



Internship Report on
“Financial Analysis of
BRAC Bank Limited”

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



Prepared by:

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ID No: 191-11-6088

Major in Finance

52nd Batch, BBA Program

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

**Internship Report on
“Financial Analysis of
BRAC Bank Limited”**

Supervised by:

Dr. Mostafa Kamal

Dean (Academic Affairs, DIU) & Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

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Date of Submission: _____

Letter of Transmittal

Dr. Mostafa Kamal
Dean (Academic Affairs, DIU) & Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on “Financial Analysis of BRAC Bank Limited”.

Dear Sir,

I have submitted the necessary Internship Report as a prerequisite of finishing the B.B.A. program and receiving my degree. **“Financial Analysis of BRAC Bank Limited”** is the title of my report.

It is based on my three-months attachment at BRAC Bank Limited. I have written this report on the basis of the material gathered throughout the internship term; I have written this report to share my findings on BBL's performance analysis. If you would accept my report on the above- mentioned subject, it would be greatly appreciated.

I hope that you find the report suitable. I have devoted my best efforts to the preparation of this report, and I would really welcome any input you might offer, especially about any required corrections.

Thank you so much for your benign supervision.

Sincerely yours,

Morium Khatun Tania
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Major in Finance
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Student's Declaration

By signing below, I, Morium Khatun Tania, a BBA student with student ID number 191-11-6088, attest that the attached report, titled "**Financial Analysis of BRAC Bank Limited,**" was written by me under the direction of Dr. Mostafa Kamal, Dean (Academic Affairs, DIU) & Professor, Department of Finance, Daffodil International University (DIU).

This report is my own work based on my experiences and was written for academic as required by the BBA program.



Morium Khatun Tania
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Letter of Acceptance

This is to say that Morium Khatun Tania, whose ID number is 191-11-6088 and who is a student at Daffodil International University's BBA program, has finished the internship report with my help. She did an internship with BRAC Bank Limited and wrote a report called "Agriculture Loan Financing System of BRAC Bank Limited" as part of her work toward a BBA. She has finished writing the report. She has been given permission to hand in the report.

Morium Khatun Tania has a lot of strengths for a person, and the responsibility she has is very satisfying. Definitely, working with her has been a great time. I hope she does well in everything she does.



Dr. Mostafa Kamal
Dean (Academic Affairs, DIU) & Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgement

I'm glad to have this chance to say thank you to everyone who helped make this report and gave their ideas, opinions, and help, as well as to those who made this report better.

I'd like to thank everyone in charge at BBL, as well as the people who work there, for how well they worked together. Dr. Mostafa Kamal, Dean (Academic Affairs, DIU) and Professor, Department of Business Administration, Daffodil International University, has been assigned to be my internship instructor. I am very grateful to him.

I'm especially thankful to A.K.M. Abu Siddiqui, Senior Vice President and, BRAC Bank Limited Gulshan Branch, who has helped me a lot.

Thank you very much to everyone at the BRAC Bank Limited Head Office, Anik Tower who did their best to supervise me during my internship. I also want to thank all of the people who work at the BRAC Bank Limited Gulshan Branch. Without the help of all BBL authorities, it would not have been possible to finish this study. Therefore, I'd want to express my deepest gratitude to officials. Last but not least, I'd like to thank everyone else whose constant help made it possible for me to finish this report.

Executive Summary

The purpose of this study is to examine BRAC Bank Limited's financial standing. It is one of the leading private Bangladeshi banks. The bank provides a wide variety of products and services, such as deposit and loan products, business and corporate banking, small and medium enterprise banking, consumer banking, Internet and mobile banking, agent banking, and more. The Bank's financial performance was analysis using the CAMELS Rating System. Capital adequacy, Asset quality, Management, Earnings, Liquidity, and Sensitivity is the full version of the acronym CAMELS. In order to acquire an overview of its financial health, many ratios are calculated. These include capital adequacy, leverage ratio, percentage of classified loans, net profit margin, earnings per share, return on equity, etc. This report paints a clear picture of the company's Financial Performance, its relevance, and its value to the company. You can't possibly learn everything there is to know about the Finance department in only 90 days. Whatever the situation may be, I did all in my power to get ahead.

The BRAC Bank has the nation's greatest growth rate of any bank. In addition to its 84 branches, it also runs 313 ATMs and 399 SME Unit offices around the nation. This financial organization is growing at a never-before-seen rate because of its commitment to its clients, the environment, and monetary success. It ensures that growth is sustainable and primarily targets the finance market for small and medium-sized businesses (SME). BBL offers reliable card services. Additional topics discussed in this report include the "General Banking" section, the "Showcasing Policy," and a Financial Analysis of BBL. This paper was inspired by my temporary position's observations. It gives a comprehensive account of my responsibilities, education, and achievements. I've already provided a high-level overview of this coalition. I've also discussed how my experience at the entry level has prepared me for the rigors of corporate life. In addition, I have provided some brief anecdotes regarding the office environment and my interactions with superiors and co-workers. I've also depicted report's scope and its limits.

The investigation shows that the bank has to improve in several areas in order to be more vigilant. Increasing output is a cornerstone strategy for bettering their condition.

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Chapter 1: Introduction

1.1 Introduction:

BBL provides the complete range of services expected of a commercial bank. Institutional investors on a global scale are also part owners. The primary goal of the bank is to fill a void in the market that traditional banks haven't been able to fill. As an online bank, BRAC Bank is driven to offer the "best-in-class" services to a wide range of customers from all over the country.

The BRAC Bank has quickly become one of the most dynamic financial institutions in Bangladesh. BRAC Bank is now seeking exceptional, goal-oriented, energetic, and qualified professionals for a variety of business activities to support the expected growth of its distribution, network, and diverse business areas.

The BRAC Bank is a private commercial bank in Bangladesh that caters to small and medium-sized businesses. BRAC, a development group, is in charge of it (SME). The main offices of the bank are located in Dhaka, Bangladesh. There are a total of 375 automatic teller machines (ATMs), 96 cash distribution machines (CDMs), 457 small and medium enterprise (SME) unit offices, 18 premium banking lounges, 481 agent banking locations, and 187 physical bank branches. On July 4, 2001, BRAC Bank was established in response to the large number of people who lacked access to banking services.

The bank's long-term vision is to grow into a thriving institution that is also socially responsible. The organization collaborates with BRAC and other stakeholders to make Bangladesh more progressive, healthier, more democratic, and less destitute by paying particular attention to market requirements and prospects for economic growth. Thus, individuals and communities have a greater chance of thriving economically, and the national economy as a whole benefits. The bank always does its best to earn and keep the trust of its customers, shareholders, friends, and neighbors, whose support is essential to its continued success. BRAC Bank Limited is a publicly traded Bangladeshi commercial bank.

1.2 The origin of the study

Internship participation is required for BBA candidates. The internship program I was associated with BRAC Bank Limited, the host institution. The report was written using my day-to-day work experience as well as my theoretical knowledge. My internal support team and my external supervisor both kept an eye on it.

1.3 The scope of the study

Banks, both domestic and international, currently face stiff competition in the financial sector in order to keep up with the pace of change. The organizational structure is laid out. The purpose of this paper is to examine the policies of BRAC Bank Limited and to provide an analysis of the techniques it implements. The organization's framework has been mapped out, and it's planning for the future. This report's scope is narrow; it is meant just to provide a broad overview of the firm, its offerings, and its standing in the industry. Insights into its economic viability and operational efficacy are analysed. The

investigation will only look into how the organization was made, how it works, and how well it works.

- In order to create a competent financial services provider capable of working in any financial institution.
- Take part in a wide range of banking-related activities in order to amass a wealth of practical expertise.
- BBL will analyse the existing financial flows of the bank.
- Delays in the execution of BBL's deposit, investment, and foreign currency phases

1.4 The study objective:

The major reason I'm taking this course is to finish my internship. The following are some other goals of this research:

- In order to get a feel for BRAC Bank as a whole,
- To learn its goals and objectives, slogan, and catchphrase.
- To gain insight into BRAC Bank's workings.
- To learn about the various divisions.
- To be familiar with the ins and outs of the bank's operations.

1.5 The Report's Methodology:

A.Primary sources:

- Official documents
- Face-to-face interactions with clients and authorities
- Practical instruction for professionals
- Conversations informally with exporters
- Counseling with various people

B.Secondary Sources:

- BRAC Bank Ltd. annual reports
- Various websites related to the financial industry.
- Written information provided by BRAC Bank, Ltd.
- Documents and mailers
- Magazines and journals on numerous financial issues.

- Pamphlets from BRAC Bank Ltd.'s national division.
- Distributions of numerous traditional banks that are different.
- Segment for central accounts.
- Relevant books, diaries, and other materials

1.6 Research Limitations:

One of the most important limitations is the lack of time. Since I worked at the BRAC Bank Ltd head office, it was very hard for me to get the right data and information. In the end, another problem has been that this department hasn't had much experience before. Besides these problems, there are many more, which are listed below:

- Officers don't have much time to help because they have a lot to do every day.
- There isn't enough written information available to do a thorough study. There are a lot of cases that don't get the most recent information.
- Each company has its own secret that isn't shared with other Employees didn't say much because they wanted to keep the organization's secrets.
- Unfinished and unclear papers were also a problem.
- All of the bank's branches haven't been physically visited, and all of the people who work there haven't been talked to.
- The majority of the information and data used in this study came from sources other than the study itself.

Due to the work of key branch people, it became hard to get accurate data (managers, senior officers). The study's progress may be hampered by the constraints mentioned in the paper, but I am always working to reduce their negative impacts.

Chapter 2: Organization Overview

2.1 Profile of BRAC Bank:

As 2004 and 2005 progressed, BRAC Bank Limited emerged as the leader in terms of expansion. Investors include Shorecap International, BRAC, and the International Finance Corporation possess a stake in the financial institution (IFC). The Bank has a "double bottom line" strategy to reduce and ultimately eliminate poverty in Bangladesh by prioritizing both social responsibility and economic growth.

BRAC Bank is a fully-fledged commercial bank that focuses on exploring unfilled gaps in the Small and Medium Business Sector. More than 1.5 million small and medium-sized enterprises have received loans from the bank totalling more than BDT 2.5 billion in the five years since its inception. The bank's executives believe that this sector may rapidly and significantly contribute to the expansion of employment opportunities in Bangladesh. Since its inception in July 2001, the bank has expanded to cover the whole country, with 56 branches, 350 retail locations, and 122 automated teller machines. In the future years, BRAC Bank wants to expand its retail presence by introducing a wide range of new services and products, in addition to its current retail unit offices, retail branches, and automated teller machines. A total of 500,000,000 Tk is included in the bank's paid-in capital.

2.2 History of BRAC Bank:

BRAC Bank Limited, a financial institution based in Bangladesh, is one of the commercial banks that is publicly traded. It was established in Bangladesh in accordance with the Banking Companies Act of 1991. It was formed on May 20, 1999, as a limited liability corporation in accordance with the Companies Act of 1994. The primary purpose of the bank is to engage in any and all banking activities. At first, the Bank had no choice but to operate within the law. Since the High Court of Bangladesh had already issued an injunction on the bank's operations, it was unable to open until June 3, 2001. On June 4, 2001, the Appellate Division of the Supreme Court reversed the High Court and allowed the Bank to continue operations.

Two of Brac Bank Ltd.'s banking options, in addition to the traditional branch banking option, are online banking and alternative banking. The RETAIL Department is responsible for overseeing telesales and other alternative banking services. While telesales in Bangladesh have been around since 1999, Brac Bank's telesales section didn't begin operations until September 16, 2006, and even then, it started modestly. It has expanded significantly since then, with 180 people currently calling it home (from them eighty are female and rest hundred are male)

2.3 Corporate Vision:

Making a positive impact on society while growing a profitable business in fast-developing markets. This will help BRAC and their partners achieve their goal of making Bangladesh more "just, educated, healthy, democratic, and poverty-free."

2.4 Corporate Mission:

Facilitate communication between BRAC regional offices and the bank's branches and RETAIL Unit Offices so that customers may easily send and receive money and other services.

2.5 Corporate Goals:

BRAC Bank plans to lend more money to small and medium-sized enterprises in Bangladesh than any other financial institution. It will be a company of the greatest grade in terms of the quality of its offerings and its capacity to develop and strengthen connections with consumers. This financial institution will be the employer of choice and the bank of choice for its customers. It's going to outperform any other bank in the area in terms of wealth and success.

2.6 Objectives of the bank:

- Putting the consumer first and establishing trust via reliable service is essential to success.
- The goal is to create an environment where everyone feels safe sharing their opinions and receiving constructive feedback.
- With the hopes of achieving financial success and professional advancement.
- To take pride in the fact that you're helping to provide employment opportunities for people all around Bangladesh by joining the BRAC family.
- To cooperate for the benefit of our shareholders.
- To always be on the lookout for ways to enhance and innovate one's business
- Reward and recognize employees based on their performance;
- Inspire new company owners to make investments.

2.7 Achievements:

- Since 2012, no other bank in the country has risen as quickly as this one has.
- Largest network of ATMs and Point-of-Sale terminal
- Most personal banking and small and medium-sized company products;
- Industry-leading 350 branch presence

2.8 BRAC Bank Limited Departments:

- Department of Human Resources
- Department of Financial Administration
- Department of Asset Operations
- Giving out credit
- RETAIL Division (Telesales & Direct sales)
- Department of Internal Control and Compliance

2.9 Motto of the bank:

To help BRAC and its stakeholders in creating a just, educated, healthy, democratic, and poverty-free Bangladesh by establishing a profitable and socially responsible financial institution focusing on markets and enterprises with development potential.

