



Internship Report

“Performance Analysis of City Bank Limited”





INTERNSHIP REPORT

Performance Analysis of City Bank Limited

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Date of Submission: 16 October, 2018



Letter of Transmittal

16 October, 2018

Nusrat Farzana

Assistant Professor

United International University

Subject: Submission of Internship Report

Dear Madam,

This is my great honor to submit the internship report that I have prepared for last 3 months long in city Bank Limited, Johnson Road Branch. The title of my report is “Performance Analysis of City Bank Limited”. The report is the final outcome of successful completion of my internship program at City Bank Limited. In my report I have tried my best to identify and describe the work process followed by my assigned department and also tried to analyze the financial performance of City Bank ltd. working on this report is a great learning experience for me that’s helps me in future career life.

I would like to articulate my gratitude for your excellent guidance in preparing the report. It would be a great achievement for me if you find this report informative enough to fulfill the requirements. I am really grateful to you.

Sincerely

Yours,

.....

Umme Hafsa

Id-111 141 125

Acknowledgement

First I want to pay my gratitude to almighty Allah for enabling me to prepare the report successfully I would like to express my deepest appreciation to all those who provided me the opportunity to complete this report. The accomplishment and completion of this report would not have been viable without the contribution of some accommodative people, who gave their valuable time from their busy schedule to guide me in doing my report work. I wish to extend my heartfelt gratitude to all those who contribute directly or indirectly to complete of report.

At the beginning, I would like to convey my gratitude and appreciation to my honorable academic supervisor Nusrat Farzana for providing valuable guidelines in preparing the report. I am deeply grateful to her for her supervision during the internship period. Without her guidance it would not be possible for me to prepare this report.

Next, I would also like to express heartfelt gratitude to my organizational supervisor at The City Bank Limited, GAzi Azizul Hoque Johnson Road Branch. Finally, this report would not have been possible without the dedication and contribution of all other officer who has helped me by teaching all the works. I express my sincere gratitude to all of them for their valuable contribution for making this report possible.

Letter of Authorization

First of all, I would like to declare that this internship report is not a copy of another person's report. The study is differentiated from others & original in nature. I have tried my best to make this report useful for related parties.

Secondly, I ensure that this report is not submitted to any other person earlier.

.....
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Executive summary:

Internship program is the important part for the graduation in BBA. Only Classroom discussion cannot make a student perfect in dealing with the real business situation. Therefore it is an opportunity for the students to know about the real life situation through this program. By doing internship in city bank ltd I learned lot of things about corporate life and by doing a report on the topic of performance analysis of city bank limited I learned how a bank does its business activities and how they earned profit. City Bank Limited is the oldest private business banks working in Bangladesh. The Bank has been working since 1983 with an approved capital of Tk. 1.75 Billion. Presently it is a best bank among the most established five Commercial Banks in Bangladesh.

The report is based on the performance analysis of city bank limited. By doing my report based on performance analysis of city bank helps me to recognize how a bank makes higher profit and which element is important for bank to make the business profit able. The core purpose of the Report becomes very clear from the topic of the report. The report is broadly categorized by different part. In the first part of report I discussed about the introduction. Introduction part is all covered about the history of bank the purpose of topic the objective the mythology and limitation. The chapter two is about background of bank. It is all about the business activities of city bank. After that I covered what earned from my 3 months internship activity. The chapter four is all about the theory part of the performance analysis. What is ROA interest income and what total asset, asset management is and operational analysis all is discussed in there. And the final part is how I analysis bank performance. In there I use regression model to evaluate bank performance. Here I used some independent and dependent variables to analysis. ROA and interest income is dependent variables and total asset, asset management and operational efficiency are independent variables. By using regression analysis I can easily identify which independent variable create positively effect on ROA and interest income. By regression analysis I find out that using total asset, asset management and operational efficiency, city bank ROA increase better than interest income and create positive result than interest income. Lastly I discussed about what elements is profitable for bank and what element is not good. And give overall conclusion about bank performance.

Contents

Letter of Transmittal	iii
Acknowledgement	iv
Letter of Authorization.....	v
Executive summary:.....	vi
Chapter 1: introduction.....	1
1.1 Introduction	2
1.2 Origin of the report	3
1.3 Objectives of the Report:	3
1.3.1 Primary objective:	3
1.3.2 Specific Objectives:.....	3
1.4 Significance and purpose of the Study	4
1.5 Methodology of the Study.....	4
1.5.1 Data Collection:	5
1.5.2 Data Analysis	6
1.5.3 Scope of the Work.....	6
1.6 Limitations	6
Chapter 2: an Overview of City Bank Limited.....	8
2.1 Organizational Overview of the City Bank Limited.....	9
2.2 Corporate Information:	10
2.3 Objectives and Goals of CBL.....	10
2.4 Vision of the City Bank Limited	11
2.5 Mission of The City Bank Limited	11
2.6 Values of the City Bank Limited.....	11
2.7 Corporate Hierarchy of the City Bank Limited.....	12
2.7.1 Organogram of City Bank Limited (CBL)	12
2.7.2 Management Hierarchy of The City Bank Limited	13
2.8 Strategies of the City Bank Limited	13
2.8.1 Location Based Strategy.....	14
2.8.2 Business Level Strategy.....	14

2.9 Services of CBL	14
2.10 Departments of The City Bank Limited.....	15
2.11Function of different division at City bank	16
2.11.1Financial Division	16
2.11.2Credit Risk Management (CRM)	16
2.11.3. Human Resource Division	16
2.11.4. Information Technology (IT) Department	17
2.11.5. Control and Inspection Division	17
Chapter 03: Theoretical Part of Analysis	18
3.1. Tables of dependent & independent variables	19
3.2 Dependent variables:.....	19
3.2.1. Return on asset	19
3.2.2Interest Income:.....	21
3.3Independent variables	22
3.3.1. Bank Size (Total Asset):.....	22
3.3.2. Asset management.....	22
3.3.3 Operational efficiency	23
Chapter04: performance analysis of City Bank Ltd.....	26
4.1Correlation analysis:	27
4.1.1ROA and Bank size	29
4.1.2ROA and asset management	29
4.1.3ROA and operational efficiency	29
4.1.4Interesr income and Bank size	29
4.1.5Interest Income and asset management	30
4.1.6 Interest Income and Operational Efficiency	30
4.2Regression analysis:.....	30
4.2.1Coefficients	31
4.2.2P value	31

4.3	Regression analysis of ROA	32
4.3.1	Bank Size:	33
4.3.2	Asset Management:	33
4.3.3	Operational Efficiency.....	34
4.3.4	Conclusion of regression analysis of ROA.....	34
4.4	Regression analysis of Interest Income.....	35
4.4.1	Bank Size:	36
4.4.2	Asset Management:	36
4.4.3	Operational Efficiency.....	37
4.4.4	Conclusion of regression analysis of Interest income	37
4.5	ROA vs. Interest Income in regression analysis:.....	38
Chapter5:	Internship experience	40
5.1	Account Opening Form Fill up	41
5.2	Retail banking activities.....	41
Chater6:	44
Findings from the Study	44
6.1	Findings.....	45
6.1.1	Finding of Analysis	45
6.1.2	Critical finding in my branch:.....	45
Chapter 7:	recommendation and conclusion	47
7.1	Recommendation.....	48
7.2	Conclusion.....	50
Appendix	51
References:	51

Chapter 1: Introduction

1.1 Introduction

In 21st century which is the age of globalization and technological innovation. In the 21st century much multinational company with much other foreign company including Bangladesh making their impact in the world economy. In this time everyone is concern about money and find a way to better use of money. For this reason bank is very important financial institution for the better use of money. At the present industrial innovation time, banking business has become so much competitive. In this banking business, bankers should have huge professional skill and theoretical knowledge to cope up with this situation. As a BBA student major in finance, I think that banking is an excellent area to gather some practical and theoretical knowledge. So I have selected the City Bank Limited for internship program, one of the well-known banking institutions of Bangladesh to gather some practical knowledge in banking program.

