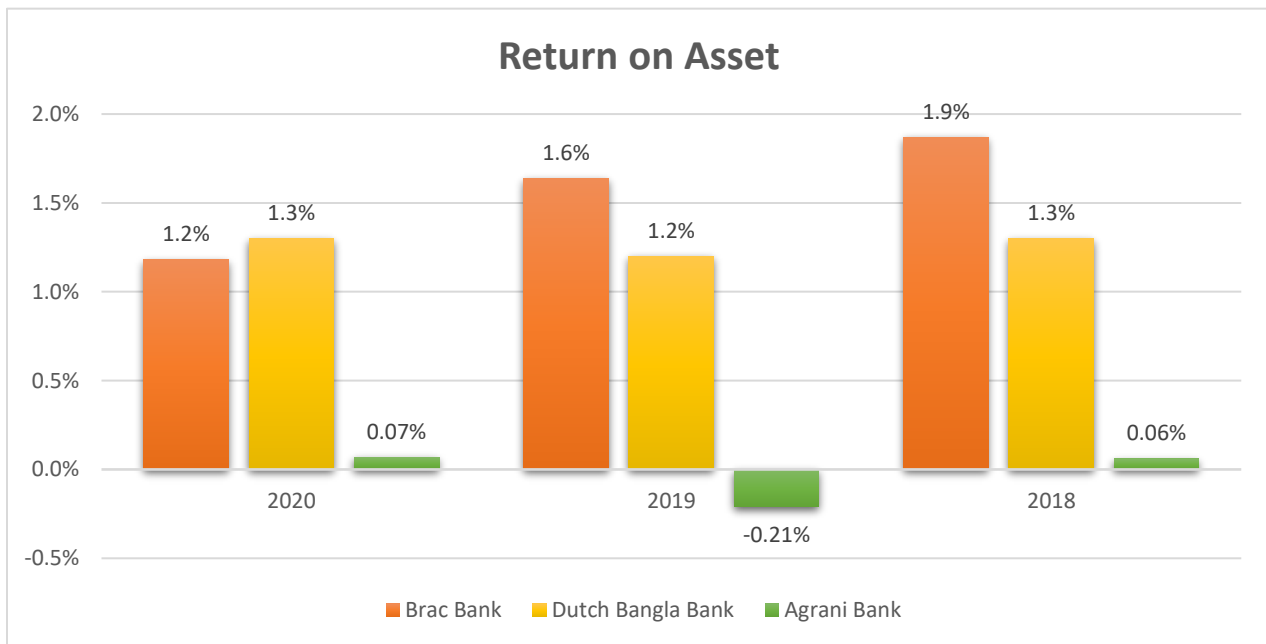
The return on equity of Agrani Bank Limited is decreasing. In 2018 the ROE of agrani bank is 2% and which remain almost same in 2019 but decreased in 2020 to 1.49%.

While comparing the performance of three bank, it is visible from that the ROE of Agrani Bank is lowest. Which indicate that the bank is unable to generate revenue from its owner equity.

3.2 Return on Asset (ROA)

The ratio of profit after taxes to average assets is known as return on asset. It shows how effective a company's asset is in terms of revenue generation. The greater the proportion, the better for the firm, since it indicates that the assets are more efficient. The following is the ROA of the chosen banks:

| Return on Asset (ROA) | | | |
|-----------------------|-------|--------|-------|
| Parrticular | 2020 | 2019 | 2018 |
| Brac Bank | 1.2% | 1.6% | 1.9% |
| Dutch Bangla Bank | 1.3% | 1.2% | 1.3% |
| Agrani Bank | 0.07% | -0.21% | 0.06% |



Interpretation:

The return on asset of Brac Bank is showing an almost constant rate between three years, and the rate is 1.6% - 1.2%.