2.10 Corporate Information:

- **Type:** Public Limited
- **Traded as DSE:** BRACBANK
- **CSE:** BRACBANK
- **Industry:** Financial services Banking
- **Founded :** 4 July 2001
- **Headquarters:** Anik Tower, 220/B Tejgaon Gulshan Link Road, Tejgaon, Dhaka-1208 Dhaka, Bangladesh
- **Number of locations:** 187 branches
- **Key people:** Sir Fazle Hasan Abed KCMG, Former Chairperson, Board of Directors
 - Dr. Ahsan H. Mansur, Chairman
 - Mr. Selim RF Hussain, Managing Director & CEO
- **Revenue Increase:** ₳28.727 billion (US\$310 million) (2020)
- **Operating income Decrease:** ₳8.194 billion (US\$87 million) (2020)
- **Net income Decrease:** ₳4.026 billion (US\$43 million) (2020)
- **Total assets Increase:** ₳456.595 billion (US\$4.9 billion) (2020)
- **Number of employees:** 7740 (2020)
- **Parent:** BRAC, IFC
- **Subsidiaries:** bKash Ltd.
 - ✓ BRAC Saajan Exchange Ltd.
 - ✓ BRAC EPL Investments Ltd.
 - ✓ BRAC EPL Stock Brokerage Ltd.
- **Website:** bracbank.com

2.11 Core Values and Commitments:

Core Values:

- Integrity.
- Innovation.
- Inclusiveness.
- Effectiveness.

Commitments:

- Empower poor communities
- Aim to achieve large scale
- Decrease illiteracy
- Enable women and men to realize their potential.

2.12 Different Branches & ATMs of BRAC Bank Ltd:

BRAC Bank has 56 Branches and 122 ATM Booths in Bangladesh. These are given below:

Branch Name Code No.
Dhaka Zone
<ul style="list-style-type: none"> ➤ Gulshan Branch 1501 ➤ Banani Branch 1507 ➤ Dhanmondi Branch 1506 ➤ Mothijheel Branch 1505 ➤ Moghbazar Branch 1503 ➤ Nawabpur Branch 1502 ➤ Satmoszid Branch 1509 ➤ Rampura Branch 1512 ➤ Keranigang Branch 1504 ➤ Narayangang Branch 4301 ➤ Genakbari Branch 1508 ➤ Mirpur Branch 1511 ➤ Motijheel Graphic 1513 ➤ Sonagazi Branch 1801 ➤ Comilla Branch 1301 ➤ Shamoli Branch 1514 ➤ Monohardi Branch 4401 ➤ Tongi Branch 1515 ➤ Dohar Branch 1516
Chittagong Zone

<ul style="list-style-type: none"> ➤ Agrabad Branch 1101 ➤ Momin Road Branch 1102 ➤ Halishahar Branch 1103 ➤ CDA Avenue Branch 1104 ➤ Potia Branch 7101 ➤ Cox's Bazar Branch 7401
Sylhet Zone
<ul style="list-style-type: none"> ➤ Sylhet Branch 6301 ➤ Zindabazar Branch 6303 ➤ Beani Bazar Branch 6302 ➤ Biswanath Branch 6304 ➤ Nobigang Branch 6306 ➤ Moulovibazar Branch 6305
Jashore Zone
<ul style="list-style-type: none"> ➤ Jossor Branch 2410
Rajshahi Zone
<ul style="list-style-type: none"> ➤ Rajshah Branch 5501
Bogra Zone
<ul style="list-style-type: none"> ➤ Bogra Branch 701
Barisal Zone
<ul style="list-style-type: none"> ➤ Barisal Branch 501

2.13 Corporate Culture and Recognition:

- For the third year in a row, Asiamoney, a leading financial journal in the Asia-Pacific region, has named it "Best Bank in Bangladesh."

The International Finance Corporation (IFC), a World Bank Group company, named us "Best Operations Bank in South Asia" at the 9th IFC Trade Finance Awards FY2019 - Operations.

- JPMorgan Chase & Co. Quality Recognition Awards for "2020 U.S. Dollar Clearing MT103" and "2020 U.S. Dollar Clearing MT202"

- The Financial Alliance for Women has designated her a "Access to Finance Champion" for the fourth year in a row.

- The four VISA awards for performance recognition in the VISA cards and payments business are "Excellence in Credit Cards Business," "Excellence in POS Acquiring Business," "Excellence in e-Commerce Business," and "Excellence in Commercial Business" (a new award).

- For the second year in a row, "SME Bank of the Year - Asia" was named in the silver category of the "Global SME Finance Awards."

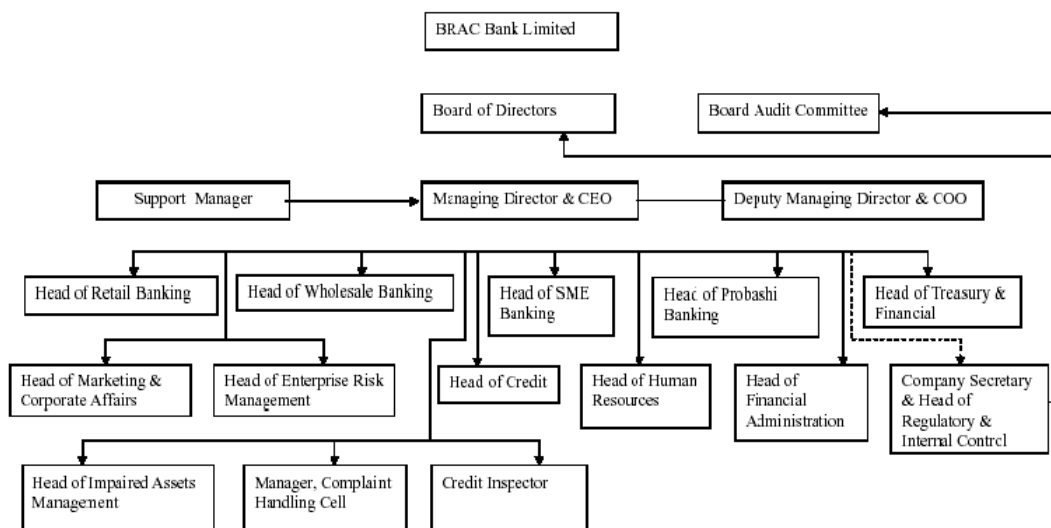


- PMO (Project Management Office) runner-up in the country's first-ever Project Management Excellence Awards in 2020
- The 2019 Annual Report received three honors for "Best Presented Annual Reports" at the 20th ICAB National Awards.
- Mastercard recognizes "Excellence in Mastercard POS Acquiring Business, 2019-20."
- The "Gold Award" was given during the 7th ICSB National Award for Corporate Governance Excellence 2019.
- ICMAB Best Corporate Award-2019: "Gold Award" in the private commercial bank category.

2.14 Organizational Structure:

One group of employees at BRAC Bank Limited reports directly to the MD, while the other set reports to the DMD. The MD is the bank's top executive and the official representative of the bank's board of directors. Helping him out is the Support Manager. Managers of the many departments and sections of support report to him. They are the Treasury and Financial Institutions Head, the Marketing and Corporate Affairs Head, the Enterprise Risk Management Head, the Human Resources Head, and the Finance and Administration Head.

Manager-Complaint Handling Cell and Credit Inspector, Manager of Impaired Assets, and Company Secretary. The Organogram also includes a section devoted to the reporting structure of the positions of Deputy Managing Director and Chief Operating Officer. The Command Structure is represented by this rank. Senior Manager-Card Operations; Head of Retail Banking; Head of Corporate Banking; Head of Small and Medium-Sized Enterprise (SME) Banking; Head of Probashi Banking; Head of Central Operations; Senior Manager-Call Centre; Senior Manager-Project Administration; Senior Manager-Service Quality; Senior Manager-Operations Risk Management; and Senior Manager-Operations Management Information Systems.



Organizational Structure

Picture: Organizational Structure

2.15 Swot Analysis:

The SWOT analysis is a useful method for assessing the advantages, disadvantages, possibilities, and threats facing a business. It aids in setting benchmarks for success and providing a macro perspective for the company. Ultimately, this aids the company in navigating the fierce market rivalry.

Strengths:

BRAC Bank has a solid reputation in the country's banking sector, particularly among immigrants. With massive increases in both earnings and deposits, BBL has established itself as a formidable player in the banking sector in only 11 short years. All of these factors have contributed to their stellar reputation in the banking industry.

BBL was founded by a group of wealthy and well-known businesses. The sponsor board of directors consists entirely of nationally prominent figures. Mr. Muhammad A. (Rume) Ali serves as Chairman of the Board of Directors. As a result, BBL has a solid foundation and healthy finances.

One of the bank's greatest strengths is its senior management. They contributed significantly to the development and success of the bank. The bank's success is assured by the fact that all of the senior management team members have previous experience working for prestigious financial institutions. The upper echelons of management at BBL act as the company's "think tank," establishing and disseminating company policy.

BBL has the necessary equipment and facilities to provide superior service to its patrons. When it comes to handling its electronic banking and online transactions, the bank relies on a software called MBS banking operations. Teller counters have been equipped with counting equipment to expedite customer transactions. Additionally, both the consumer and the bank may access their statements electronically.

BBL, with its participatory company culture, stands out from the crowd. When compared to other local businesses, BBL stands out as a relaxed, welcoming, and fun place to work. When a manager and an employee have frank conversations, there are no obstacles or norms of engagement that aren't on the table. Since most banking positions are monotonous, BBL's expected work atmosphere is likely to raise the spirits and motivation of the employees.

Weakness:

A major defeat for BBL in one of its weakest areas, advertising and promotion of the SME loan. Aside from its SME loan, BBL's marketing and publicity are adequate. To the contrary, it keeps its small and medium-sized enterprise (SME) offerings out of the limelight. There aren't any BBL small business loan advertisements in the city's neon signs or anywhere. It's because of this that the public is unaware of this bank's existence.

Among the world's largest NGOs, BRAC is active in Bangladesh. Many people in Bangladesh mistake BRAC Bank for an NGO bank, however it is not affiliated with any nongovernmental organizations.

For new and mid-level managers, the benefits package is not particularly excellent. BBL has considerably lower starting salaries for new hires than the average modern bank. BBL will struggle to attract and retain top talent so long as remuneration is set so low. There is widespread dissatisfaction among executives, and chief risk officers in particular, with their current compensation.

Opportunities:

The government of Bangladesh is investing heavily in the small and medium-sized business (SME) sector, thus the market for these companies is expanding. BRAC Bank Ltd. stands to benefit immensely from this potential expansion of the market.

Most individuals currently use their mobile devices for banking and money transfers. BRAC Bank is succeeding with the help of its subsidiary bKash, and there is a big opportunity for them to seize the untapped market and expand their banking network.

The automatic teller machine (ATM) is the most rapidly expanding concept in modern banking. BBL should use this opportunity to make ATM ready for release. In order to get the ATM operational, BBL might collaborate with other local banks.

Competitive Advantage Due to Large Customer Base BRAC Bank Ltd.

Threats:

Private commercial banks like BBL face competition from upcoming private local banks. More community-based private banks are projected to operate in the coming years. If that occurs, domestic banks would face even more competition from their overseas counterparts, and they will need to develop strategies to stay relevant in the market.

There are several other contemporary banks in Bangladesh, but Dhaka Bank, Prime Bank, and Dutch Bangla are BBL's primary rivals. Both Prime Bank and other banks are actively courting high-rolling depositors and customers.

Perils inherent in commercial activity: SME transactions account for 60% of BRAC Bank Ltd's total activity (SMEs). Because of the lower transition costs and more collateral available, major corporations are often favored as clients by other banks and financial institutions.

Chapter 3: Product and Services of BRAC Bank LTD:

3.1 BRAC Bank Products:

To satisfy the demands of clients in numerous industries, corporate banking offers a broad range of goods and services. Custom products for large manufacturing firms, service providers, RMG, buying houses, MNCs, EPZ and EZ clients, DOs, project developers, supply chain issues, etc. are included in this. The Corporate Banking Team has developed the expertise and abilities necessary to successfully complete complicated financial transactions over the course of its operations.

The most significant offerings under Corporate Banking are:

- financing for working capital
- financing for capital equipment
- financing for projects
- financing for leasing.

A. Financing for Working Capital

To help you receive the funds you need to keep your business operating, we offer Working Capital facilities with a pool of credit solutions to cover your daily needs for imports, local purchases, duty and VAT payments, overhead costs, advances against receivables, work order financing, etc. The following are some of the key goods for working capital:

- LC facilities (Sight, Defer & UPAS)
- LATR & Import Loan
- Revolving Loans
- Short Term Demand Loan
- Overdraft
- Bill Purchase

B. Financing for capital equipment:

At BRAC Bank, we give loans to buy new and used machines from well-known suppliers all over the world. There are options for both short-term and long-term loans, and the terms for paying them back can be changed. This institution also offers financing for equipment that promotes environmental sustainability and safety and security. We can give you competitive prices because we have the best credit rating and can borrow from many international lenders.

C. Financing for projects:

BRAC Bank Limited is helping to pay for new projects and the expansion of existing ones, based on how much money you will make in the future. We have been chosen by Bangladesh

Bank and other multilateral organizations to be the bank for their IPPF, LTFF, and other refinancing programs. This implies we may give you favorable conditions for the costs of your project. We have also set up a number of syndication facilities so that our customers can get large amounts of money from participating banks.

D. Financing a lease

Lease finance is one of the easiest ways to get long-term money to buy capital equipment, vehicles, and machinery. Our extensive array of lease financing comprises lease financing for the purchase of equipment, capital machines, and commercial vehicles. BRAC Bank has a solid history, when it comes to lease financing, and they offer competitive prices for your lease financing needs.

3.2 Trade Product and Services:

One of BRAC Bank Ltd's primary areas of interest is trade business. By providing you with the greatest trade products and services, we hope to establish ourselves as your go-to trade partner. A variety of trade goods and services are available via BRAC Bank's corporate branches, regional trade center, industrial trade hubs, and central trade office. The following goods and services are covered by BBL Trade:

- Letter of Credit (Sight, Usance, UPAS)
- Back-to-Back Letter of Credit (BBLC)
- Import Documents Handling
- Import Loans i.e., LATR, EDF, UPAS, Term Loan
- Shipping Guarantee
- Delivery Order
- Export LC (Advise & Transfer)
- Export Bill Negotiation
- Export Financing i.e., LDBP & FDBP
- Letter of Guarantee

3.3 Cash Management Products:

In order to better serve its clients' needs, BRAC Bank provides a variety of corporate account plans.