City Bank Limited is one of the oldest private banks working in Bangladesh. It is one of a top bank between the oldest five Commercial Banks in the country which is started their operations in 1983. Today City Bank Limited provide service to its clients at home and abroad with numerous branches spread over the nation and around three hundred oversea correspondence packaging the whole significant urban areas and business focal point of the world. The bank starts and manages its business and operation vertically from the head office through 4 distinct business divisions likely Corporate & Investment Banking; Retail Banking (including Cards); SME Banking; & Treasury & Market Risks. They also manage their business program with online system throughout the country. The bank at present has 90 online branches and 1 SME service centers and 11 SME/Agri branch expand corner to corner of the country. At present it has 138 ATMs of its own; and ATM distribution deal with a partner bank that has more than 550 ATMs in place; SMS Banking; Interest Banking and so on. It already in progress its Customer Call Center operation. By doing internship program under city bank ltd I achieved a great opportunity to analysis its performance that helps me a lot to gather great knowledge about banking business. I hope it will so much helpful to my future career life

1.2 Origin of the report

As the internship program is the part of BBA course requirement, the 3 months internship program helps a student to meet and cope up with real life experience in corporate life. As I started my internship in city bank limited so my course instructor gives me a report based on performance analysis of city bank limited. It's give me so much opportunity to gather broaden knowledge about a banking system and I hope it will help me to apply my theoretical knowledge in real life. As an intern it is very difficult to translate the theoretical knowledge into real life experience. But doing this report under the title of performance analysis surely helps me in future career life

1.3 Objectives of the Report:

The main objective of internship is building a relationship between theoretical and practical learning with real life experience. The aimed of this study is providing me a valuable experience and practical knowledge about banking knowledge. It also helps me to develop my concept about banking system and how they make profit.

1.3.1 Primary objective:

This Internship report is mainly prepared to meet the Bachelor of Business Administration requirement (B.B.A) under the Faculty of UIU Business School, UIU. As internship is compulsory course of BBA program, so the primary objective of the study is make a report with the title of performance analysis of city bank limited. The objective of report is gathering knowledge about banking performance and over all banking operation.

1.3.2 Specific Objectives:

Some specific objectives of this report are given below:

-  To provide a present overview of city bank.
-  To know about the current financial position and banking system of city bank.
-  To study on analysis the overall performance of city bank by regression model.
-  To analysis which elements helps city bank to increase its profit.
-  To identify strong and weak independent element that helps to increase the profitability.
-  To find the reason behind the city bank good performance.

 And estimate the future position of city bank.

1.4 Significance and Purpose of the Study

This internship program helps me a lot to understand the corporate life, organization culture norms values and also understand that customer satisfaction is I main motto of banking system. Its helps me to deal with different customer and how to behave with customer and also deals with banks different kinds of product. My topic is about performance evolution of city bank is so much interesting. It encouraged me to put effort to analyze the overall performance of banking system, how they deal with the different element and which elements helps to earn more profit and what will help them to earn more profit in future.

The internship program and the study have some following purposes:

-  To know the details about knowledge based on the job responsibility.
-  To practice the real business life and corporate life experience.
-  To compare the theoretical knowledge with practical experience.
-  To fulfill the requirement of BBA Program.

1.5 Methodology of the Study

Research methodology is a way to thoroughly solve the study problem. This study is based on some analytical research and some amount descriptive in nature. The descriptive part which is briefly discusses the overall theoretical analysis of performance and some theoretical knowledge of different ratio and some important elements. And the analyzing part that is describing the regression analysis model that helps to analyze the performance of bank. With the aim of prepare this report, I tried to collect all information from various section and department of the bank. To prepare a valid, useful and informative report I studied all the company's information, record, company website and other related things. I also discussed with employees of different section as regards different confidential records. To make the report meaningful I used two sources of data widely. The primary and secondary sources of data help to make the report more rich, informative, meaningful and presentable. Annual reports of CBL were the source of secondary data in this regard.

1.5.1 Data Collection:

There were two way to collect two sources of data Such as,

1. Primary sources.
2. Secondary sources.

But the report is mainly based on secondary data because I need mainly raw data from annual report.

i. Primary sources of data

Most of the primary data are collected from direct observation and also acquired by discussing with my supervisor AVP khaled habib and CSO Md. Amin. Others data are collected by

- 🚩 Doing Practical desk work with many customer service manager..
- 🚩 Taking specialist opinion from the different officers.
- 🚩 Different Data collection of own supervision and observed daily activities of City Bank Ltd.
- 🚩 Face to face discussion with the particular officers and employers of the CBL.
- 🚩 Face to face conversation with clients of city bank ltd their satisfaction.

ii. Secondary sources of data:

The secondary data sources are those which are collected from annual reports, manuals, and brochures of City bank Ltd. and different publications of Bank. My report is mainly based on secondary data that are collected from;

- 🚩 City Bank Ltd. Annual financial reports.
- 🚩 Different text books and journals about banking system.
- 🚩 A variety of circulars of the collection research papers, articles etc.
- 🚩 Some are collected from course elements that are related to the report.
- 🚩 Different internet and web sites.
- 🚩 Collection of Reports submitted by several internship students

1.5.2 Data Analysis

As data collection method data analysis is important thing. It describes how effective you analyze your data to make a good report. As my report topic is performance analysis of city bank so for performance analysis I need ratio analysis or regression analysis, for that I have to collect my data from annual report and calculated by different formula in excel make a word file to make the report.

1.5.3 Scope of the Work

Scope is very important of a report. Scope of the study means the way you measures your performance of bank. As my report topic is analysis of bank performance so I used to use regression model and ration analysis to analysis the performance of the report. For conducting this study of report to create a generally knowledge of the total banking system and bank performance is essential because the all department of bank are interlinked. The scope of the organizational part includes the organizational background, objective, function and product and services of The City Bank limited. The main part covers the performance analysis of The City Bank Ltd. that is referred how the bank is performing over the years.

1.6 Limitations

The report is conducted with the intention to make the report realistic and properly accepted by the instructor. But many problems arise by conducting this report. The information I used for conducting this report is not fully completed. Some information is fully secret and company person are allowed to use. But I try my best to complete my report in the perfect time. But the study considers some limitations:

- 🚩 The first limitation I observe is the time limitation. 3 months in not so long to complete such kind of broaden report. There is an inadequacy of time.
- 🚩 Another limitation is in accessibility to use some that are secret or only use company person .This data is reserve for company but these data is important for the company.
- 🚩 Another one is lacing of in depth knowledge and analytical ability to writing this kind of report and lack of analyze of this data.
- 🚩 In the using of secondary data few number of secondary is available in the company. i have to use this data from different journals reports and books
- 🚩 Another limitation is work pressure in the office that restricting me from being more detailed or analytical.

- 🚩 Unavailability of record, publications facts and figure also restricted the purpose of actual report.
- 🚩 For the reason of confidentiality some useful information cannot be expressed.

Chapter 2: An Overview of City Bank Limited

2.1 Organizational Overview of the City Bank Limited

City Bank Limited is the oldest private business banks working in Bangladesh. The Bank has been working since 1983 with an approved capital of Tk. 1.75 Billion. Presently it is a best bank among the most established five Commercial Banks in Bangladesh. The honorable aim behind beginning this Bank was to get about subjective changes in the circle of Banking and Financial administration. Today City Bank Limited provide service to its clients at home and abroad with numerous branches spread over the nation and around three hundred oversea correspondence packaging the whole significant urban areas and business focal point of the world.

The services cover wide diversified areas of trade, commerce & industry which customized to the unambiguous needs of the customers and are renowned by an exceptional level of prompt and personal attention. Over the years, the Bank has expanded the spectrums of its services.

City Bank Limited has presented some new Banking items like Dual Currency Credit Cards, ATM and Online administrations which have delivered fascination among the customers. The Bank is likewise presenting constant Internet, SMS and Phone Banking frameworks with all cutting edge conveyance channels at an early date. For this huge execution, The Bank has earned national and global acknowledgment. CBL was one of the 12 Banks of Bangladesh among the 500 Banks in Asia for its advantage, store and benefit as assessed by "ASIA WEEK" In the Year 2000. Other than that, CBL got the "Best Ten Company" grant from the Prime Minister of the People's Republic Of Bangladesh.