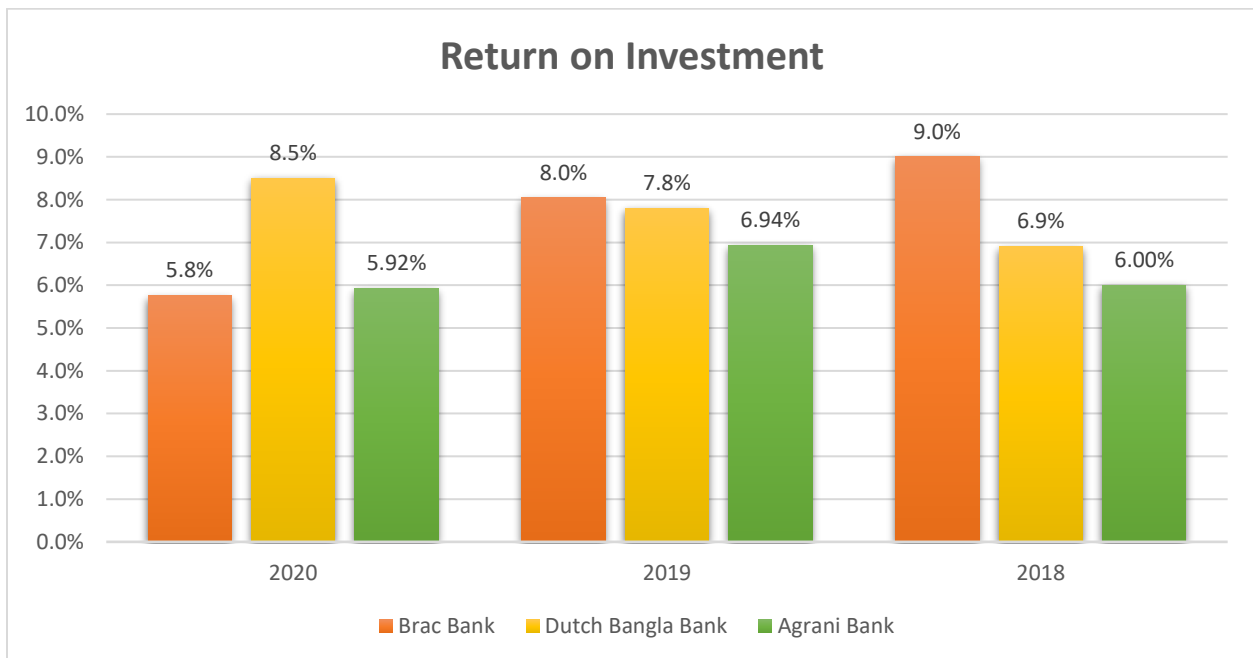
The return on Asset of Dutch Bangla Bank is also showing constant growth rate and the rate is 1.3% - 1.2%.

The return on equity of Agrani Bank Limited is fluctuating and also showing negative ratio in 2019.

While comparing the performance of three bank, it is visible from that the ROA of Agrani Bank is lowest. Which indicate that the bank is unable or inefficient to generate revenue from its Asset.

3.3 Return on Investment (ROI)

| Return on Investment (ROI) | | | |
|----------------------------|-------|-------|-------|
| Parrticular | 2020 | 2019 | 2018 |
| Brac Bank | 5.8% | 8.0% | 9.0% |
| Dutch Bangla Bank | 8.5% | 7.8% | 6.9% |
| Agrani Bank | 5.92% | 6.94% | 6.00% |



Interpretation:

The return on Investment of Brac Bank is showing a decreasing trend in 2018 the ROI of Brac Bank was 9.0% which decreased to 5.8% in 2020.

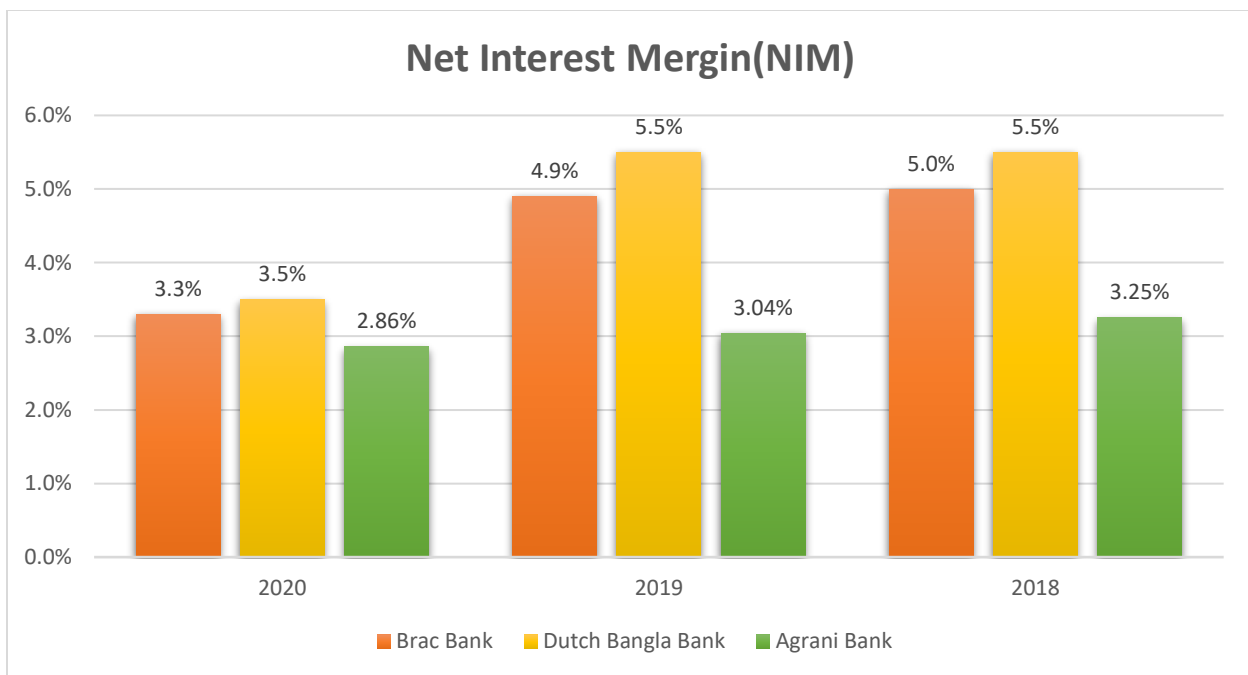
The return on Investment of Dutch Bangla Bank is increasing over the year 2018-2020. In 2018 the ROE was 6.9% which increased in 2020 to 8.5 which is a good sign, DBL has invested their fund in a profitable sector.