Short Notice Deposit Account (SND): This is a business account that pays interest. Interest is calculated every day and added to the account every six months.

Corporate Current Account: This is an account for a business that doesn't earn interest and is usually used for day-to-day business.

Fixed/Term Deposit Account: This account helps clients make long-term investments by giving them a choice of deposit plans with very reasonable deposit rates

Export Retention Quota (ERQ): To assist merchandise exporters who are permitted to retain 50% of the repatriated FOB value of their exporters in FC, ERQ accounts are launched. The ERQ accounts are created under AD branches at the request of a client.

Proposed Account: This facility satisfies the requirements of foreigners who want a quick and simple approach to establish and operate a business in Bangladesh.

Corporate FC Account: It is a foreign currency account that was created to specifically serve the requirements of the bank.

Services for Cash Management:

To fulfill the needs of each client, BRAC Bank Limited provides a comprehensive range of cash management services. These services are adaptable and can be modified to satisfy the requirements of any customer. By providing various collection solutions to all types of organizations, including government organizations, autonomous bodies, sizable local conglomerates, development organizations, MNCs, etc. We were able to establish a solid foothold in the market in a relatively short period of time.

Some important BBL Cash Management Services are:

Places to put money:

BBL provides a range of solutions that satisfy the clients' investment and transaction needs at very competitive deposit rates. These include both short-term and long-term investments, as well as employee welfare funds, gratuity funds, and provident funds. In addition to our prices, our high standards of service provide us a competitive advantage and raise the value of what we have to offer.

(NCS): Nationwide Collection Service.

Through BBL's own branch network and the Nationwide Collection Service, large businesses can collect money from their clients and deposit it into a single collection account at the bank. In Bangladesh, the bank has many locations. This makes it simpler for large corporations to obtain funding and provide prompt, effective service to their own clients. With the NCS Software, which interfaces with their system to provide real-time online transaction data, BBL also assists its clients.

SCS stands for Secured Cash Service:

Corporate entities can obtain secure, individualized cash collection services. In order to receive money from its corporate clients and deposit it into their accounts, the Bank typically erects desks or counters at the designated sites in the various cities.

(PTS): Payment Transfer Solution:

Organizations can swiftly and simply pay what they owe thanks to the assistance of payment transfer solution providers.

Service to pick up and drop off cash:

Cash pick-up and drop-off services offer risk-free cash delivery to and from the client's office. An independent logistics system that complies with international standards supports the entire



process. Customers can choose a pick-up time and a delivery time, and it is secure and simple to use.

Business-to-business services:

One of the most significant services provided by the Cash Management team is this one. With the many types of accounts offered by the bank, including current accounts, SND accounts, etc., it aids clients in doing their day-to-day operations.

Internet Banking:

Additionally, the BBL Cash Management team offers its corporate clients a clever internet banking platform that enables the following:

- For better cash management, you can see online transactions in real time and in a safe way.
- Get information about past transactions.
- Account statements can be downloaded in various file types.

Mobile Financial Services:

Mobile Financial Services (MFS) have been offered to the Bangladesh market by bKash Limited, a BRAC Bank affiliate, for a while now. We provide an integrated solution with bKash as part of our Nationwide Collection service to ensure that our clients in remote and unbanked areas can be accessed.

3.4 Custodial Services:

To assist clients from various locations conduct business on the Bangladesh Capital Market, BRAC Bank Limited offers the following services as part of its custodial services unit:

Local Mutual Funds:

The many asset management firms in the nation set up and manage the mutual funds, and BRAC Bank is in charge of keeping track of them. Because they assist investors in putting their savings or spare cash into diversified portfolios that provide them with a fair return on their investment, mutual funds are crucial for both individual and institutional investors.

Fund Management for an IPO (Initial Public Offering): The IPO fund management facility at BRAC Bank was established to assist clients in managing their IPO funds by serving as the lead bankers for the issuance and assisting with additional tasks including gathering the proper shares and disbursing dividends, among other things.

NRBs or Foreign Investors:

BRAC Bank also makes it simple for foreign institutions, foreigners, and NRBs to engage in the Bangladesh Capital Market through NITA (Non-Resident Investors Taka Accounts). The "Probashi Biniyog" product and its custodial services team do this.

What's good about the product:

- NRBs from anywhere in the world can invest in the capital market of Bangladesh.
- People and institutions from other countries can also use this service.
- BRAC Bank Limited will be in charge of the custodian service.
- Capital, dividends, and investment profits are easy to send back home.
- Clients can give instructions through an online portal that is based on the web. They can also keep track of their portfolios online with this portal.

Details about how to open an account for a custodial relationship can be found at the link below.

BRAC Bank Limited Will:

- Offer custody services, which means you keep your clients' stocks and shares safe.
- Set up the buying and selling of stocks and bonds through different brokerage houses.
- Find out how much money the clients are making from their investments in the stock market.
- Provide information about the underlying companies and their annual general meetings, manage cash transactions, perform foreign exchange transactions when needed, and regularly report on activities.
- Manage funds in NITA and set up the transfer of according to the client's instructions, transfer all cash, including capital gains, to their foreign bank account.

Eligibility:

- The following people can use the services of a custodian:
- All Bangladeshi citizens (people with Bangladeshi passports) who work or live abroad
- People with foreign passports who were born in Bangladesh Foreign institutions and foreign people

Managing your account:

- NITA can only be used for transactions involving shares.
- No debit cards or checks will be given out for NITA.
- NITA is a current account that lets people send money from overseas using their account for foreign currency.
- The local currency, BDT, will be used to store the NITA funds in the account.

Permissible deposits under NITA:

- Sending Money Home
- Transfers from FCY Refund IPO Warrants to Accounts
- From a share sale
- Shares that pay dividends or bonuses

How to Started:

At BRAC Bank Limited, clients must fill out the following forms in order to use our custody services:

- **FC Form to Open an Account** – To send money from another country to your account.
- **Form for opening a NITA (Non-Resident Investor's Taka Account)**, which is used to buy and sell shares on the secondary stock market,
- **Customer Information form:** To actually buy and sell shares on the stock market, you need to fill out a customer information form.
- **BO Account Opening Form** – To hold onto the shares that BRAC Bank Limited will purchase on your behalf.
- **BO Account nomination Form:** Use this form to designate up to two people who will get any remaining shares in the event of your passing.
- **Custodian Agreement:** To give BRAC Bank Limited permission to hold your shares as custodian.
- **NITA Securities Accounts Services Agreement** – Granting BRAC Bank Limited authorization to execute your share purchase orders and settle all necessary trades to finalize deals.

3.5 Digital Banking, CORPnet, for Corporate Institutions:

BRAC Bank has created CORPnet, an online banking platform, for its business clients in an effort to move toward more digitalization. There are many ways to pay and collect money using it, and the platform is always getting new features.

Key Features:

- 24/7 Unrestricted Access
- Straight Through Processing for Individual and Bulk Transactions
- Supports Internal Fund Transfer (IFT), BEFTN, and RTGS payments
- Complete Control Over Receivables Via Direct Debit Solution -Adhoc and Periodically
- Online VAT Payment via Direct API Connection with NBR
- Online Customs Duty Payment to 14 Different Bangladeshi Customs Offices
- Downloadable System-Generated Vouchers, Customizable Reports, Invoices, and Statements Facilitate Reconciliation
- Automated Payee Advice for Recipients
- Two-Factor Authentication for Security (2FA)
- Fully Secured Platform (Deloitte Certified)
- No Annual/Maintenance Fee
- Unlimited Transaction Volume and Number

3.6 Functional Units:

BRAC Bank's online banking system features a centralized banking structure similar to the ABN.AMRO Model. Business, Operations, and Support are the three main divisions that make up BRAC Bank. Below, we'll go through each of the departments in detail. There are also two additional operational departments besides these two that deal with the infrastructure of BBL: Channel Infrastructure Development and General Infrastructure Services. Only five of the functional units are actual businesses; the others are support functions. And those things are:

- Small and Medium Enterprise
- Retail Banking
- Corporate Banking
- Probashi Banking
- Cards

Small and Medium Enterprise:

BRAC Bank's SME (Small & Medium Enterprise) Division is the bank's most important operating division. Small and medium-sized enterprises are integral to the bank's operations. Small and medium-sized businesses in the commerce, manufacturing, and service sectors can

apply for loans from BRAC Bank. Targeted businesses located everywhere in the country may get fast, high-quality banking services thanks to this loan. This initiative is meant to contribute to the country's socioeconomic growth through the expansion of businesses and the creation of jobs, and it includes the provision of SME credit facilities to aspiring female company owners. In 2004 and 2005, BRAC Bank was recognized as the bank with the highest rate of growth, and it earned a total of 14 crore taka in profit. The small and medium-sized business market was a major contributor to the bank's bottom line. The SME division now has over 700 employees spread among 367 regional offices around the country.

Retail Banking:

Personal banking services are provided on an as-needed basis by local offices of bigger commercial banks, a practice known as retail banking. The retail banking division of BRAC Bank is broken down into four sections:

- Dissemination - Maintain Acquired Clientele
- Money made through the purchase of an existing company.
- Priority Banking, Non-Funded Business, and Other Distribution Methods
- fundraising via phone calls

Both rely on and rely on one other, working together in close quarters. Various retail banking services are made available to clients at cheap prices. The BRAC Bank retail branch attracts customers with a variety of deposit and lending options.

Corporate:

The Corporate group is divided into two subgroups: the Corporate Banking section and the Cash Management team. Corporate Banking at BRAC Bank is tailored to meet the various banking requirements of BRAC Bank's corporate customers. This department was established to serve as a banking resource for local and international businesses (both public and private limited companies), nonprofits, commercial enterprises, government agencies, joint ventures, and other organizations. BRAC Bank aspires to stand out as the go-to financial partner for businesses thanks to its:

- Superiority of Service Quality
- Importance of creative problem-solving
- the extent to which clients trust you
- Insight into the Clientele

Probability Banking:

This is a watershed moment for BRAC bank, as it cements the institution's position as a forerunner in the industry by providing a suite of goods and services tailored specifically to nonresident Bangladeshis residing in diverse areas of the world. On January 16, 2007, the Probashi Subidha Account was formally introduced with the aim of meeting the various banking requirements of the people who benefit from the purchases of NRB customers.

More than 1200 BDP shops have been set up all throughout Bangladesh to accept remittance payments, with the aim of providing rapid and expedient services to transport remittances even to the most distant part of Bangladesh. It is safe to say that remittance services have become an integral part of the Bank's operations since 2007. New alliances and collaborations that

sought out underserved and specialized markets throughout the world were fruitful throughout the year.

Cards:

As of February 6, 2007, BRAC Bank has started offering credit card services. The card division's biggest hurdle was breaking into a competitive market and developing its own identity as a new player. BRAC Bank's credit card division has grown at double the rate of any other division in Bangladesh in the past year. To its credit, BRAC Bank has lived up to its slogan by becoming the bank of choice for many middle-class Bangladeshis who now routinely use plastic cards for all their financial transactions. In order to acquire new customers and keep existing ones, Credit Card consistently introduced new products and value-added services throughout the year. BRAC Bank Credit Card stands out from the crowd because of extensive advertising and branding efforts. BRAC's various support units offer the functional help necessary to run the business successfully and complement the five core business units.

These are:

- Treasury & Financial Institutions
- Central Operations
- Enterprise Risk Management
- Financial Administration
- General Infrastructure Services
- Credit
- Consumer Service Delivery (CSD)
- Impaired Assets Management
- Information Technology
- PSRM
- Human Resources
- Marketing & Corporate Affairs
- Company Secretariat

Assessing the Budget's Success:

The change in investment composition and the addition of long-term nature BGTB at higher interest rates contributed to a 71% increase in interest income for the period, while increases of 61% for both loans and investment income over the prior year are also credited. Because of these causes, operational margin has risen dramatically from the previous year.

Financial gain:

Net operational earnings after taxes are subtracted from the cost of capital to arrive at economic profit. Financial capital invested in the Bank by its immediate sponsors is measured against the cost of capital to determine economic profit, which is used internally to evaluate the Bank's performance. Economic profit is calculated as the difference between the Bank's internal cost of capital and the post-tax profit attributable to ordinary shareholders. Management utilizes economic profit as one metric to determine how to best distribute available resources.

Sum of All Possessions:

With a 54.55% increase from 2006 to 2007, the bank's total assets reached BDT 46,382.59 million in 2007. The bank's assets, including loans and advances, investments, fixed assets, and cash, have grown significantly.

EPS, or earnings per share:

As of December 31, 2007, earnings per share were Tk. 54.95, up from Tk. 29.38 at the end of the previous year (after being restated due to the issuing of bonus shares throughout the year).

Luxury Banking:

With the advent of their new Premium Banking service, the bank has begun offering their clients a wide variety of goods and services tailored to their more discerning clientele. Premium Banking is an exclusive service that caters to the individual needs of its clients by developing individual banking strategies meant to make their financial lives easier. The intended audience consists of affluent people and other notable figures.

Setup for Premium Banking began in March of 2006, and the following six months were dedicated to designing and approving the many components of this brand-new division and service. It was released to the public on September 24th, 2006, and quickly gained a large following among a certain subset of consumers.

Premium Banking draws attention to a niche market that constitutes a sizable portion of BRAC Bank's retail portfolio. Premium Banking protects the Bank's Retail and SME portfolios while expanding the Bank's liability base by delivering relationship-based services to this clientele.

Inclusion/Exclusion Requirements (Regular)

The most fundamental need is the maintenance of either a minimum deposit amount or a cumulative credit exposure, or both (i.e. funds under management). Account holders with less than BDT 2,000,000 in assets under control will have their assets frozen until the account holder deposits at least that amount. The Bank, in its sole discretion, may from time to time set new requirements for this minimum amount.

Banking on the Family Premium

There is a minimum amount that can be reached by pooling the funds of up to four members of the same household, either in the form of deposits or cumulative credit exposure (as described above). Father, mother, brother, sister, son, daughter, and spouse are all considered "family members" for the purposes of this qualifying scheme. Family Premium Banking requires a minimum of BDT 3,000,000 in assets to be managed. The Bank may, at any time and at its sole discretion, change this minimum balance requirement.