The bank is active in the alternative delivery area. It has 246 ATMs of its own; and ATM sharing arrangement with partner banks that has more than 1150 ATMs in place, SMS Banking and Interest Banking. CBL is the principal bank in Bangladesh which has been issued Dual Currency Credit Card. The city bank is a central individual from VISA global and it issues both Local Currency (Taka) and Foreign Currency (US Dollar) card restrains in a solitary plastic. VISA Debit Card is another famous item which the bank is pushing hard so as to back out the lines at the Branch made by its dumbfounding base of some in excess of 400,000 retail clients. City Bank offers an exceptionally customized and agreeable client benefit. It has accomplished tweaked benefit greatness demonstrate called GAP (Graceful-Appropriate-Pleasing) that spotlights on guaranteeing glad clients through set benchmark for

the bank's representatives' state of mind, conduct, preparation level, exactness and courses of events of administration quality.

City Bank Limited empowers and backings the development of the bank in Retail and SME Banking. The bank makes its own particular manner to opening abundant free SME focuses the nation over within a brief timeframe. City bank is additionally exceptionally energetic in the specialists' remote settlement business. It has solid tie-ups with real trade organizations in the Middle East, Europe, Far East and USA, from where a huge number of individual settlements go to the nation consistently for payment through the bank's outgoing system of 99 online branches. The bank has add up to 112 branches which incorporate 99 online branches, 1 undeniable Islamic Banking branch, 1 SME benefit focus and 11 SME/Agri branches spread over the length and broadness of the nation.

2.2 Corporate Information:

Date of Incorporation	March 14, 1983
Formal Inauguration	March 27, 1983
Authorized Dealer Branches	22
Paid up Capital	8,758 million
Total Authorized capital	15,000 million
Total asset	2,14,840 million
Total deposits	143,729 million

2.3 Objectives and Goals of CBL

By upgrading its banking system and technology city bank is always ready to maintain its highest position and also applying high standard of business ethics to its customer. City bank is ensuring its contribution by increasing its profitability throughout professional customer service and creating highly corporate culture in international banking area.

- 
 The main objective of city bank to Earn profit as well as keep the social commitment and also insure its co operation to all its businessman, the agro-based export oriented medium & small scale industries by self inspiration.
- 
 By rapidly increasing its investment of share holders into asset the one of the largest bank city bank limited is committed to continue its endeavor.
- 
 CBL believe that making well-built based capitalization of the country.
- 
 With the intention of budding service oriented industry and culture of ethics City

Bank Ltd is dedicated to carry on its actions in the new horizon of business and its maintenance in banking.

- 🚩 from its very beginning City Bank Limited has been working to make sure to best use of its creativeness, well Disciplined, well managed and perfect growth.
- 🚩 By creating the opportunity of long term investment and increasing the price of share through success as developed day by day, City Bank Limited is always thoughtful to promote the investors for purchasing its share.

2.4 Vision of the City Bank Limited

They believe that their vision is the desirable future where they need to see their-self. Their vision is continually stretching and fetching. It sets the tone for their association and gives a typical direction to their employees as to at it needs to be. They have re-built their vision to characterize a way towards their imagined future.

“The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences.”

2.5 Mission of The City Bank Limited

- 🚩 Offer wide array of products and services that differentiate and excite all customer segments.
- 🚩 Be the “Employer of choice” by offering an environment where people excel and leaders are created.
- 🚩 Continuously challenge processes and platforms to enhance effectiveness and efficiency.
- 🚩 Promote innovation and automation with a view to guaranteeing and enhancing excellence in service.
- 🚩 Ensure respect for community, good governance and compliance in everything we do.

2.6 Values of the City Bank Limited

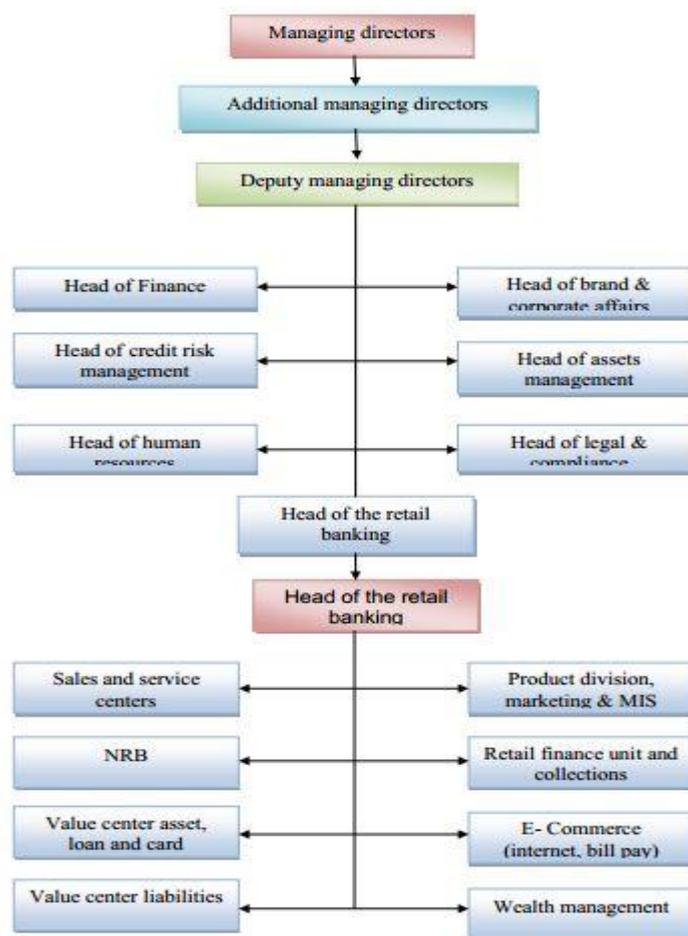
- 🚩 City bank always Result Driven.
- 🚩 City bank is maintaining Accountability & Transparency.
- 🚩 City bank is always Courageous & Respectful to their employee.
- 🚩 City bank is Engaged & Inspired.