The return on Investment of Agrani Bank Limited is fluctuating. In 2018 the ROI of agrani bank was 6% and which increase a little bit in 2019 but it decreased again in 2020 to 5.92%.

While comparing the performance of three bank, it is visible from that the ROI of Agrani Bank is lowest. Which indicate that the bank has invested their fund in a low profitable sector.

3.4 Net Interest Margin (NIM)

| Net Interest Margin (NIM) | | | |
|---------------------------|-------|-------|-------|
| Particular | 2020 | 2019 | 2018 |
| Brac Bank | 3.3% | 4.9% | 5.0% |
| Dutch Bangla Bank | 3.5% | 5.5% | 5.5% |
| Agrani Bank | 2.86% | 3.04% | 3.25% |



Interpretation:

The Net Interest Margin of Brac Bank is showing a decreasing trend in 2018 the NIM of Brac Bank was 5.0% which decreased to 3.3% in 2020.

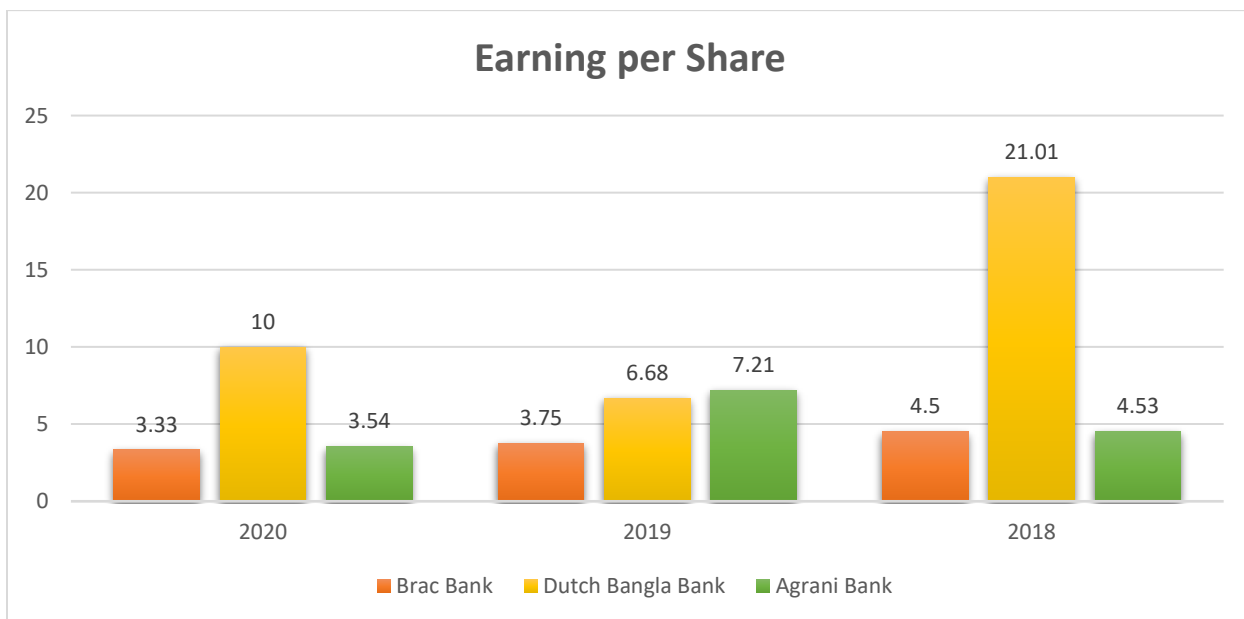
The Net Interest Margin of Dutch Bangla Bank is decreased in 2020. In 2018 the NIM was 5.5% which was constant in next year but it decreased in 2020 to 3.5%.