Other Requirements for Admission

Those with high social standing or professional influence may be eligible for Premium Banking, which has no minimum balance and provides a variety of perks. Individual requests



for this service from such individuals are subject to final approval by the Head of Retail Banking. This will aid in protecting and preserving the bank's standing among influential people in the financial sector.

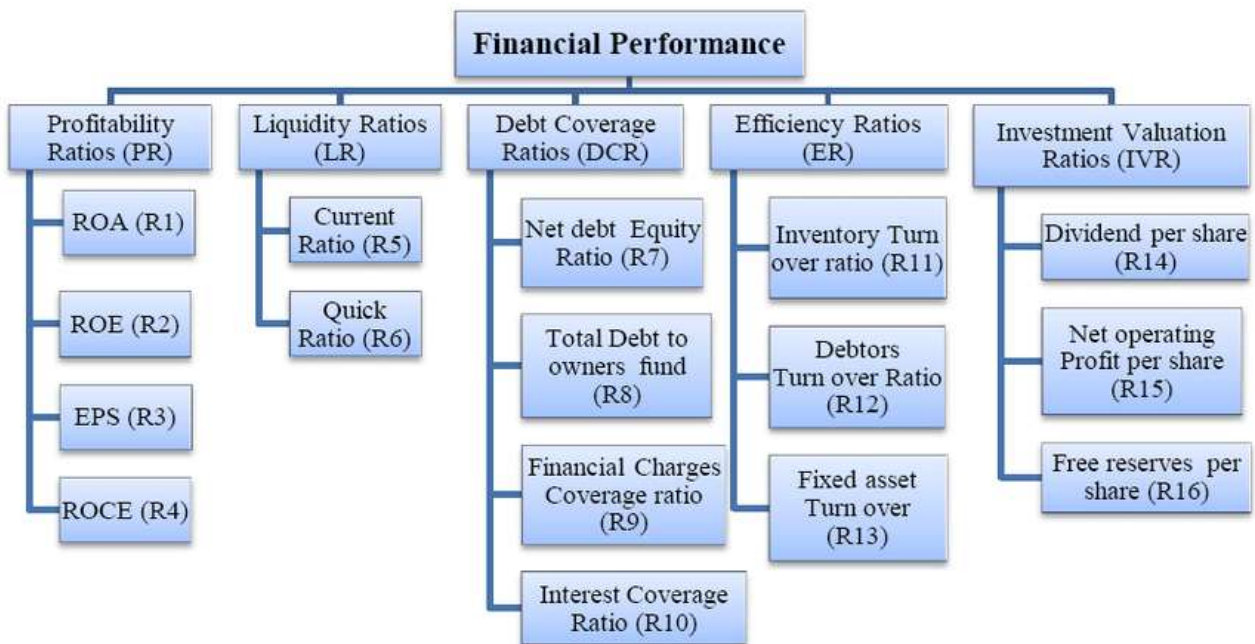
Functionally Essentials

- Specialized Service Preferred Fee Structure
- Banking assistance services (SMS, Internet, and the phone) are provided free of charge.
- Debit cards and checkbooks with special features
- Advantages and Special Treatments Exclusive to VISA Gold Cardholders

Chapter 4: Financial Analysis

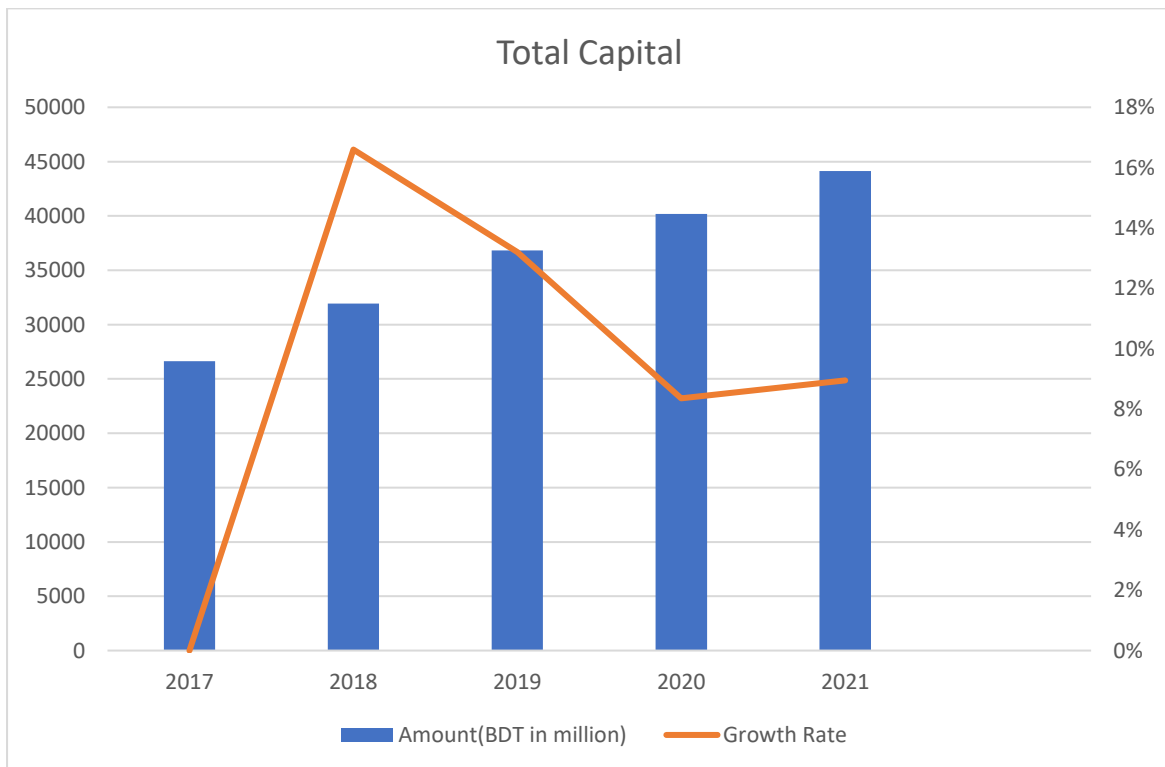
4.1 Financial Performance Evaluation:

The term "financial execution" refers to the act of carrying out the procedures involved in the financial movement. In a broad sense, the term "financial execution" refers to the number of monetary goals that have either been completed or are in the process of being completed. It is the method that is used most frequently to assess the repercussions that a company's strategies and activities will have in terms of their finances. We accomplish BRAC Bank Limited's financial performance during the most recent five years. In addition to that, it provides a graphical representation of the growth rate. The following tools will not only assist me in understanding the organization's financial condition, assisting me in deciding its creditworthiness, profitability, and capacity to generate wealth, but they will also give me a more top to bottom glance at how well it works internally. We graphically show the growth rate, and we depict the chart separately.



1. Total Capital

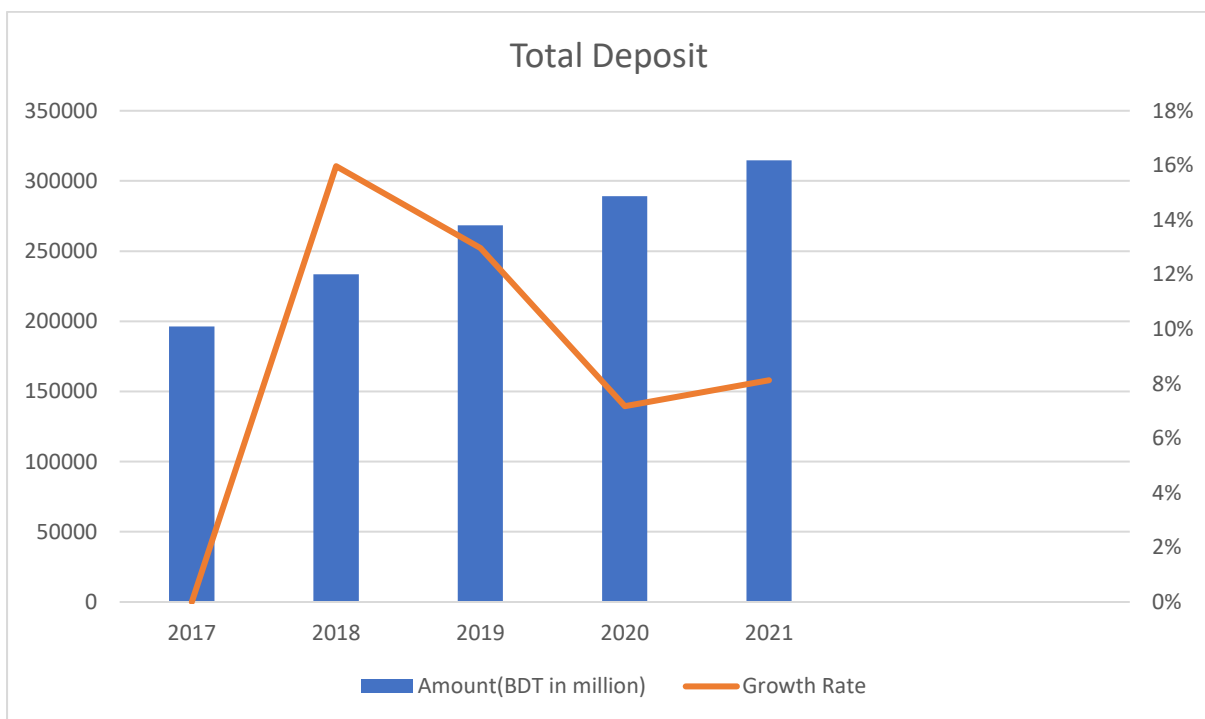
Number of years	Amount(BDT in million)	Growth Rate
2017	26634	0 %
2018	31937	16.6%
2019	36822	13.2%
2020	40182	8.36%
2021	44132	8.95%



Description: A company's total capital is its long-term debt plus its total shareholder equity. This chart summarizes funding over the past five years. The most impressive annual growth rate between 2017 and 2018 was 16.6%, which is what pushed total capital from 26634 million to 31937 million.

2. Total Deposit:

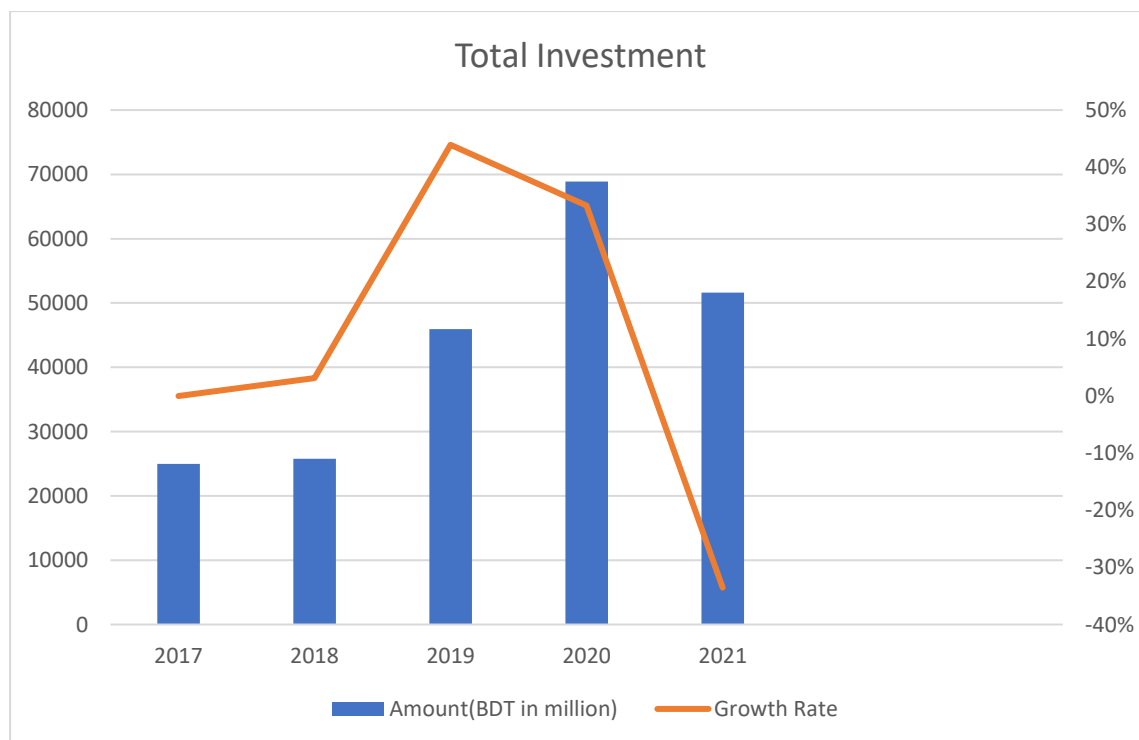
Number of years	Amount(BDT in million)	Growth Rate
2017	196224	0%
2018	233509	15.97%
2019	268309	12.97%
2020	289054	7.18%
2021	314599	8.12%



Description: The bank's balance sheet can be seen in the sum of the deposits. This chart displays the cumulative deposit over the past five years, and it grows each year. In 2018, the expansion rate was the highest ever at 15.97%.