🚩 Focused on Customer Delight and customer satisfaction

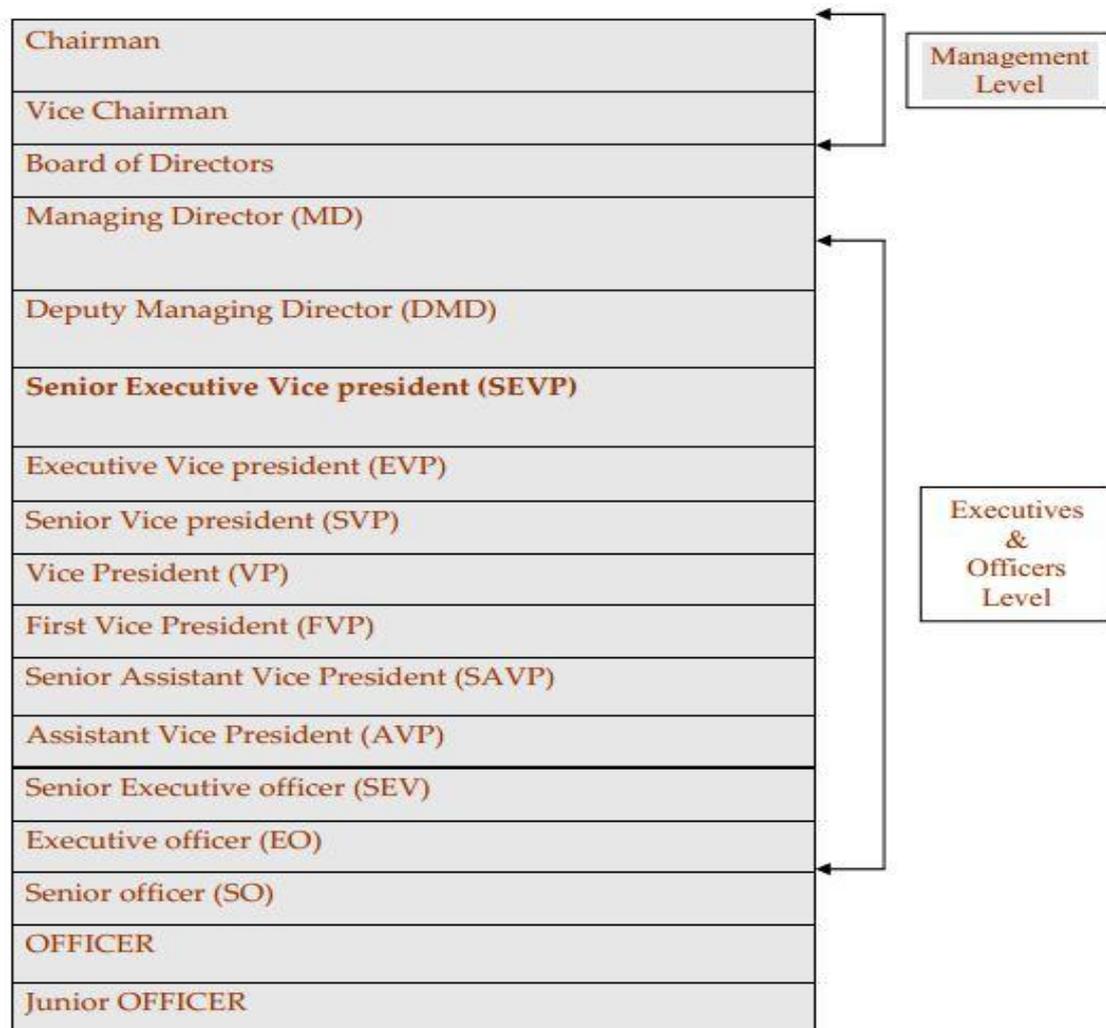
2.7 Corporate Hierarchy of the City Bank Limited

City Bank Ltd has maintained a hierarchy to locate and differentiate employees that is varies upon employee’s designation and work. Junior officer is the entry level post for the entire officers.

2.7.1 Organogram of City Bank Limited (CBL)



2.7.2 Management Hierarchy of The City Bank Limited



2.8 Strategies of the City Bank Limited

City Bank Limited puts stock in the act of Market-Oriented Strategic Planning, creating and keeping up a feasible fit between the organization's objectives, skills and resources. The point of such approach is to shape and reshape the bank's organizations and administrations with the goal that they return target profit and development. The key arranging of CBL comprises of two organizational levels, which are

 Location Based Strategy

 Business Level Strategy

2.8.1 Location Based Strategy

Since the growth and profits of banking business is rely on the areas of branches where substantial convergence of different organizations and enterprises are included, City Bank Ltd Main Strength is its location based strategy .Branches of CBL are isolated into a few diverse side of the country, like: Dhaka Division, Chittagong Division, Comilla Division, Sylhet Division, Bogra Division, Khulna Division. The attentiveness of businesses and lifestyles of the people are not the same in these areas. So, the strategies of the areas differ from one another; but they are designed with distinctive local touch. Head office constantly monitors the progresses of all the areas. As of now CBL is centering in strengthening the current branches.

2.8.2 Business Level Strategy

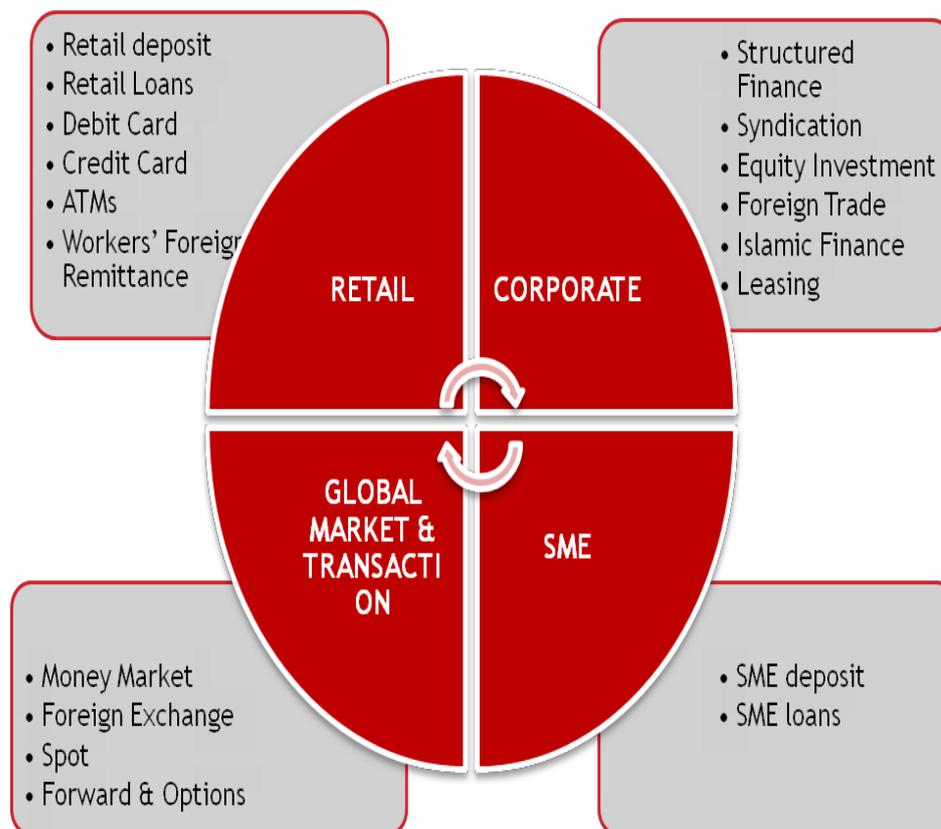
The business strategy of the Bank is to strengthen its retail business, following a conservative lending approach. But the city bank higher part of the profit comes from its Retail banking and SME Banking.

2.9 Services of CBL

Primary exercises of the Bank are to give a wide range of commercial banking, consumer banking trade services, supervision and clearance to its customers through its branches in Bangladesh. City Bank is among the simple couple of neighborhood banks which don't take after the conventional, decentralized, topographically oversaw, branch based business or benefit display. Rather the bank deals with its business and activity vertically from the head office through 4 distinct business divisions namely

1. Corporate & Investment Banking;
2. Retail Banking (including Cards);
3. Treasury & Market Risks. &

4. SME Banking



2.10 Departments of The City Bank Limited

- 🚩 Human resources Department
- 🚩 Finance Department
- 🚩 Audit & Inspection Department
- 🚩 Marketing Department
- 🚩 Retail Banking & Consumer Banking Division
- 🚩 Corporate Banking Division
- 🚩 Treasury Division
- 🚩 Trade Service & Correspondents Banking Division
- 🚩 Loans and advance Division
- 🚩 SME Banking Division

 Card Division

 Information & Technology Division.

2.11 Function of different division at City bank

2.11.1 Financial Division

-  This division Controls inter branch Transaction
-  Make Disbursement of Bills
-  Estimate Financial planning budget preparation and monitoring
-  Clear the Salary payment
-  Preparation/ Review of returns and statement
-  Do the Provident Fund, Gratuity, Superannuation Fund maintenance
-  Make the research of financial reports and annual reports
-  Make the settlement and reconciliation

2.11.2 Credit Risk Management (CRM)

-  make the administration of loan
-  Make the disbursement of loan
-  Do the evaluation of project
-  Collect different documentation and Credit Information Bureau report etc.
-  Start the Processing and approving credit proposals of the branches
-  Arranging different credit facilities.
-  Arranging Training and development

2.11.3. Human Resource Division

-  Making the placement of various employee and performance appraisal of employees.
-  Recruiting efficient employee for bank
-  Giving different compensation, employee benefit, leave and service rules program.
-  Preparing related reports about company overview.
-  Reporting to the managerial Committee/Board on correlated matters
-  Doing Promotional camping and press release about new program.