The Net Interest Margin of Agrani Bank Limited is also decreasing. In 2018 the NIM of agrani bank was 3.25% and which decrease a little bit in 2019 but it decreased again in 2020 to 2.86%. While comparing the performance of three bank, it is visible from that the NIM of Agrani Bank is lowest. Which implies investment inefficiency.

3.5 Earnings Per Share (EPS)

Earnings per share (EPS) is determined by dividing a bank's earnings by the number of outstanding shares of common stock. The resultant value is used to determine a company's profitability.

| Earnings Per Share (EPS) | | | |
|---------------------------------|-------------|-------------|-------------|
| Particular | 2020 | 2019 | 2018 |
| Brac Bank | 3.33 | 3.75 | 4.5 |
| Dutch Bangla Bank | 10 | 6.68 | 21.01 |
| Agrani Bank | 3.54 | 7.21 | 4.53 |



Interpretation:

The Earnings per share of Brac Bank is showing a decreasing trend in 2018 the EPS of Brac Bank was 4.5 which decreased to 3.3 in 2020.

The Earnings per share of Dutch Bangla Bank is fluctuating over the year 2018-2020. In 2018 the EPS was 21.01 but after that it decrease again to 10 in 2020.

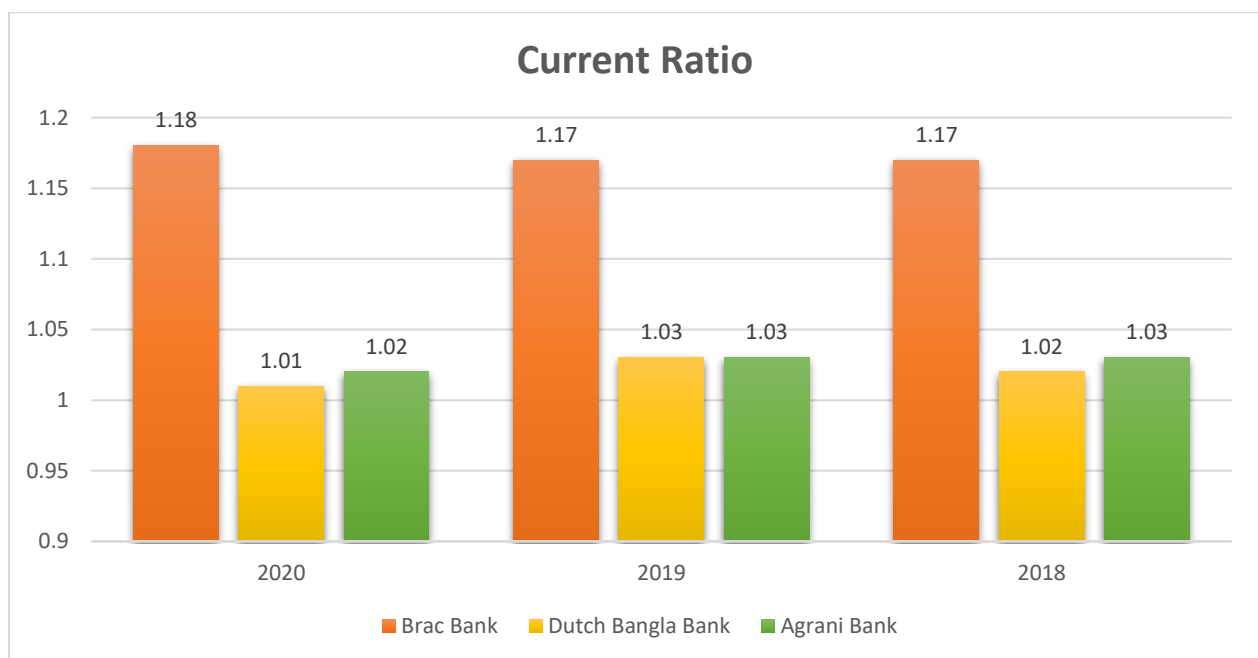
The Earnings per share of Agrani Bank Limited is fluctuating. In 2018 the EPS of agrani bank was 4.53 and which increase in 2019 to 7.21 but it decreased again in 2020 to 3.33.

While comparing the performance of three bank, it is visible from that the EPS of Agrani Bank is lowest. Which indicate that the banks profitability is very low.