3.Total Investment:

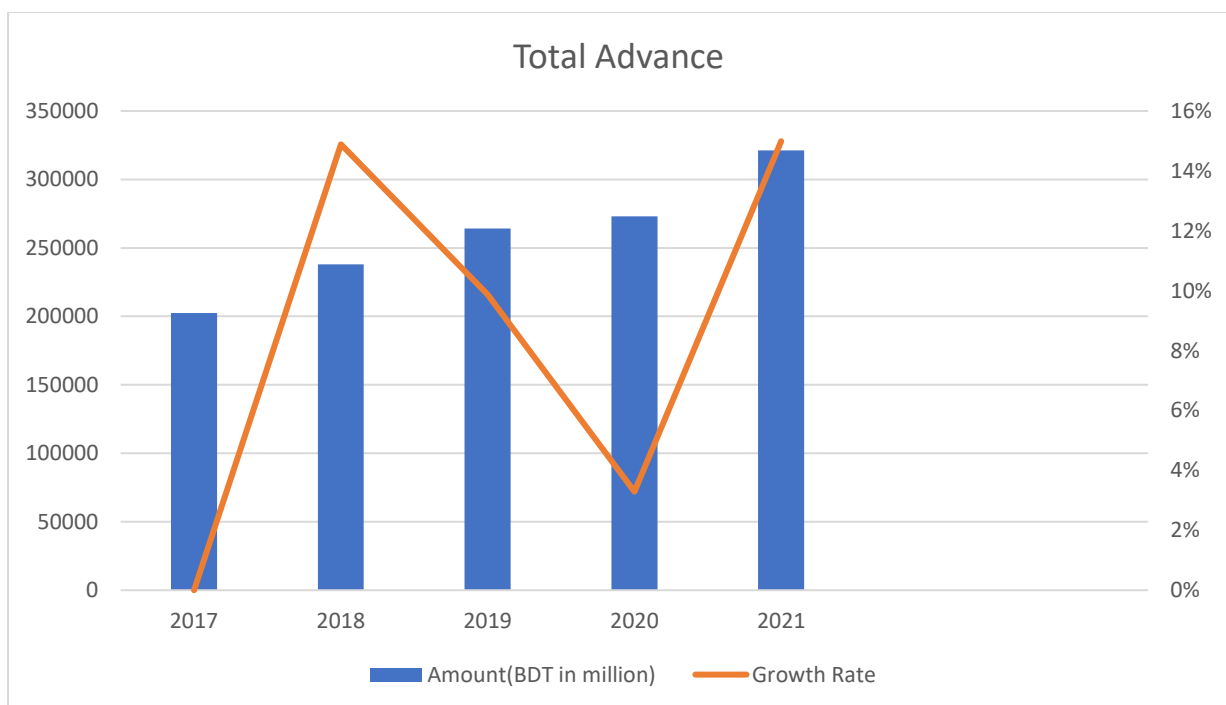
Number of years	Amount(BDT in million)	Growth Rate
2017	24966	0%
2018	25765	3.10%
2019	45944	43.92%
2020	68896	33.31%
2021	51591	-33.54%



Description: The annualized rate of growth of BRAC Bank can be directly attributed to the bank's increasing rate of investment. The total investment growth rate over the past five years is displayed here. The lowest annual growth rate was 33.54% in 2021, and the lowest total investment was 24966 million in 2017. The highest total investment was \$68896 million in 2020, with a growth rate of 33.31 percent.

4.Total Advance:

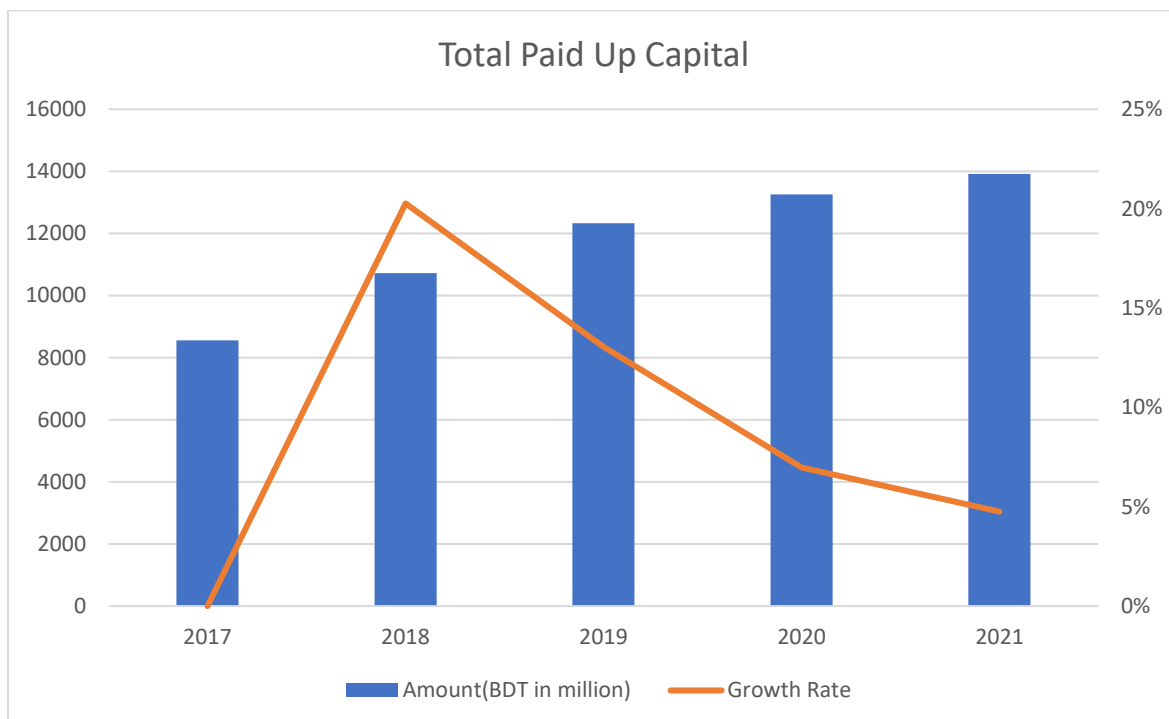
Number of years	Amount(BDT in million)	Growth Rate
2017	202559	0%
2018	238008	14.89%
2019	264091	9.88%
2020	273063	3.29%
2021	321212	14.99%



Description: The overall amount advanced by BRAC Bank over the past five years is up. Year-over-year growth in total advances made by BRAC Bank Limited is depicted in this graph; the bank's highest ever total advances were 273063 million in 2020, and its growth rate was 3.29%. The highest ever projected rate of expansion is 14.99%, which will be reached in 2021.

5.Total Paid up Capital:

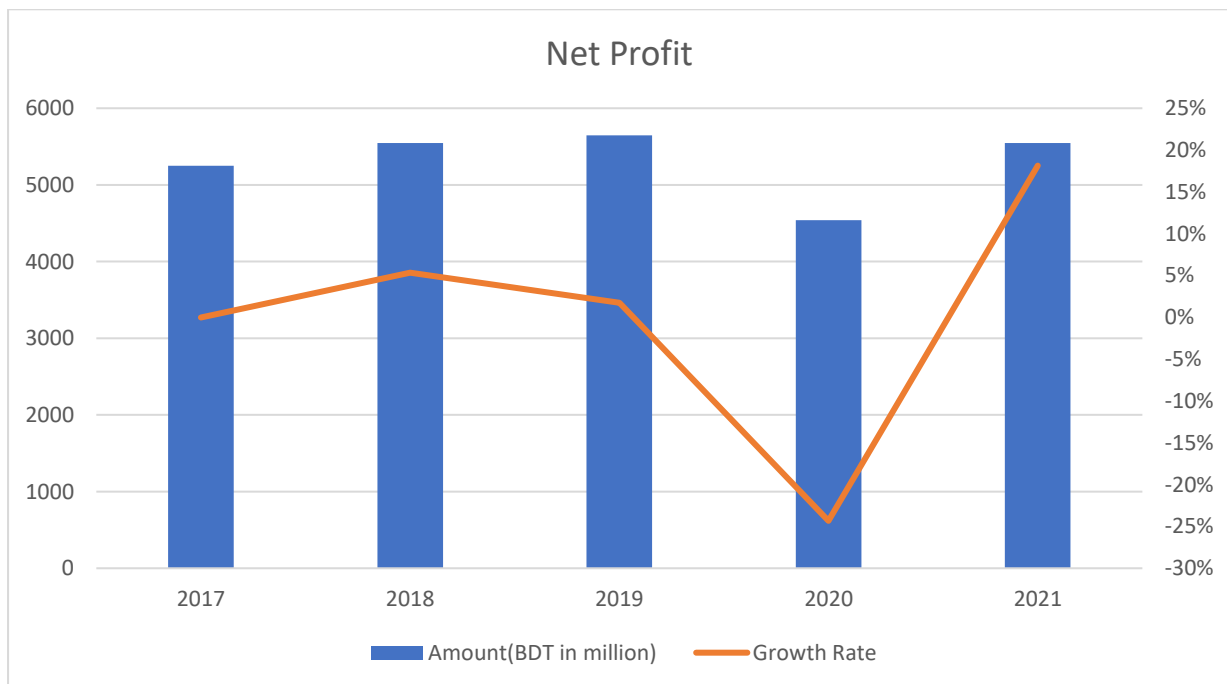
Number of years	Amount(BDT in million)	Growth Rate
2017	8552	0%
2018	10725	20.26%
2019	12334	13.05%
2020	13259	6.98%
2021	13922	4.76%



Description: The Sum Total of Money Paid Investors who purchase stock contribute to the company's capital. In 2018, BRAC Bank Limited has a lot of paid-up capital, and in 2021, it has the lowest rate of 4.76 %.

6.Net Profit:

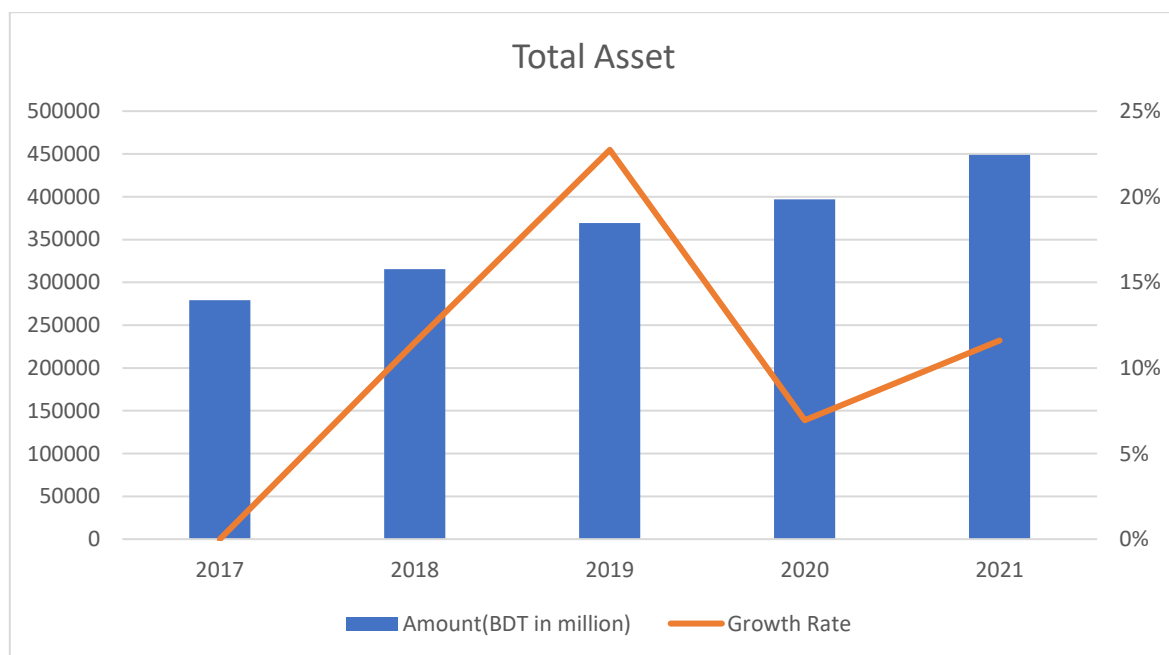
Number of years	Amount(BDT in million)	Growth Rate
2017	5250	0%
2018	5547	5.35%
2019	5646	1.75%
2020	4541	-24.33%
2021	5547	18.14%



Description: The net profit margin is the resulting figure after deducting operational costs, interest, and taxes from gross income. Since BRAC Bank Limited's growth rate has been negative during the past year, the company's net profit expectations have not been met. According to this chart, 2021 has the highest net profit rate.

7.Total Assets:

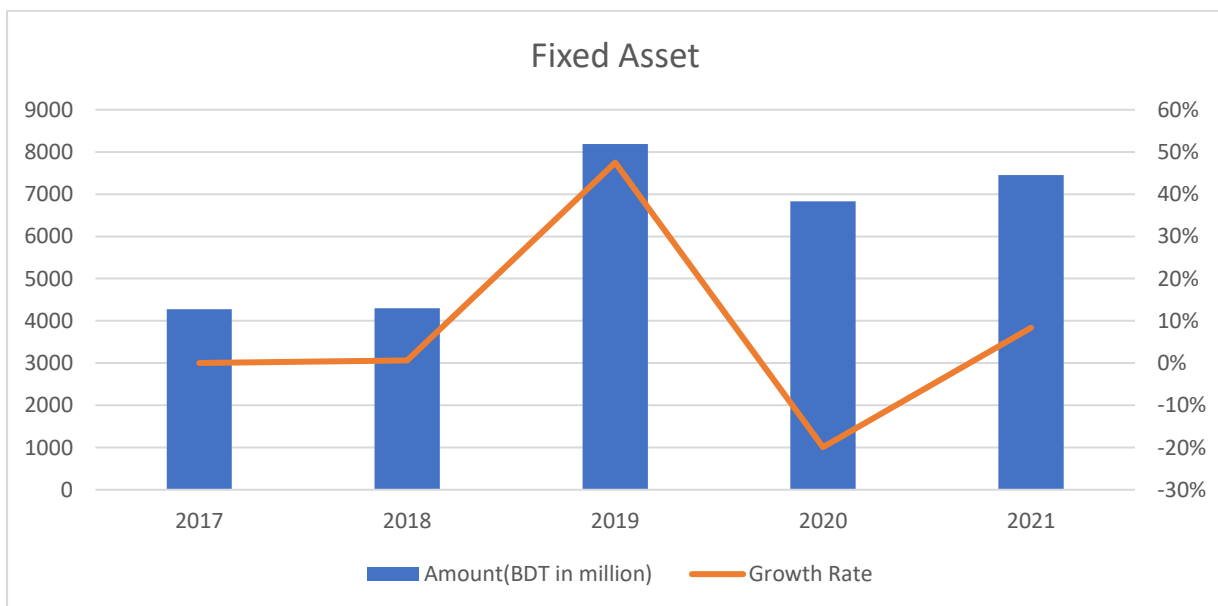
Number of years	Amount(BDT in million)	Growth Rate
2017	279187	0%
2018	315417	11.49%
2019	369404	22.74%
2020	396982	6.95%
2021	449084	11.60%



Description: In the context of financial accounting, "assets" refer to any resource (financial, tangible, or intangible) that can be used to generate additional value or worth. The total assets of BRAC Bank have increased at a reasonable rate, as shown by the graph, which shows that their highest rate of growth was 22.74% and that their total assets peaked at 449084 million.