2.11.4. Information Technology (IT) Department

- How to access the Data and processing it.
- Networking between overall management and development.
- Making various Software developments.
- Member banks reconciliation.
- Procurement of hardware and maintenance policy

2.11.5. Control and Inspection Division

- Controlling special function of the branches and look for for development
- Conducting interior audit and check both regularly and suddenly

Chapter 03: Theoretical Part of Analysis

3.1. Tables of dependent & independent variables

Type	variables	Proxy	sign
dependent	Return On Asset	Net income/total asset	ROA
dependent	Interest Income	interest received – Interest Paid	IN
independent	Size	Total asset	BS
independent	Asset management	Operational Income/Total Assets	AM
independent	Operational Efficiency	total Operating expenses / Interest Income	OE

3.2 Dependent variables:

3.2.1. Return on asset

Return on assets is the process of identifying a company's profitability. It indicates that how profitable a company is relative to its total assets. ROA provides a manager, investor, or analysis an idea about how efficient a company's management by using its assets to generate profit .ROA is useful for comparing one company to another one in the same industry. It is also effective to your competitor to find a way to better operate its organization when my ROA is low. Companies internally use ROA to track asset-use over time, to observe the company's performance in compare with industry performance, and to look at different operations and divisions by comparing them one to the other. ROA can signal effective apply of assets as well as under-capitalization. Other common internal use for ROA by a company is involved evaluating the profit of investing in a new system versus expanding a current operation. The best option may be perfectly increase productivity and income as well as reduce asset costs, resulting in an improved ROA ratio.

$$\text{ROA} = \text{Net Income} / \text{Total Assets}$$

Net income:

Net income is also known as net earnings or profit that is calculated by sales minus cost of goods sold, selling, general and administrative expenses, operating expenses, depreciation, interest, taxes and other expenses. We find it on a company's income statement and are an important thing to measure of how profitable the company is. It also represents what the amount of money is remaining after deducting all the operating expenses, interest expenses, taxes and preferred stock dividends from a company's total revenue. Net income is mostly known things in finance and it plays an important role in ratio analysis and financial statement analysis. When share holder want to invest in a company they first stare our net income because it is the main way to know how much a company can earn. Net income can varies from company to company and from industry to industry. Because net income is can be calculated in dollars and companies vary in size. Changes in net income can create positive and negative effect. Higher net income is good for a company but a lower net income is dangerous for a company.

Total Asset:

Assets are something that a business owns, has value and easily can be converted to cash. Assets are inputted on a company's Balance Sheet and are created to increase a firm's profit or benefit the firm's operations. An asset can be consideration of as something that can generate cash flow in the future, decrease expenses or develop sales. Assets can be categorized into current assets, fixed asset, financial investments and intangible assets. Current assets are short-term economic resources that are expected to be converted into cash within one year. Current assets consist of cash and cash equivalents, account receivable, inventory, and other prepaid expenses. Fixed assets are long-term property, such as plants, equipment and buildings. Financial Asset represents investments in the assets and securities of other institutions. Financial assets contain stocks, sovereign and corporate bonds, preferred equity, and other hybrid securities. Intangible assets are economic resources that have no physical presence. They contain patents, trademarks, copyrights and goodwill. This entire asset all together called total asset.

3.2.2 Interest Income:

Net interest income is the contrast difference between the interest income bank earnings from its asset or lending activities and the interest it pays to depositors or paying its liabilities. A bank's assets consist of different personal and commercial loan, mortgages and securities. The liabilities part is the customer deposits that come from customer's savings. The income that is produced from the interest come out from assets over the interest paid out on deposits is the net interest income. It's also called spread of bank. The net interest income of some banks is an extremely sensitive part because of changing in interest rates than others. Banks with changeable rate of assets and liabilities will be more sensitive for changing in interest rates than those have fixed rate assets and liabilities. Net interest income can differ from bank to bank due to variations in different quality of assets and interest-bearing funds, change in yields of interest-earning assets and in interest rates paid on liabilities Banks with liabilities that reprise faster than their assets will be more negatively affected by interest rate changes.

Net Interest Income = Interest Received - Interest Paid

Interest Received

Interest income is the quantity of interest that is earned during a specific time period. This amount can be called return on investment that a business is generating. The sum of interest income may have been paid in cash, or it may be accrued as may be earned but not yet paid. In this time the interest should be recorded after assure that it must be paid in future. Interest income is earned from investments with paying interest, such as in a savings account or certificate of deposit. It is not the same as a dividend, which are holders of a company's common or preferred stock. Interest income is recorded in the interest income account. This line item is normally presented separately from interest expense in the income statement.

Interest Paid

An interest paid is the cost incurred by borrowing funds. When company borrowed from any organization then it have to pay interest. Interest expense is a non operating expense that is shown on the income statement. It represents interest payable on any borrowings like bonds, loans, convertible debt or lines of credit. Interest expense on the income statement represents interest accrued during the period enclosed by the financial statements, and not the amount of interest paid over that period.

3.3 Independent variables

3.3.1. Bank Size (Total Asset):

Assets are something that a business owns, has value and easily can be converted to cash. Assets are inputted on a company's balance sheet and are created to increase a firm's profit or benefit the firm's operations. An asset can be consideration of as something that can generate cash flow in the future, decrease expenses or develop sales. Assets can be categorized into current assets, fixed asset, financial investments and intangible assets. Current assets are short-term economic resources that are expected to be converted into cash within one year. Current assets consist of cash and cash equivalents, account receivable, inventory, and other prepaid expenses. Fixed assets are long-term property, such as plants, equipment and buildings. Financial Asset represents investments in the assets and securities of other institutions. Financial assets contain stocks, sovereign and corporate bonds, preferred equity, and other hybrid securities. Intangible assets are economic resources that have no physical presence. They contain patents, trademarks, copyrights and goodwill. This entire asset all together called total asset.

3.3.2. Asset management

In broader definition, asset management is a structured method of introducing, operating, preserving, improving and disposing of various assets in a cost-effective way. Asset management is the procedure that ensures a company's tangible and intangible assets are maintained, accounted for, and put to their highest and best use. It indicates that how a company utilize its asset for its profitability. Asset management helps to find a ways to maximize a company's profit or value by managing fixed and intangible assets to be more

reliable, efficient, or cheaper than including evaluating asset financing options, asset accounting methods, production operation management, and maintenance order.

Asset management = $\frac{\text{Operational Income}}{\text{Total Assets}}$

i. Operating income

Operating income is an accounting form that uses to measure the amount of profit coming from a business's operations, after deducting operating expense such as wages, depreciation and cost of goods sold. Operating income includes a company's gross earnings, which is equal to total revenue minus Cost of Goods Sold and subtracts all operating expenses. A business's operating expenses are the costs created from normal operating activities and include many items such as office equipment and utilities. Operating income is an amount that identifies how much of a company's profits will ultimately turn into profit. Operating income is similarly to a company's earnings before interest and tax and is also referred to as the operating profit or recurring profit. Operating income is essential because it is an indirect measure of effectiveness. The higher the operating income, the more profitable a company's core business is.

ii. Total Asset:

Assets are something that a business owns, has value and easily can be converted to cash. Assets are inputted on a company's balance sheet and are created to increase a firm's profit or benefit the firm's operations. An asset can be considered as something that can generate cash flow in the future, decrease expenses or develop sales. Assets can be categorized into current assets, fixed asset, financial investments and intangible assets. Current assets are short-term economic resources that are expected to be converted into cash within one year. Current assets consist of cash and cash equivalents, account receivable, inventory, and other prepaid expenses. Fixed assets are long-term property, such as plants, equipment and buildings. Financial Asset represents investments in the assets and securities of other institutions. Financial assets contain stocks, sovereign and corporate bonds, preferred equity, and other hybrid securities. Intangible assets are economic resources that have no physical presence. They contain patents, trademarks, copyrights and goodwill. This entire asset all together called total asset.