3.6 Current Ratio

The current ratio is a liquidity ratio that assesses a company's capacity to pay short-term or one-year obligations.

| Current Ratio | | | |
|-------------------|------|------|------|
| Particular | 2020 | 2019 | 2018 |
| Brac Bank | 1.18 | 1.17 | 1.17 |
| Dutch Bangla Bank | 1.01 | 1.03 | 1.02 |
| Agrani Bank | 1.02 | 1.03 | 1.03 |



Interpretation:

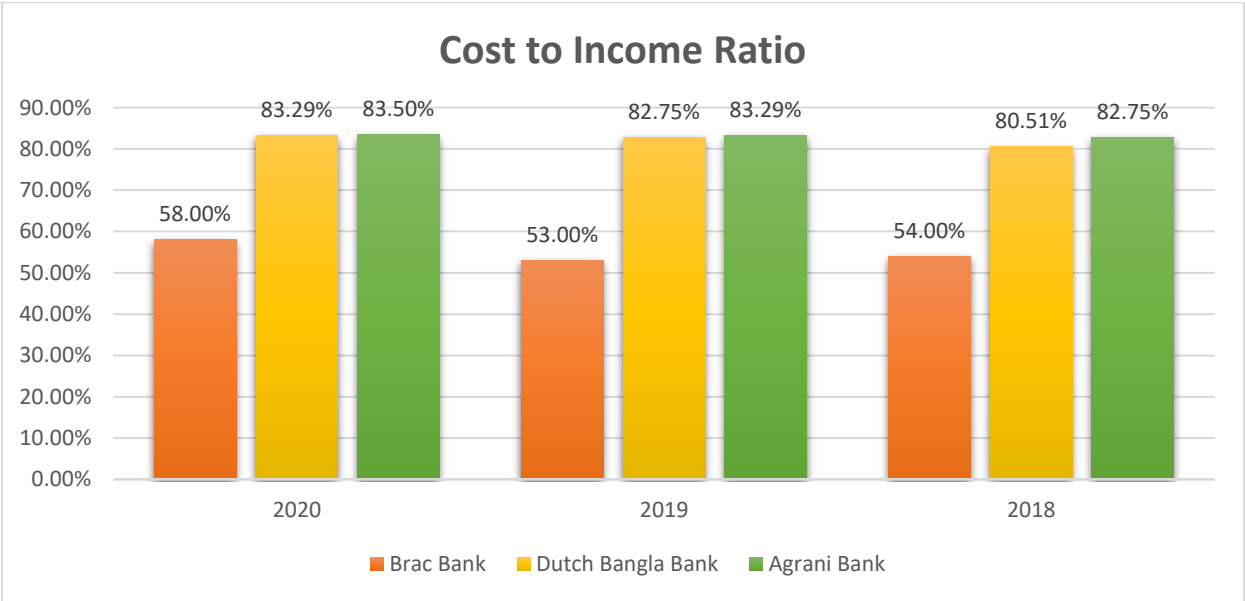
The current ratio of Brac Bank is showing a constant growth rate from 2018 to 2020 and the ratio is 1.17-1.18, which indicate that Brac bank has 1.17-taka reserve for 1.00tk liability which is good for the bank.

The current ratio of Dutch Bangla is also showing a constant growth rate from 2018 to 2020 and the ratio is 1.02-1.01, which indicate that DBL has 1.02-taka reserve for 1.00tk liability which is good for the bank. On the other hand, the current ratio of Agrani Bank Limited is also constant from 2018 to 2020.

While comparing the performance of three bank, it is visible from that the current ratio of all Bank is almost same.

3.7 Cost to Income Ratio

| Cost to income/Efficiency Ratio | | | |
|---------------------------------|--------|--------|--------|
| Particular | 2020 | 2019 | 2018 |
| Brac Bank | 58.00% | 53.00% | 54.00% |
| Dutch Bangla Bank | 83.29% | 82.75% | 80.51% |
| Agrani Bank | 83.50% | 83.29% | 82.75% |



Interpretation:

The cost to income ratio of Brac Bank is showing a increasing trend in 2018 the ratio of Brac Bank was 54.00% which increased to 58% in 2020.