8.Fixed Assets:

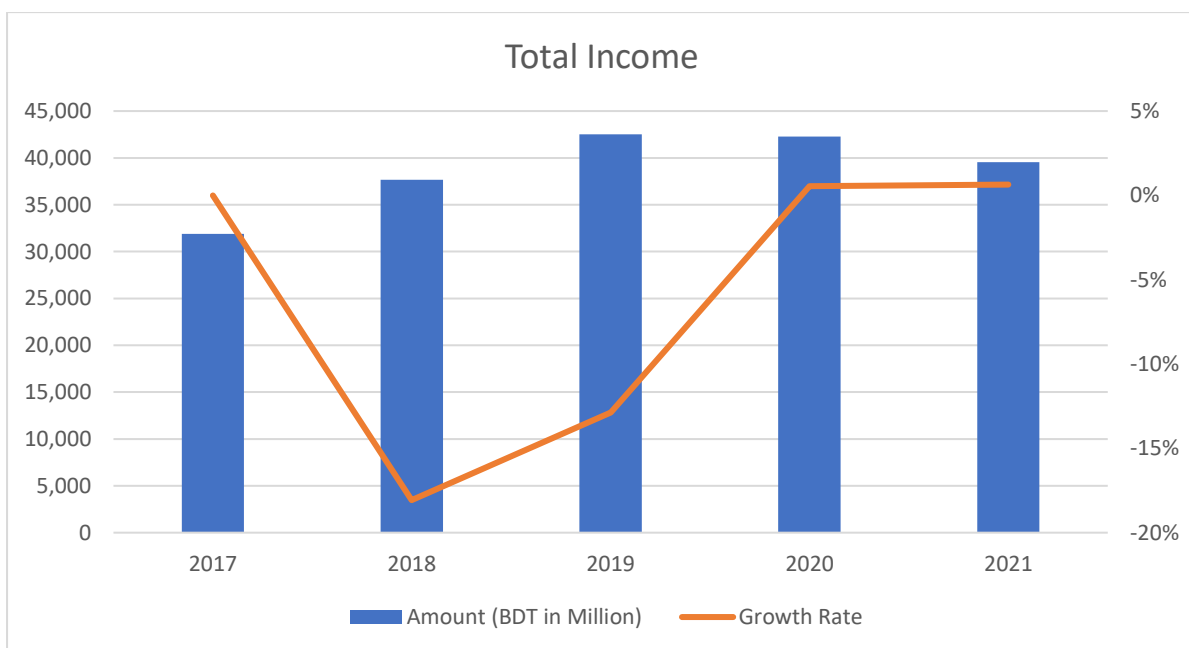
Number of years	Amount(BDT in million)	Growth Rate
2017	4275	0%
2018	4301	0.60%
2019	8189	47.48%
2020	6829	-19.92%
2021	7455	8.39%



Description: In businesses, fixed assets are long-term, identifiable possessions that are put to use in the form of revenue generation. In this overview, we demonstrate how fixed asset growth rates have fluctuated over the past few years by means of a graphic. In comparison to other years, 2019's growth rate is the highest ever at 47.48%.

9. Total Income

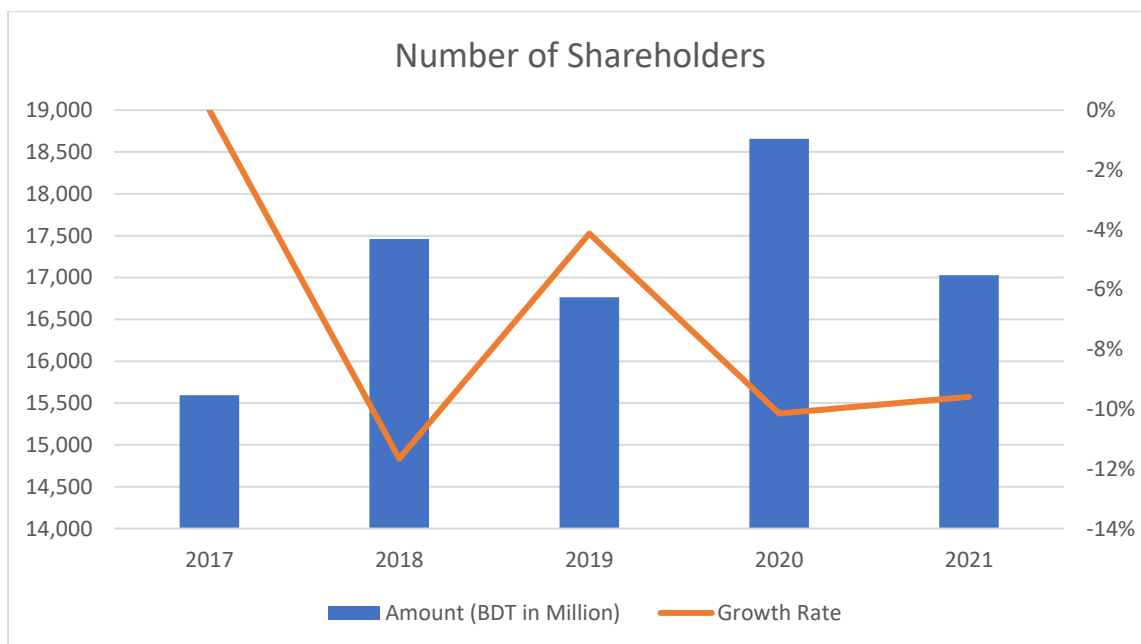
Numbers of Year	Amount (BDT in Million)	Growth Rate
2017	31,902	0%
2018	37,668	-18.07%
2019	42,517	-12.87%
2020	42,279	0.55%
2021	39,536	0.64%



Description: A person or organization's total income is the sum of all of the money they have received. The total income growth rate over the past five years for BRAC Bank limited has been all over the place, with negative growth rates showing for 2018 and 2019 and a peak rate of over 0.64% in 2021.

10. Number of Shareholders

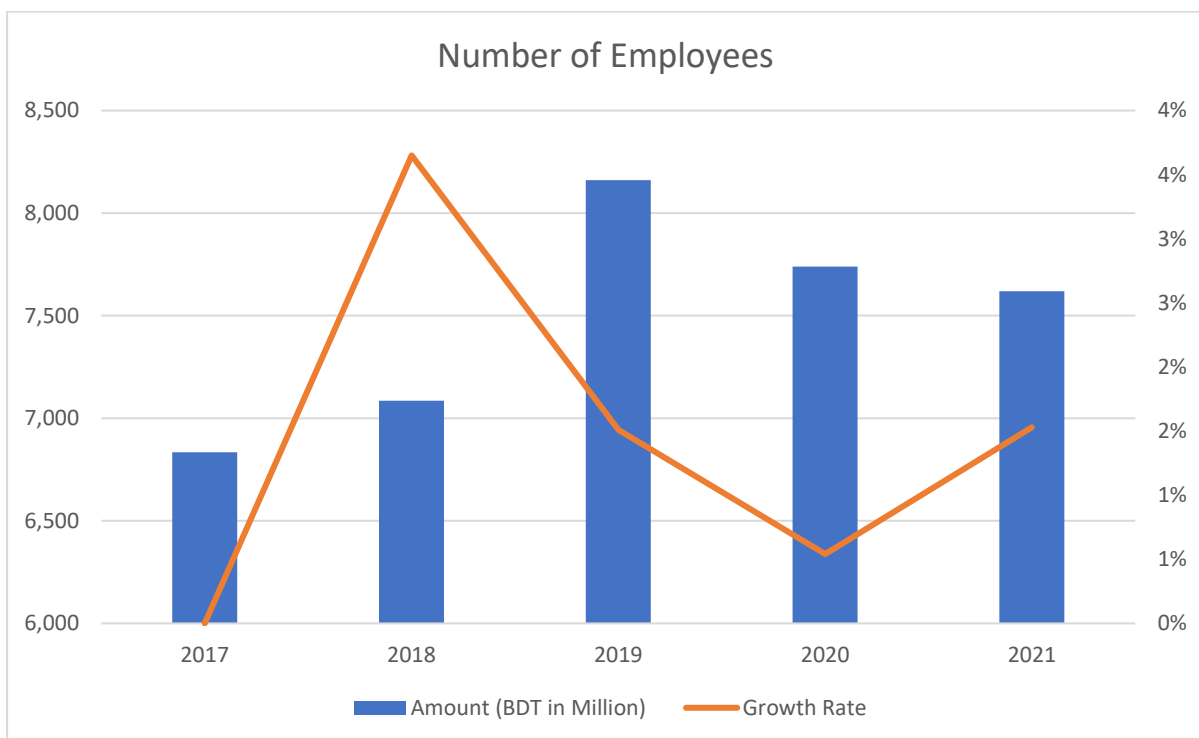
Numbers of Year	Amount (BDT in Million)	Growth Rate
2017	15,593	0%
2018	17,459	-11.66%
2019	16,765	-4.13%
2020	18,659	-10.15%
2021	17,026	-9.59%



Description: There is no growth in the number of shareholders in BRAC Bank Limited; looking at this graph, we can see that the total number of shareholders in 2017 was 15,593, and that four years later in 2021, the total number of shareholders is 17,026.

11. Number of Employees

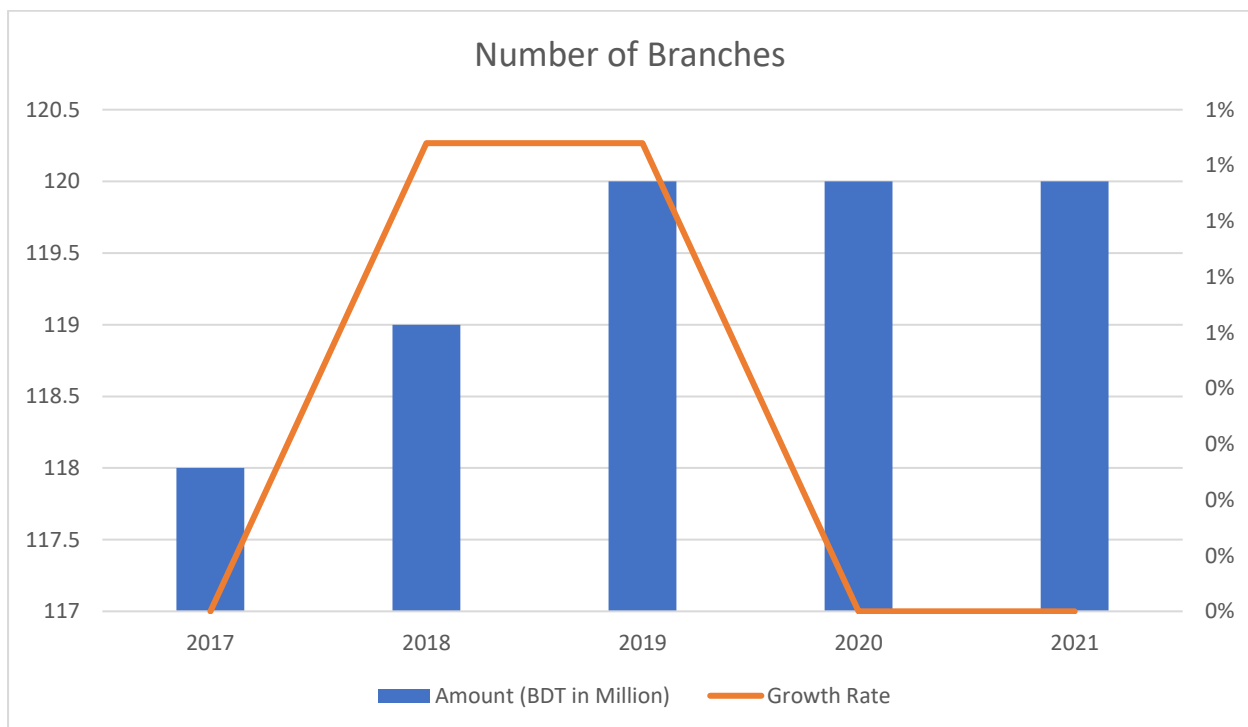
Numbers of Year	Amount (BDT in Million)	Growth Rate
2017	6,835	0%
2018	7,085	3.65%
2019	8160	1.51%
2020	7,740	0.54%
2021	7,619	1.53%



Description: BRAC Bank never failed to allocate a portion of their workforce, and in addition, they recruited skilled representatives to provide superior help to their customers. In 2017, there were 6,835 people working for BBL, whereas four years later, in 2021, there were 7,619 people working for BBL.

12. Number of Branches

Numbers of Year	Amount (BDT in Million)	Growth Rate
2017	118	0%
2018	119	0.84%
2019	120	0.84%
2020	120	0%
2021	120	0%



Description: The number of branches operated by BRAC Bank Limited is not changing, although they plan to expand in 2018. This summary provides information on the rate of expansion over the past five years. The overall number of branches in 2017 was 118, and the total number of branches in 2018 was 119; the growth rate was 0.84%. After that, they stopped adding new branches.