3.3.3 Operational efficiency

Operational efficiency is mainly a process that measures the efficiency of profit earned as a meaning of operational costs. Operational efficient transactions are those transactions that are exchanged with the maximum margin, it meaning that an investor seeks to give the lowest fee to make the maximum profit. Similarly by developing goods at the lowest price, companies make the maximum gross margin profit from their products. In nearly all cases, operational efficiency can be improved by economies of scale. In order to achieve operational efficiency a company needs to reduce redundancy and waste while leveraging the funds that give most to its success and utilizing the best of its employees, technology and business processes. Minimize internal costs that effect from operational efficiency allow a company to achieve higher profit margins or be more successful in highly competitive markets.

Operational Efficiency = total Operating expenses / Interest Income

i. Operating expense

An operating expense is an expense that a business incurs during its normal business operations. Operating expenses contain rent of company, equipment of company, inventory costs, marketing planning, payroll, insurance, and funds allocated for research and development. One of the major responsibilities that management must run with is determining how to diminish operating expenses without significantly affecting a firm's skill to compete with its competitors. Operating expenses are essential and unavoidable for most businesses. Some firms successfully reduce operating expenses to gain a competitive advantage and raise earnings. However, reducing operating expenses can also compromise the reliability and excellence of operations. Operating expenses are the costs connected with a company's major operating activities and which are reported on its income statement. Operating expenses are the costs linked with a company's main operating activities and which are reported on its income statement.

ii. Interest Income:

Net interest income is the contrast difference between the interest income bank earnings from its asset or lending activities and the interest it pays to depositors or paying its liabilities. A bank's assets consist of different personal and commercial loan, mortgages and securities. The liabilities part is the customer deposits that come from customer's savings. The income that is produced from the interest come out from assets over the interest paid out on deposits is the net interest income. It's also called spread of bank. The net interest income of some banks is an extremely sensitive part because of changing in interest rates than others. Banks with changeable rate of assets and liabilities will be more sensitive for changing in interest rates than those have fixed rate assets and liabilities. Net interest income can differ from bank to bank due to variations in different quality of assets and interest-bearing funds, change in yields of interest-earning assets and in interest rates paid on liabilities Banks with liabilities that reprise faster than their assets will be more negatively affected by interest rate changes.

Chapter 4: Performance Analysis of City Bank Ltd.

As my topic is performance evaluation of city bank limited. To evaluate the performance of city bank limited we use regression model. Firstly we do correlation analysis then we do regression analysis. We mainly focus on regression analysis. To evaluate the performance we need some dependent and independent variable. Here we see return on asset and interest income is dependent variable and bank size, asset management and operational efficiency is independent variable. We identify the relation between independent and dependent variable by regression and correlation analysis and also identify how much effect the independent variables create on independent variables. Here return on asset is measured by net income divided by total asset and interest income is the interest received minus interest paid. Here the bank size represents the bank total asset. Asset management is calculated by operational income divided by total asset. And last variable which is operational efficiency is calculated by total Operating expenses / Interest Income

Type	variables	Proxy	sign
dependent	Return On Asset	Net income/total asset	ROA
dependent	Interest Income	interest received – Interest Paid	IN
independent	Size	Total asset	BS
independent	Asset management	Operational Income/Total Assets	AM
independent	Operational Efficiency	total Operating expenses / Interest Income	OE

4.1 Correlation analysis:

Correlation analysis is a process of statistical evaluation used to identify the strength of a relationship between two variables one is independent another is dependent with also multiple dependent and independent variables. This type of analysis is helpful when anyone wants to create that there are possible connections between the variables. If there is any correlation found between two variables it means that when any systematic change in one variable, also

cause a systematic change in the other; the variables change together over a certain period of time. The correlation can be either positive or negative.

- Positive correlation occurs when one variable increases simultaneously with the other, if independent variable increase 1 %, then the dependent variable is also increased by 1% ,
- Negative correlation occurs when one variable decreases whenever the other increases, if independent variable increase 1 %, then the dependent variable is decreased by 1%, because the correlation is negative.

Coefficient is the measurement of correlation and it shows the ranges between +1 and -1. +1 indicates that there is the strongest positive correlation possible, and -1 indicates that there is the strongest negative correlation possible. Coefficient that are closer to these numbers are the stronger the correlation of the data it represents. On the other hand scale 0 indicates that there is no correlation, hence values close to zero shows weaker/poorer correlation than those closer to +1/-1.

Correlation analysis					
	ROA	interest income	BANK size(total asset)	Asset Management	operational Efficiency
ROA	1	0.488819325	0.731141476	-0.18856463	0.660705674
interest income	0.48881933	1	0.950032614	-0.9449288	0.059570424
BANK SIZE(total asset)	0.73114148	0.950032614	1	-0.80767237	0.244772527
Asset Management	-0.1885646	-0.944928797	-0.807672365	1	0.229080368
operational Efficiency	0.66070567	0.059570424	0.244772527	0.229080368	1

4.1.1 ROA and Bank size

In the table we show the relationship between different variables. Here ROA and IN is dependent variables and BS, AM, OE are the independent variables. First of all we show the relationship between ROA and Bank size. The correlation value between dependent variable ROA and independent variable BS is 0.73114148. This result of correlation is closer to +1 which means its show a strong positive correlation between dependent variable (ROA) and independent variable (BS) which is 73.11%.

4.1.2 ROA and Asset Management

Now we show the relation between ROA and asset management. The value of correlation between ROA which is dependent and AM which is independent is -0.1885646 which is clearly shows a poor/weak negative correlation between them. Because the result is not fully close to -1, but the result is kind of – so it shows poor or weak negative relation between ROA and Asset Management which is – 18.85%.

4.1.3 ROA and Operational Efficiency

The result of correlation between dependent variable ROA and independent variable Operational efficiency is 0.66070567 Which show a strong positive correlation between dependent variable ROA and independent variable Operational efficiency. Because the result is nearly close to +1, it shows good and strong positive relation between two variables which is 66.07%

4.1.4 Interest Income and Bank Size

Now we show another part of this table which is the relationship between dependent variable Interest Income and the independent variables bank size, asset management and Operational efficiency. First here we see that the relationship between dependent variable IN and Independent variable BS and the result is .950032614.NThe result between In and Bs is strongly positive correlated because it is close to +1 ,we can say as same as +1 so it's clearly show a strong positive relationship which is 95.00%.

4.1.5 Interest Income and Asset Management

Now we show the relationship between dependent variable Interest Income and independent variable asset management. The value of correlation between IN which is dependent and AM which is independent is -0.9449288. Which is clearly shows a strong negative correlation between Interest Income and asset management. Because the result is nearly close to -1, it shows strong negative relation between ROA and Asset Management which is – 94.49%

4.1.6 Interest Income and Operational Efficiency

Now we show the relationship between Interest Income and OE. The value of correlation between IN which is dependent and OE which is independent is 0.059570424 which is clearly shows a poor/weak positive correlation between them. Because the result is not fully close to +1, but the result is kind of + so it shows poor or weak positive correlation between IN and operational efficiency which is 5.95%

4.2 Regression Analysis:

Linear regression is a process which is used when we want to calculate the value of a dependent variable based on the value of an independent variable. The variable we want to predict is referred as the dependent variable or sometimes called the outcome. The variables we are going to use to predict the value of the dependent variable are referred as the independent variables or sometimes called the predictor .Regression analysis creates an equation which describes the statistical relationship between one or more predictor variables and the response variable.

$$Y = B_0 + B_1 * X_1 + B_2 * X_2 + e.$$

Where Y is the dependent variable that we want to predict, X_1, X_2 and so on are the independent variables that we are you using to predict it. b_1, b_2 and so on are the coefficients that explain the effect of the independent variables are having on dependent variable Y , and B_0 is y intercept and e , is the residual error, which is an unmeasured variable.

The main point of regression model is coefficient and p value.