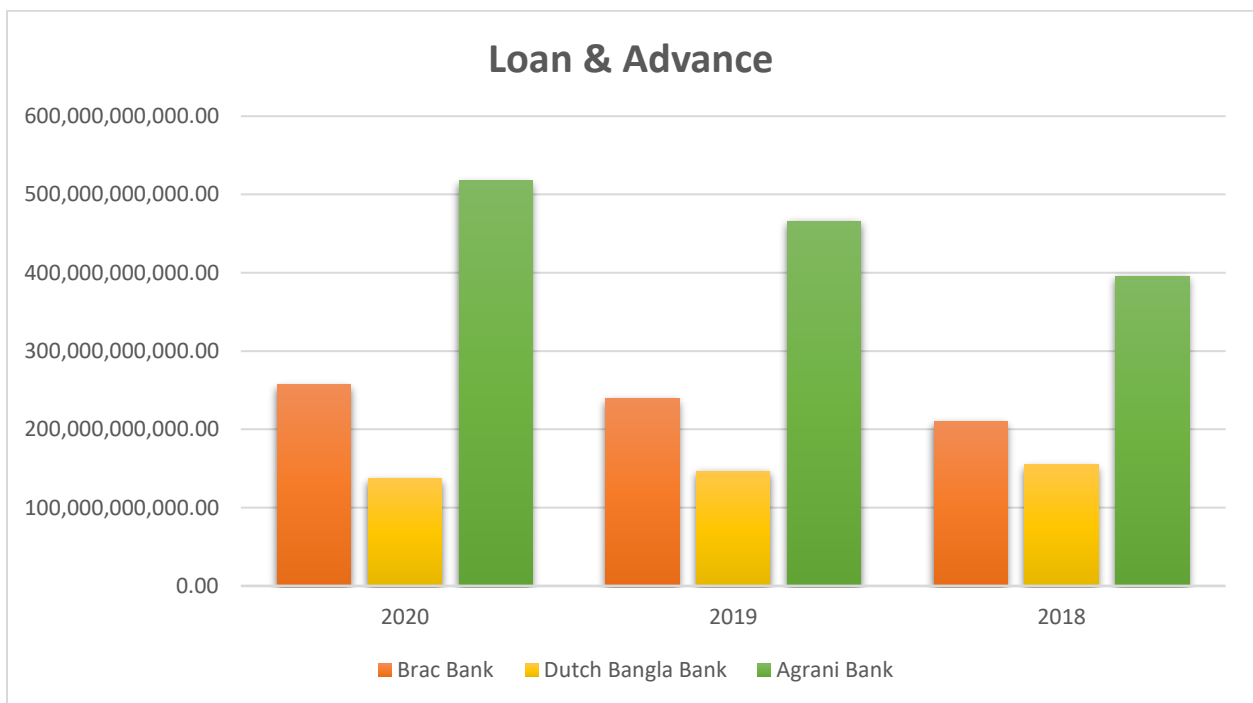
The cost to income ratio of Dutch Bangla Bank is also increasing over the year 2018-2020. In 2018 the ratio was 80% which increased in 2020 to 83% which is not a good sign.

The cost to income ratio of Agrani Bank Limited is showing almost constant growth rate. In 2018 the ratio of Agrani bank was 82% and which increase a little bit in 2019 & 2020 to 83%.

While comparing the performance of three bank, it is visible that the const to income ratio of Agrani Bank is almost constant but the ratio is high. Which indicate that the bank is unable to control their operational cost effectively.

3.8 Loan and Advance

| Total Loan and Advance | | | |
|------------------------|--------------------|--------------------|--------------------|
| Particular | 2020 | 2019 | 2018 |
| Brac Bank | 257,165,934,137.00 | 239,209,515,963.00 | 209,463,408,465.00 |
| Dutch Bangla Bank | 136,750,360,676.00 | 146,383,712,944.00 | 154,792,422,586.00 |
| Agrani Bank | 517,523,390,454.00 | 465,827,129,638.00 | 395,753,029,491.00 |



Interpretation:

The loan and advance of Brac Bank is showing an increasing trend in 2018 the loan and advance was 209,463,408,465.00 which increased to 257,165,934,137.00 in 2020.