4.2 Ratio Analysis:

Ratio analysis is a mathematical technique for comparing data from financial accounts to get insight into an organization's liquidity, operational performance, and productivity. Principal analysis is built on ratio analysis. Below is a ratio that translates as:

- Return on Assets.
- Return on Equity.
- Earnings per share.
- Capital to Risk-Weighted Assets Ratio Net noninterest margin
- Debt Equity Ratio
- Cost to Income Ratio
- Price Earnings Ratio

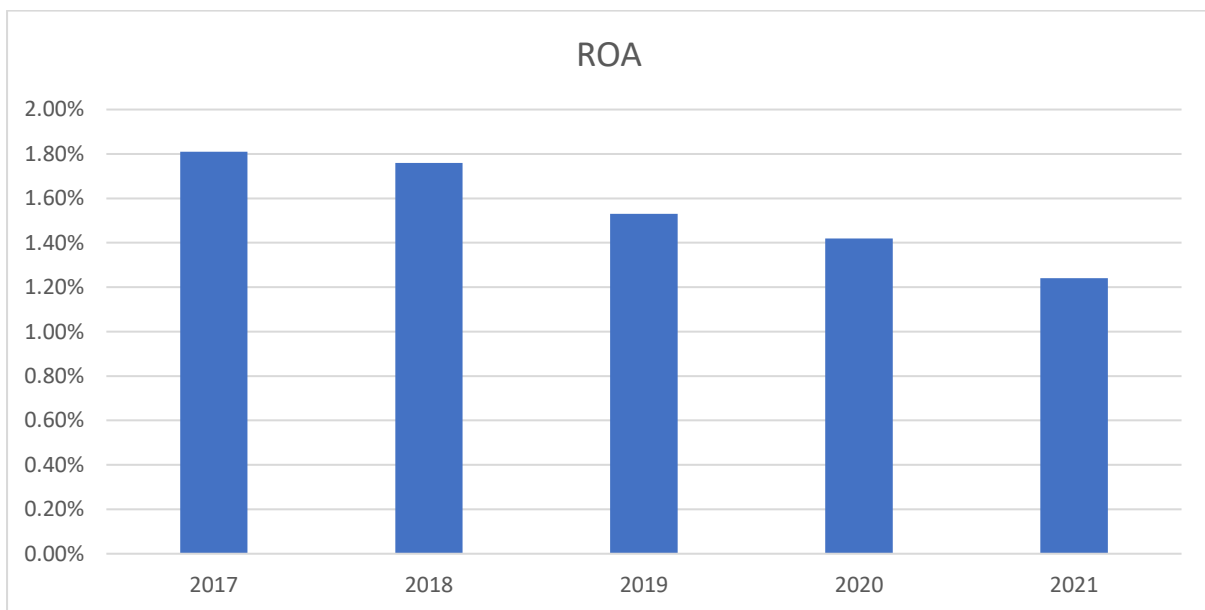
Ratio	Years				
	2017	2018	2019	2020	2021
Return on Assets	1.81%	1.76%	1.53%	1.42%	1.24%
Return on Equity	20.20%	17.53%	14.51%	9.66%	10.19%
Earnings per share	4.91%	4.50%	4.26%	3.26%	3.98%
Capital to Risk weight Assets Ratio	12.72%	13.67%	15.07%	14.55%	14.36%
Debt Equity Ratio	8.87%	8.37%	7.84%	6.98%	6.65%
Cost to Income Ratio	52%	54%	53%	58%	53%
Price Earnings Ratio	22.08	16.16	12.47	12.94	13.88

1. Return on Assets (ROA):

Return on assets is an indicator of a company's profitability. To calculate it, take the organization's net income for the fiscal year and divide it by its total assets for the year. It is referred to as a profitability or efficiency ratio since it reveals information about the private company's management's effectiveness in turning its resources into profits. Return on investment can be used as a useful tool to compare results to predetermined internal goals, a specific competitor, or the overall firm. ROA is used by bankers, investors, and business analysts to figure out how well a company is doing and how healthy it is.

$$\text{Return on Asset} = \text{Net Profit} / \text{Total Assets}$$

Years	2017	2018	2019	2020	2021
ROA	1.81%	1.76%	1.53%	1.42%	1.24%



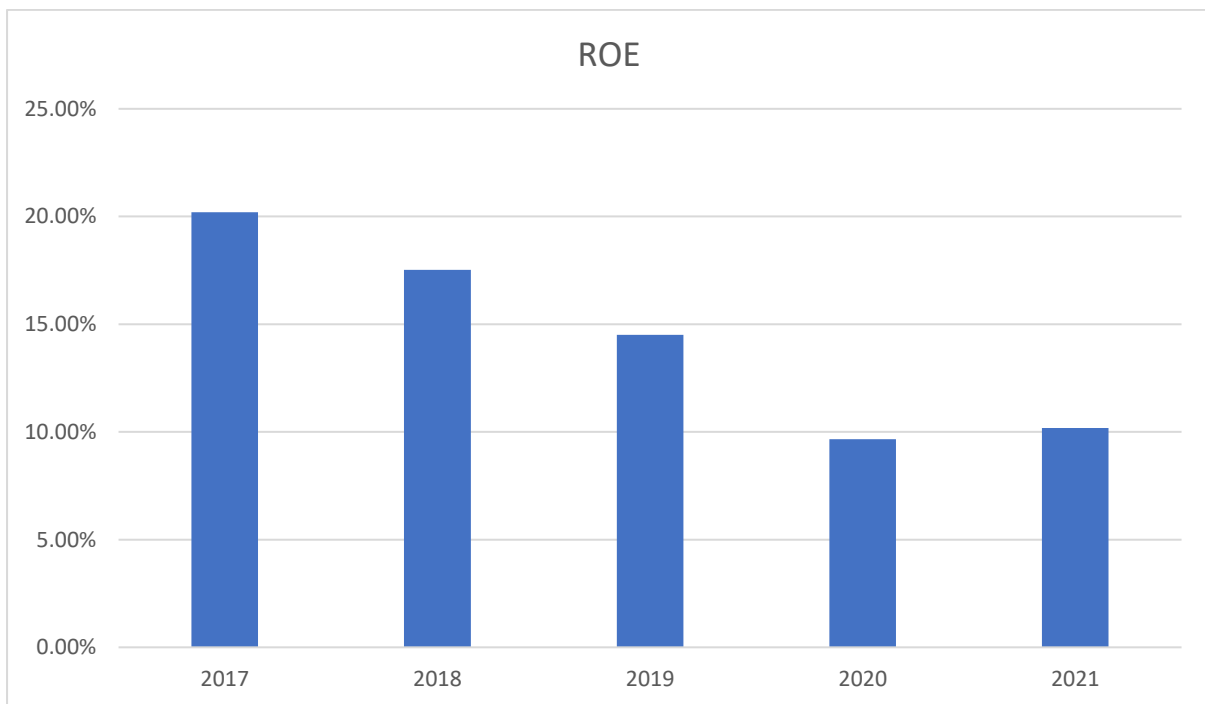
Interpretation: Using this chart, which displays the asset profit over the past five years, we can determine that 2017 was the best year, and that 2021 had the lowest result. The decline in the ratio in 2021 is due primarily to a decrease in net income.

2. Return on Equity (ROE):

The ratio between net income and stockholders' equity illustrates the return on investment for shareholders. The rate of return on equity is a measure of a business's or bank's effectiveness in generating shareholder value. This shows how well an organization has been able to get money from its regular stockholders.

Return on Equity: Net Profit / Equity

Years	2017	2018	2019	2020	2021
ROE	20.20%	17.53%	14.51%	9.66%	10.19%



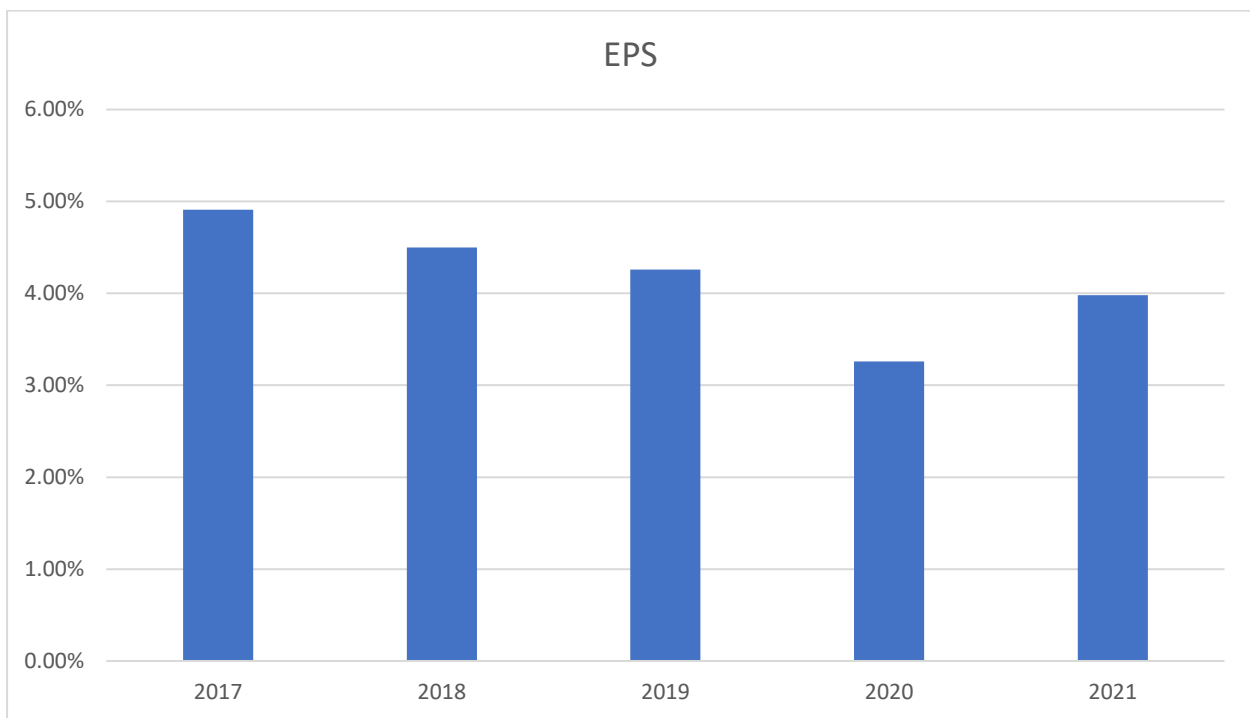
Interpretation: You can see the return on equity over the past five years, and you can also see how much it has fluctuated during that time period. By comparing it to other years, we can see that 2017 performs the best, while 2020 fares the worst. The group is making good use of the money it has received from donors if the percentage is high.

3.Earnings per Share (EPS):

EPS is found by dividing a company's net gain (after taxes are taken out) by the number of shares that are still outstanding.

$$\text{Earnings per shares} = \text{Net income} - \text{Dividends} / \text{Outstanding shares}$$

Years	2017	2018	2019	2020	2021
EPS	4.91%	4.50%	4.26%	3.26%	3.98%



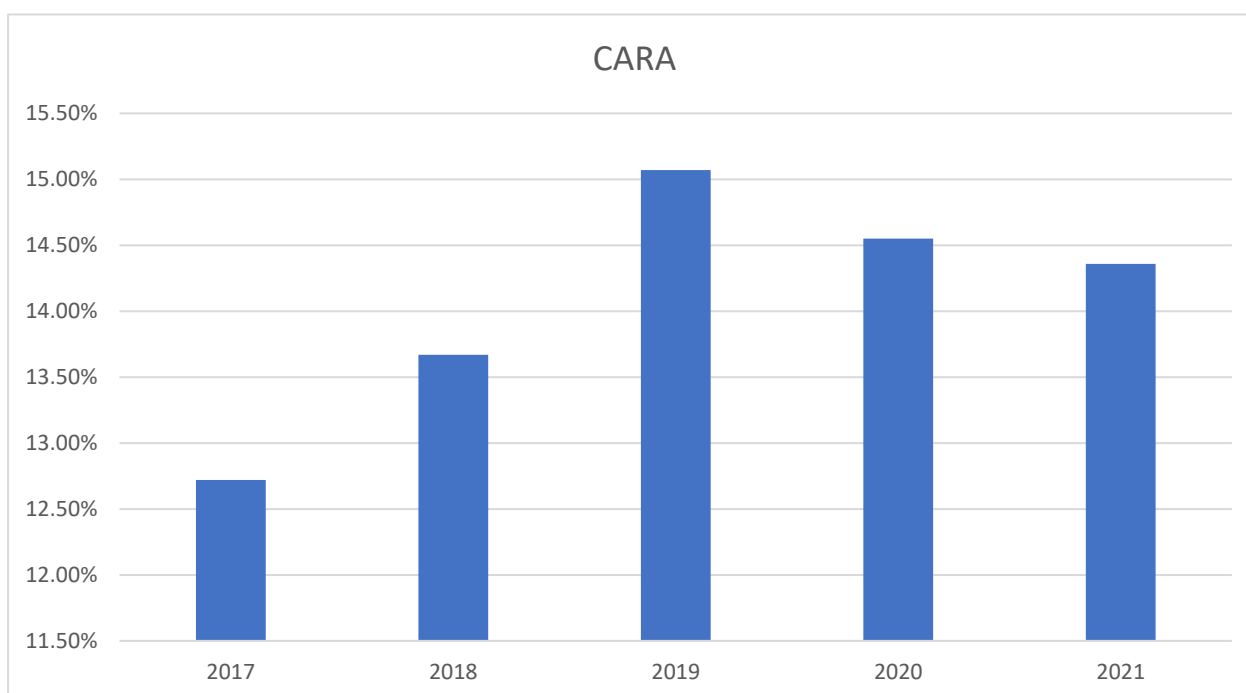
Interpretation: This chart displays BRAC Bank's EPS for the past five years, during which time the company has experienced consistent year-over-year fluctuations. Significant percentages range from 4.91 in 2017 to 3.26 in 2020. An organization's EPS is a crucial part of its general presentation.

4. Capital to Risk-weighted Assets Ratio (CRAR):

Divide your operating expenses by your operating revenues, then multiply that number by 100 to get your cost-to-income ratio.