4.2.1 Coefficients

In simple or multiple linear regression, the result of the coefficient of each independent variable gives you the range of the effect that the independent variable is having on the dependent variable, and the sign on the coefficient may be +1 (strong positive) or -1 (strong Negative) that gives the direction of the effect. In regression which has single independent variable, the coefficient tells that how much the dependent variable is going to increase (when the coefficient is positive) or decrease (when the coefficient is negative) when the independent variable increases by one. In regression which have multiple independent variables, the coefficient describe how much the dependent variable is going to increase when that independent variable increases by one, holding all the other independent variables constant .

4.2.2 P value

In regression table there is P value. This p values referred to a significance level of 5%. The P value shows the effect of variables that there is any significant effect or not. The p-value for each term are use to tests the null hypothesis that the coefficient is equal to zero .A low p-value (< 0.05) indicates that you can reject the null hypothesis. Which means the predictor that has a low p-value is very meaningful addition to your model because any percent changes in the predictor's value (independent value) are related to changes in the response variable (dependent variable).the result is significant .Other hand, a larger p-value ($> .05$) indicates that any percentage of changes in the predictor variable are not related with changes in the response variables.

In shortly if this value of p value is less than 0.05 then it has significant effect OK. If Significance p value is greater than 0.05 then it's probably better to stop using this set of independent variables. The variable with high p value must be deleted and rerun the regression until Significance F drops below 0.05.

4.3 Regression Analysis of ROA

SUMMARY OUTPUT	
<i>Regression Statistics</i>	
Multiple R	0.999812581
R Square	0.999625198
Adjusted R Square	0.998500792
Standard Error	0.000208799
Observations	5

ANOVA	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	3	0.000116277	3.8759E-05	889.024936	0.024648131
Residual	1	4.35972E-08	4.35972E-08		
Total	4	0.000116321			

Table of regression analysis of ROA

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>
Intercept	-0.15927951	0.00484887	32.84879088	0.019374327	-0.22089024	-0.097669
Bank size(total asset)	1.67707E-13	4.88831E-15	34.30769112	0.01855093	1.05595E-13	2.298E-13
Asset Management operational Efficiency	2.339349155	0.096956651	24.12778418	0.026370247	1.107398095	3.5713002
	-0.00248492	0.00265692	-0.93526309	0.52128777	-0.03624429	0.0312744

4.3.1. Bank Size:

ROA	Coefficients	P-value
Bank size	1.67707E-13	0.01855093

In this table we can see that the coefficient result between ROA and bank size is 1.67707 which is show positive strong relationship. The result of the coefficient of the independent variable bank size gives positive strong effect on the dependent variable ROA. This result shows that with a 1 percent increase in the City bank's size, there is 1.26353 percent increase in ROA of City Bank.

By showing p value or significance value we can see that there is a highly significant effect in this analysis. There is a significant relationship between ROA and bank size as the p-value is 0.01855093 which is less than $< .05$ which means any percent changes in the bank size are related to changes in the ROA.

4.3.2 Asset Management:

ROA	Coefficients	P-value
Asset Management:	2.339349155	0.026370247

Secondly According to the results we can see that the coefficient result between ROA and Asset Management is 2.339349155 which is show positive strong relationship. The result of the coefficient of the independent variable asset management gives positive strong effect on the dependent variable ROA. This result shows that with a 1 percent increase in the City bank's size, there is 2.339349155 percent increase in ROA of City Bank.

By showing p value or significance value we can see that there is a highly significant effect in this analysis. There is a significant relationship between ROA and bank size as the p-value is 0.026370247 which is less than $< .05$ which means any percent changes in the bank size are related to changes in the ROA.

4.3.3 Operational Efficiency

ROA	Coefficients	P-value
Operational efficiency	-0.00248492	0.52128777

Coefficient result between ROA and operational Efficiency is -0.00248492 which is show strong negative relationship between them. The result of the coefficient of the independent variable operational efficiency gives negative effect on the dependent variable ROA. This result shows that with a 1 percent increase in the city bank operational efficiency, there is .00248492 percent decrease in ROA of **City Bank**.

By showing p value or significance value we can see that there is an insignificant effect in this analysis. There is an insignificant relationship between ROA and operational Efficiency as the p-value is 0.52128777 which is higher than $< .05$ which means any percent changes in the bank size are not related to any changes in the ROA. As p value is greater than 0.05 then it's probably better to stop using this operational efficiency to increase ROA.

4.3.4 Conclusion of Regression Analysis of ROA

Among three independent values in the regression analysis we can see that total asset and asset management is good for bank to increase its ROA. because cause the significance value of bank size and asset management are 0.01855093 and 0.026370247 that are significance effect on ROA cause we know the value which is less than .05 ($>.05$) is create a significant effect on bank profit. By using this independent element city bank increase it profitability easily as it helps to create higher ROA.

And one more thing the total significance F value is 0.024648131 which show a positive significant effect in ROA. As we know the significance value less than .05 means any percent changes in the predictor's value (independent value) are related to changes in the response variable (dependent variable). As the total significance F value is 0.024648131 so using bank sizes, asset management and operation efficiency is good f0r increase bank R

4.4. Regression Analysis of Interest Income

<i>Regression Statistics</i>	
Multiple R	0.99909
R Square	0.99818
Adjusted R Square	0.99271
Standard Error	9.7E+07
Observations	5

ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	3	5.20661E+18	1.73554E+18	182.6679	0.054323851
Residual	1	9.50106E+15	9.50106E+15		
Total	4	5.21612E+18			

Table of regression analysis of interest Income

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>
Intercept	1.7537	2263587541	7.747403329	0.081720185	11224681077	46298532374
Bank size(total asset)	0.00843266	0.002281999	3.695295855	0.016824863	-0.020562884	0.037428206
Asset Management operational Efficiency	-2.679E+11	45262067286	-5.91787892	0.065689517	-8.42965E+11	3.07254E+11
	2.0297680	1240324187	1.63648185	0.349196934	13730045037	17789581076

4.4.1 Bank Size:

Interest income	Coefficient	P value
Bank size	.00843266	0.016824863

From this above table we can see that the result of coefficient value between interest income and bank size is 0.00843266 which show a poor or weak positive relationship. The result of the coefficient value of the independent variable bank size gives weak positive effect but not strong on the dependent variable ROA. This result shows that with a 1 percent increase in the bank size, the interest income slightly change or changed by .0084%

By showing p value or significance value we can see that there is a highly significant effect in regression analysis. We know the p value less than .05 is good and excellent and the p value higher than .05 is not good and insignificant. There is a significant relationship between interest income and bank size as the p-value is 0.016824863 which is less than < .05 that means any percent changes in the bank size are related to changes in the interest income. It creates a positive change in interest income by any changes in total asset of city bank.

4.4.2 Asset Management:

Interest income	Coefficient	P value
Asset Management	-2.679E+11	0.065689517

In this part we see the relation between interest income and asset management. The result of coefficient value of asset management and interest income is -2.679 that is show a strong negative relation among them as the result is(-) so it creates strong negative relationship. We can say that 1 % change in asset management creates 2.67 % decrease in interest income.

The p value or significance value of asset management we can see that there is a slightly significant or insignificant effect in this interest income and asset management regression analysis. There is an insignificant relationship between interest income and operational Efficiency as the p-value is 0.065689517 which is not higher than < .05 which means any percent changes in the bank size are not related to any changes in the interest income. It

creates negative changes as result is more than .05. As p value is greater than 0.05 then it's probably better to stop using this asset management to increase interest income.

4.4.3 Operational Efficiency

Interest income	Coefficient	P value
Operational Efficiency	2.0297680	1240324187

Here we can see Coefficient result between interest income and operational Efficiency is 2.0297680 which is show strong positive relationship between them. The result of the coefficient of the independent variable operational efficiency gives strong positive effect on the dependent variable interest income. This result shows that with a 1 percent increase in the city bank operational efficiency, there is 2.0297680 percent increase in interest income of **City Bank**.

By showing p value or significance value we can see that there is a high insignificant effect in regression analysis. There is an insignificant relationship between interest income and operational Efficiency as the p-value is 0.349196934 which is higher than $< .05$ which means any percent changes in the operational income are not related to any changes in the interest income. It may be creates negative effect. As p value is greater than 0.05 then it is better to stop using this operational efficiency or utilize it different way to increase interest income.