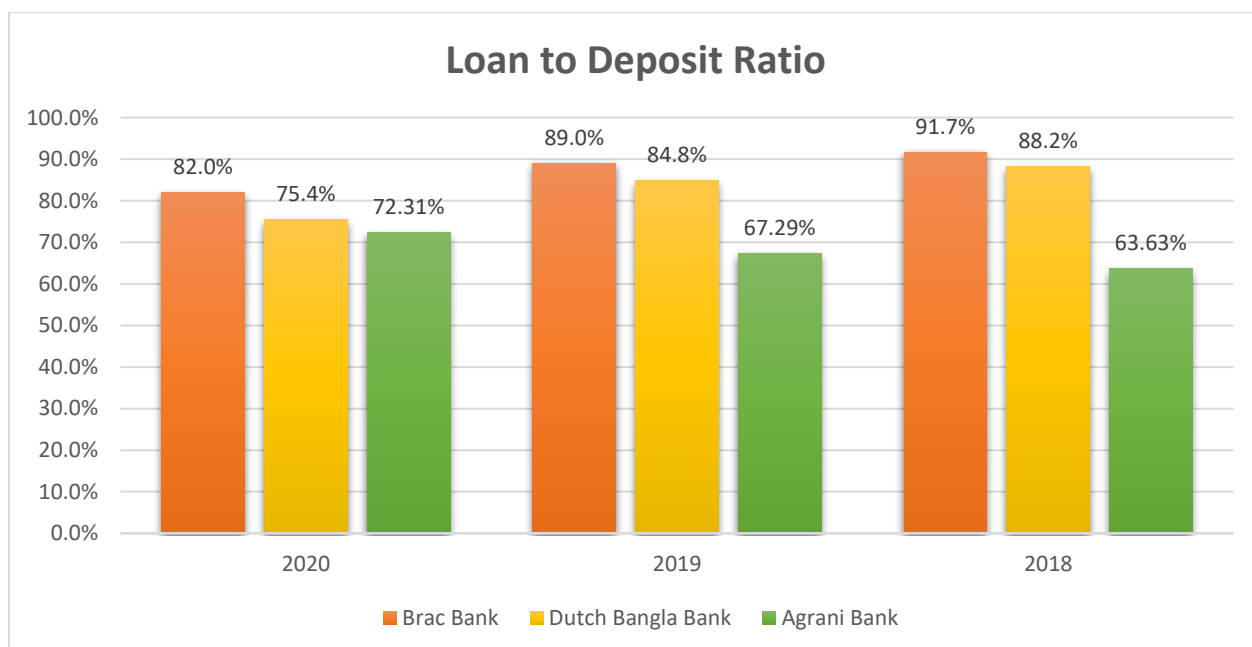
The loan and advance of Dutch Bangla Bank is increasing over the year 2018-2020. In 2018 the loan and advance were 154,792,422,586.00 which increased in 2020 to 136,750,360,676.

The loan and advance of Agrani Bank Limited are also increasing. Year by year.

While comparing the performance of three bank, it is visible that the loan and advance of every bank are increasing is lowest. Loan and advances are growing as a result of their attractive and flexible credit packages.

3.9 Loan to deposit ratio

| Loan to Deposit Ratio | | | |
|-----------------------|--------|--------|--------|
| Particular | 2020 | 2019 | 2018 |
| Brac Bank | 82.0% | 89.0% | 91.7% |
| Dutch Bangla Bank | 75.4% | 84.8% | 88.2% |
| Agrani Bank | 72.31% | 67.29% | 63.63% |



Interpretation:

The loan to deposit ratio of Brac Bank is showing a decreasing trend in 2018 the Loan to Deposit ratio of Brac Bank was 91% which decreased to 82% in 2020.

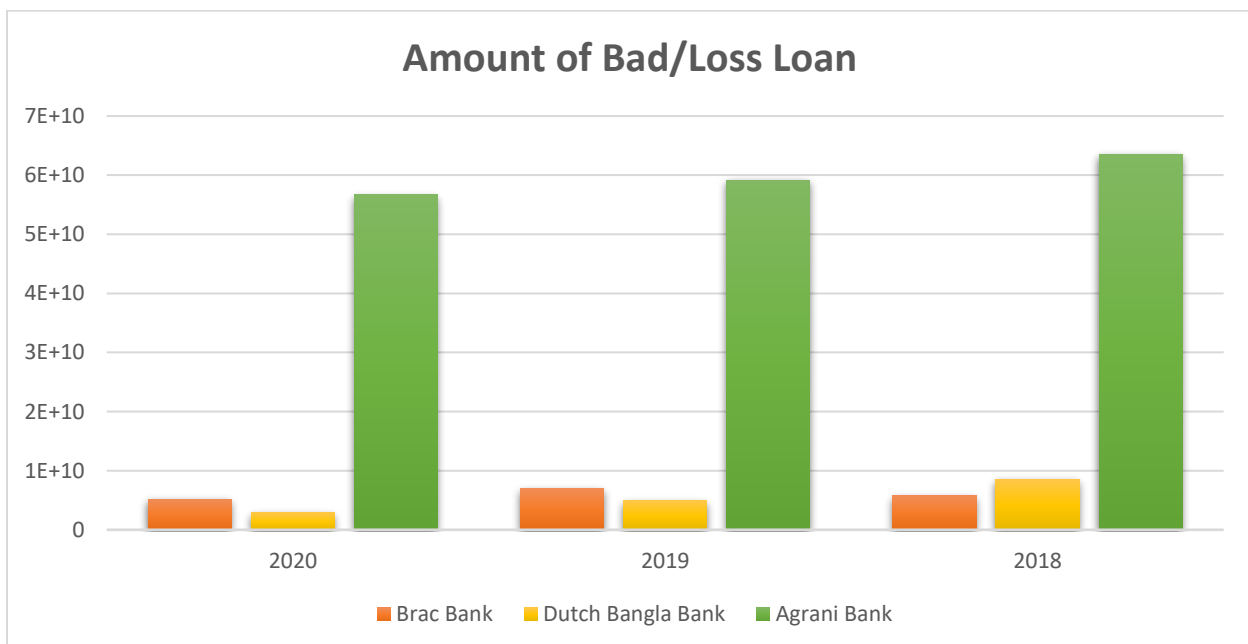
The loan to deposit ratio of Dutch Bangla Bank is also decreasing over the year 2018-2020. In 2018 the Loan to Deposit ratio was 88% which decreased in 2020 to 75% which is a good sign.