Capital Risk Weighted Assets Ratio = Total capital / Risk – weight Assets

Years	2017	2018	2019	2020	2021
CARA	12.72%	13.67%	15.07%	14.55%	14.36%



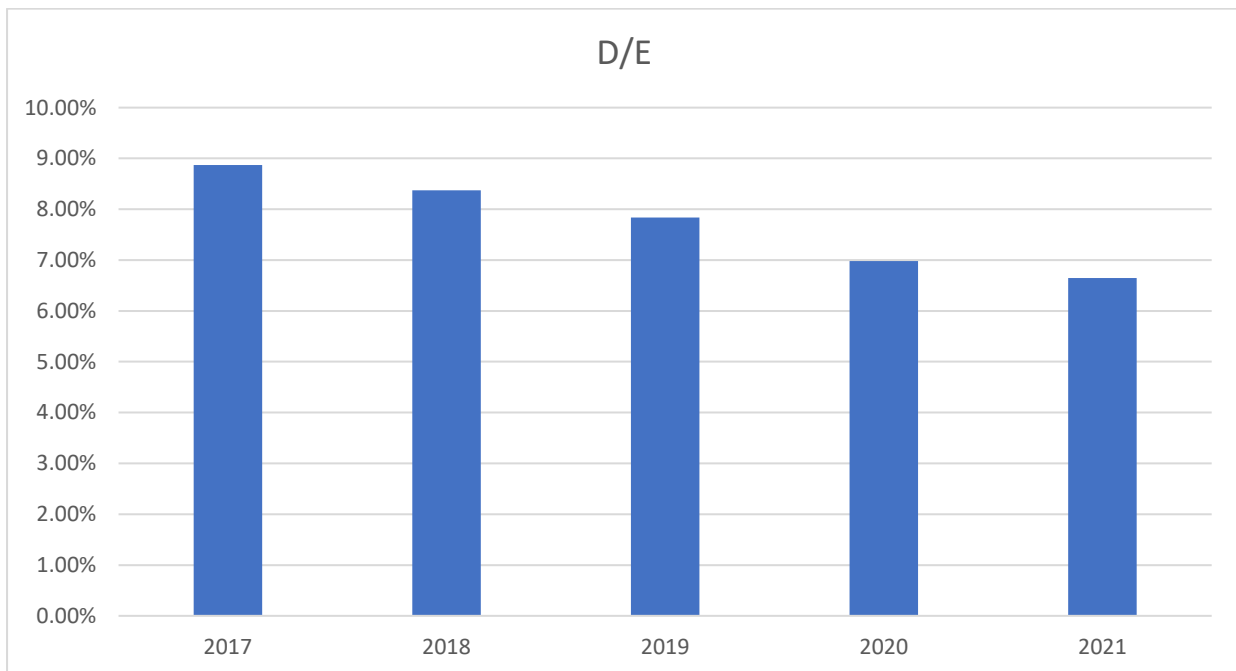
Interpretation: As can be seen in this chart of the Capital to Risk Weighted Assets Ratio during the past five years, the ratio of BRAC Bank has remained relatively unchanged. The ratio peaked at 15.07% in 2019 and fell to 12.72 % in 2017.

5. Debt Equity Ratio:

To determine a company's debt-to-equity ratio, divide its total liabilities by its total shareholders' equity, as shown in the table below. Both short-term (current) and long-term (deferred) obligations are included in the overall liability figure. The stockholders' equity of a company is found by taking the total assets minus the total liabilities.

$$\text{Debt Ratio} = \text{Total Debt} / \text{Total Liability}$$

Years	2017	2018	2019	2020	2021
D/E	8.87%	8.37%	7.84%	6.98%	6.65%



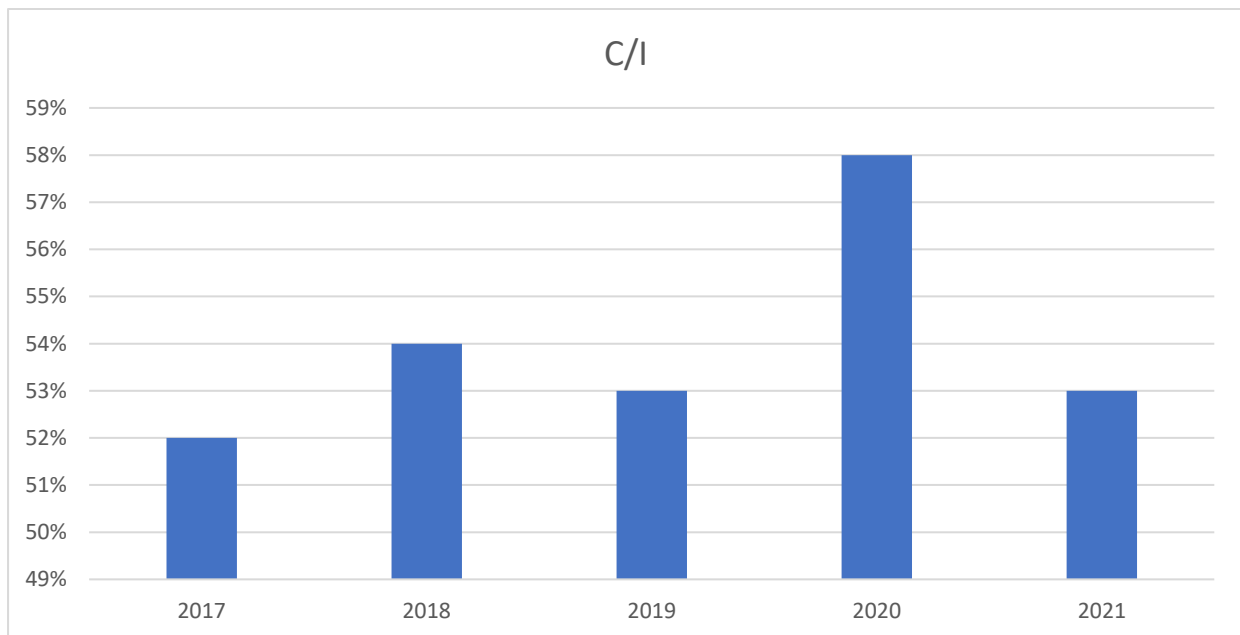
Interpretation: Here we examine a five-year outline of the debt equity ratio, and we can see that the BRAC bank's debt equity ratio has increased annually. In 2017, the ratio was at its highest point at 8.87%, and in 2021, it will drop to its lowest point at 6.65%.

6. Cost to Income Ratio:

Divide your operating expenses by your operating revenues, then multiply that number by 100 to get your cost-to-income ratio.

$$C/I = \text{Total Capital} / \text{Risk - Weighted Assets}$$

Years	2017	2018	2019	2020	2021
C/I	52%	54%	53%	58%	53%



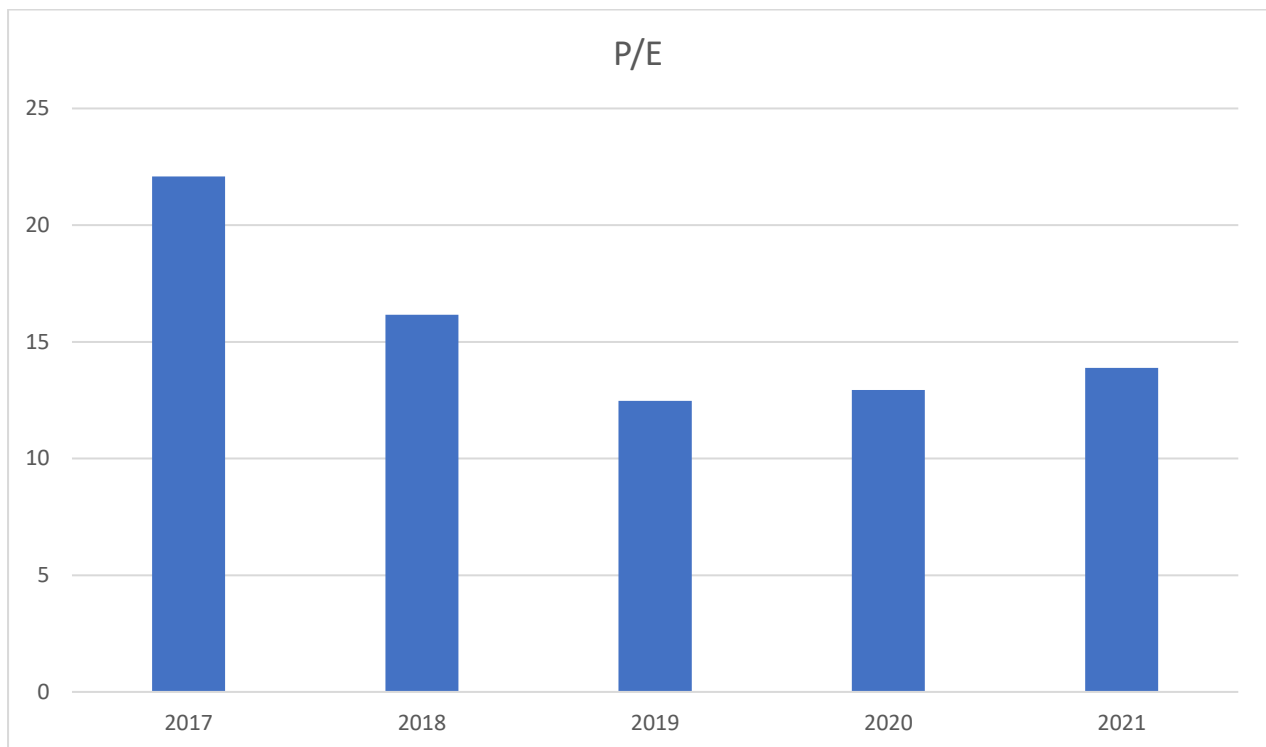
Interpretation: Cost-to-income ratios for the past five years are plotted above, and it's clear that BRAC Bank's ratio has been rising steadily. Significantly, in 2020, that number rises to 58%, whereas in 2017, it falls to 52%.

7. Price Earnings Ratio:

By dividing market value expense per share by firm or organization earnings per share, the Price Earnings Ratio is calculated. Earnings per share (EPS), which serves as a gauge of an organization's financial health, measures how much of an organization's profit is distributed to each outstanding share of its common stock.

PER: Share Price /Earnings Per Share

Years	2017	2018	2019	2020	2021
P/E	22.08	16.16	12.47	12.94	13.88



Interpretation: The Price Earnings Ratio over the previous five years is depicted in this graph. At the moment, we can see that the Price Earnings Ratio for BRACbank is stable, but that beginning in 2021, it will begin to increase. The ratio is at its highest point of 22.08 in 2017, while it was at its lowest point of 12.47 in 2019.

Chapter 5: Findings Recommendations Conclusion

5.1 Findings of the Report:

The analysis in this section, which is used to demonstrate the report's key result, is based on an examination of financial performance. The conclusion is detailed below:

- **Growth Rate:** Over the last five years, BRAC Bank's overall development, total deposits, total investments, total assets, number of employees, and number of branches have all increased at a respectable rate.
- **Growth Rate Fluctuation:** Over the past five years, BRAC Bank's total capital, net profit, total paid-up capital, fixed assets, and net income have all seen yearly growth rate fluctuations.
- **Share holder:** Recent years have seen a precipitous drop in the number of stockholders in BRAC banks.
- **ROA&ROE:** Recent five-year averages for ROA and ROE are satisfactory, but the ratio rate is inconsistent.
- **EPS:** Earnings per share have been falling steadily since 2018.
- **P/E:** The price-earnings ratio stays the same for now but rises in 2021.
- **Technology:** There is insufficient use of technology, and not all locations provide internet banking.
- **Many customers have trouble opening an account at this branch because of problems with the initial information they provide.**
- **Interior:** Inadequate Adornment, overcrowded Workplace, and Unacceptable Software Implementation.

5.2 Recommendation:

- The bank should upgrade its computers and operating systems to facilitate faster communication and streamline its operations.
- BRAC Bank Limited should alter its standard strategy of public proclamation.
- Well-Employed Staff: Personnel with the requisite level of training, experience, intelligence, and intellectual curiosity to offer the quickest and best possible service.
- To expand their company outside the borders of Bangladesh, BRACBank needs invest heavily in innovative marketing strategies.
- Under-Rated Branches: BRACBank Limited should maintain its under-rated branches as they may become an important asset in the future.
- To increase client satisfaction and boost the bank's public image, BRAC Bank Limited should invest in more automated teller machine (ATM) terminals and provide better service at its existing terminals.
- Finances in the agricultural and building sectors should be prioritized.
- BRAC Bank should establish a student education loan program to facilitate domestic and international higher education.
- Because technological advancements are occurring constantly, the bank should upgrade its online banking service.
- For example, "internship assignment" refers to the process of placing students in relevant internships.
- There needs to be an outbound effort from the new location to bring in more customers.

5.3 Internship Experience:

I participated in an internship program at the BRAC Bank Ltd. Anik Tower in Tejgaon, Dhaka. The address is 220/B Tejgaon Gulshan Link Road. From my time here, I've gained experience in the business world and a new outlook on life. The following is a breakdown of my internship experience:

Internship Position:

As an intern at the Main Branch of BRAC Bank Limited, I was put in charge of "General Banking."

Responsibility:

I was given access to "The Accounts Maintain and Customer Service Section," one of the divisions in this office. The bank had no moral standards, which was unacceptable for an intern. They divided the tasks between the two sectors based on availability.

As a member of my department's supporting cast, I've handled the following tasks:

- As a member of a Fill out the form for their open accounts.
- Help customers with account maintenance.
- Informing customers about the benefits of the bank account they wish to open.
- Be receptive or it won't meet their requirements.
- Verify the applicant's signature, required paperwork, and personal details.
- Keeping track of the history of a closed checkbook.
- Fill out the account holder form with any missing information or data.

5.4 Conclusion:

The banking sector is the most important component of any economy. The importance of the banking industry to international trade has lately grown. As a developing nation, there is no question in our minds that we must direct a significant amount of attention and energy on our banking industry. One of the most successful commercial banks operating in the private banking industry is BRAC Bank Limited. For businesses of all kinds, Southeast Bank Limited is responsible for a huge variety of important banking and non-banking activities. The Bank was founded by well-known business figures and industrialists of the nation, each of whom had an interest in a different sector of the national economy. My report provides an overview of the current financial situation. During the course of my internship, which lasted for a total of three months, I was able to acquire some hands-on experience in many aspects of banking. This report was prepared since its completion was required for the completion of the bachelor's degree. The primary goal is to provide the students with opportunities to get job experience and to put academic knowledge into practice in real-world situations.

5.4 Reference:

- <https://www.bracbank.com/>
- <http://www.lawyersjurists.com/article/an-overview-on-brac-bank-limited/>
- Training provided by BRAC bank ltd
- BRAC Bank Annual Report 2017-2021