The Loan to Deposit ratio of Agrani Bank Limited is Increasing. In 2018 the ratio was 63% after that it increased to 72% in 2020, which is not good for the bank.

While comparing the performance of three bank, it is visible from that the loan to deposit ratio of Agrani Bank is increasing year by year. Which indicate that the bank may face liquidity crisis due to imbalance in loan and deposit.

3.10 Bad/Loss Loan

| Amount of Bad/Loss Loan | | | |
|-------------------------|----------------|----------------|----------------|
| Parrticular | 2020 | 2019 | 2018 |
| Brac Bank | 5148788146 | 7,008,628,690 | 5,803,846,977 |
| Dutch Bangla Bank | 2,894,981,019 | 4,934,730,489 | 8,585,860,288 |
| Agrani Bank | 56,665,471,399 | 59,183,281,406 | 63,484,516,283 |



Interpretation:

The Bad/Loss loan of Brac Bank is showing a fluctuating trend in 2018 the amount of bad/Loss loan was 5,803,846,977 which decreased in 2019 but also increased in 2020.

The Bad/Loss loan of Dutch Bangla Bank is decreasing over the year 2018-2020. In 2018 the amount of bad/Loss was 8,585,860,288 which decreased in 2020 to 2,894,981,019 which is a good sign.

The Bad/Loss loan of Agrani Bank Limited is decreasing. In 2018 the Amount of Bad/Loss loan was 63,484,516,283 and which decreased in 2020 to 56,665,471,399.

While comparing the performance of three bank, it is visible from that the Bad/Loss Loan of every bank is decreasing which is a good sign for all bank.

Chapter-4

Findings, Recommendation and Conclusions

4.1 Findings of the Study

- Compare to Brac Bank and Dutch Bangla Bank the return on Equity of Agrani Bank is very low in 2020 the ROE of Brac Bank and Dutch Bangla Bank is 10.6% & 18.4% where the ROE of Agrani bank is 1.49% which is very low. That means Agrani Bank is unable to proper use of its owner equity.
- The return on asset (ROA) of Brac Bank and Dutch Bangla Bank is almost constant but the ROA of Agrani Bank is very low and also fluctuating over the year 2018 to 2020. Which implies that the bank is unable to utilize its assets effectively.
- The Return on Investment (ROI) of each bank is diminishing but the diminishing rate of Agrani bank is high, which indicate that the has invested their capital in less profitable sector.
- While comparing the performance of three bank, it is visible from that the NIM of Agrani Bank is lowest. Which implies investment inefficiency.
- The Cost to income ratio of Agrani bank is high which means the bank is making low profit.
- Loan and advances of agrani bank are growing which is good but the bank may face liquidity crises for increasing loan.
- The bad loan of Agrani Bank is increasing every year. In 2020 the amount of bad loan was much more than banks.

4.1 Recommendations

- To increase the ROE and ROA the bank should ensure the efficient and effective use of its owner equity and assets.
- To get high return from investment the bank should identify a profitable sector for investment and must follow the investment criteria.
- To get a healthy or good net interest margin the banks should try to reduce the interest expenses.
- To reduce cost to income ratio the bank either needs to increase its operating income or decrease its operating expenses. Employee expenses and administration expenses come under the operating expenses.
- To control the bad loan, the Banks should increase the communication with the customer for timely repayment and take the necessary legal action against the obstinate advance defaulter. It should be done in a legal manner.

4.2 Conclusion

I studied the performance of the three largest banks in terms of certain financial words that I am familiar with, but there are some other financial terms that are equally critical for appropriate performance analysis assessment. Because I am not an expert at examining annual reports methodically and am unfamiliar with every phrase in the banking business, there may be certain terms that are missing from the comparison analysis. Whatever study I've done so far, it's evident that none of the banks are flawless; each has its own set of flaws. All of these banks are committed to providing an appropriate supply of credit to the communities for all legal company and consumer financial requirements. When comparing BRAC Bank Limited's performance to that of some of Bangladesh's best-performing commercial banks, it can be concluded that, as a new bank, it is on its way to a bright future.

Last but not least, working as an intern at Agrani Bank Limited with a fantastic team was an honor for me. I'm hoping that the knowledge I've gained will help me advance in my job.