4.4.4 Conclusion of Regression Analysis of Interest income

Among three independent values in the regression analysis of interest income we can see that total asset is good for bank to increase its interest income. And asset management is slightly good as it not as much high (0.065689517) than .05 it is slightly higher so we also consider it as significant element. because the significance p value of bank size and asset management are 0.016824863 and 0.065689517 that are significant positive effect on interest income (as the asset management is slightly higher it may cause insignificant effect on dependent variable) cause we know the value which is less than .05 ($>.05$) is create a significant effect on bank profit. By using this independent element bank size and asset management city bank increase it profitability easily as it helps to create higher interest income. And as the

operational efficiency is more than .05 so we need to stop using this or reutilize it another way to increase profit.

And one more thing the total significance F value is 0.054323851 which shows a positive significant effect in interest income but not as like as ROA because the value is = to .05 which we can say that it is slightly significant but not as significant as ROA value. As we know the significance value less than .05 means any percent changes in the predictor's value (independent value) are related to changes in the response variable (dependent variable). As the total significance F value is 0.054323851 so using bank sizes, asset management and operation efficiency is good for increase bank interest income which increases profit.

4.5. ROA vs. Interest Income in Regression Analysis:

	ROA	Interest income
	P value	P value
Bank size (total asset)	0.01855093	0.016824863
Asset management	0.026370247	0.065689517
Operational efficiency	0.52128777	0.349196934
Significance f	0.024648131	0.054323851

In regression analysis table we can see the differences between profitability of ROA and Interest Income. From the above table we easily find that by using independent variables interest income, asset management and operational efficiency, City Bank Ltd increase its ROA and its profitability more than interest income. As in ROA model bank size and asset management have the P value that is more than .05. For example the bank size value is $0.01855093 < .05$ and asset management is $0.02637024 < .05$ which means both values are less than .05 which create significant effect in any response happens. And the total significance value f which is $0.024648131 < .05$ which is also so much less than .05 which tell us that it has a great positive impact on dependent variable. By using these independent elements bank

easily increase its ROA. But other hand compare with ROA the interest income independent variable is not as strong as ROA. U can see that only bank size p value is less than .05 which is $0.016824863 < .05$ which's means a significant effect but other 2 elements are not so significant to increase its profit. Bu if you see the significant value F which is $0.054323851 = .05$, which we can say that its overall creates a significant effect on overall dependent variable. So can say the two dependent variable is creates positive effect on profitability but ROA is more effective than interest income.

Chapter5: Internship Experience

As internship is the part of BBA program, doing internship in city bank limited I learned lots of things. As duration of my internship is 3 months. In these three months I learn lots of things from this bank. I have worked different department in there months. According to the office rules and regulations I have proceed like a regular employee. That's why I had to serve up from 10:00am to 600pm. After entering into the office I would sign attendance Sheet likes other officials and then sits on assigned section and there was specific desk beside my boss. Within office hour every employees of relevant section guided me in order for better improvement. As an internee I also had some certain responsibilities and duties that had to perform very sincerely.

During internship period I have learned lots of things. Few of them are listed below:

5.1 Account Opening Form Fill up

In the 2nd day I started my internship work my filling up account opening form. The one part of the tasks assigned to a City Bank Ltd is intern Account opening form fill up. There are several kinds of bank accounts kind of current, savings, proprietorship, partnership etc. Every form has to follow different kind of rules. All these rules are declared by Bangladesh Bank.

5.2 Retail banking activities

I had to do different kind of retail banking division work of Johnson Road Branch. I gathered different kind of important document from customer who is interested to open an account in Johnson road branch. I had to gather essential documents from the customer are who were come to open account of Johnson Road Branch. Documents like TIN certificates, Trade license, National ID Card, Photo etc.

Update customer's information:

Another daily activity of mine was updated customer information. Customer information is very important for bank that helps to identify the loyal and best customer. The account opened that is before 2004, the customer of this account has to update their information, photo, and address, transaction profile etc. my work was to collect that information from customer.

Account Closure:

As accounting opening I had to work for account closing also. If an account holder wants to close his or her account, it must be closed. After receiving an application from the customer to close an account, it is must doing work to close the account. When the account is Joint account, the applicant for closing the account should be signed by all the joint holders then there is a form that must be filled up. And customer gives all her information and collect money and close the account.

Fill-up debit card forms

After opening an account if an account holder wants a debit card then I had to gather debit card requisition from the customers and I had to fill up some necessary papers for debit card purpose. After filling up debit card form I had to send these papers to the card division of branch.

Update KYC (know your customer) of retail banking department:

KYC means know your customer which is important for all kind of account and I had to collect all kind of information KYC related from customer. A rule is created by Bangladesh Banks that all Banks have to collect photo, National ID Card, and other document for verification of customer's information. KYC helps to recognize dangerous customers. KYC set to avoid money laundering and KYC form includes different information like source of fund, profession, amount transaction etc.

Learning outcome

-  I learned so much things like how to communicate with clients, how to deal with customers, how to talk and how to keep continue business relationship.
-  I learned how to work with new colleagues in corporate office, how to co-operate with other officer, how to communicate with senior employee, how to do my all work in a due time.
-  One thing I must say clearly that internship program is profitable to my career and future a lot.
-  This internship program encourages me a lot to overcome challenges and established my skills properly.



🚩 I gained more self-confidence and making myself esteem level high to work in corporate life.

🚩 I learned how to gain customer satisfaction by giving best services to them

Chapter 6: Findings from the Study

6.1 Findings

Through my internship program I get lot of opportunity to broaden my knowledge about practical; corporate life and experience better activities. By doing my report I had to experience many different things. City bank Ltd is very emerging bank and one of the top banks in our country. By observing their brunch and by doing internship report I found lots of important things.

6.1.1 Finding of Analysis

- 🚩 By doing analysis I found that collecting different data from their website is so much difficult, as all data is not present in annual report, I have to collect it from other sources.
- 🚩 I found that the three independent variables have a great impact on the two independent variables.
- 🚩 By doing regression model analysis I found that in ROA analysis, total asset and asset management are highest position in increasing the total profit of bank.
- 🚩 In interest inc0ome interest analysis only total asset is good for bank profitability. Other two variables are playing a weak role.
- 🚩 Among ROA and Interest Income, ROA is more important to increases bank total profitability.
- 🚩 I found that bank overall performance is good in terms of regression model analysis.

6.1.2 Critical finding in my branch:

- 🚩 The first thing I found in this branch is the present banking is so much time consuming for workers and client. I noticed every time lots o client have to waits more than 30 minus for their service. In Ramadan time it is very difficult to service lots of time in short time.
- 🚩 Sometimes they create negative situation by giving less important to their client. Sometimes they are so much rude their client. Sometimes Customers do not receive appropriate attention as they deserve. Even though these customers aren't account holder holders of the bank, but doing these activities the goodwill and negative word of mouth of the bank and its overall image of quality service are hampered.

- 🚩 In Johnson road branch their service is so much slow, because lack of employee in different sector is insufficient to provide service to huge number of customers of their branch.
- 🚩 Another thing I found that the bank is full centralized system. . Branch officer has to go for permission from the Head Office For each and every move. The Head Office controls each and every branch office by rules and regulation. For the dependency on Head Office make the activities of branch office is slow.
- 🚩 There is no new thing in bank, there is no job rotation in bank activates. They always doing the same thing again and again and no creativity is in there.

Chapter 7: Recommendation and Conclusion

7.1 Recommendation

Bank is mainly a service organization and their main motto is giving best customer service. Making profit is the main objectives of the world famous and successful banking organizations through addressing the clients time to time with new pieces of service instruments. By internship program I saw lots of problem or find different problem in branch so I want to draw some recommendation for bank

- 🚩 Strategic planning is needed for City Bank Ltd to increase the infrastructures and to support its large customer important constructs needed. The customers contain more choice to bank with and there are institutions that are increasing competition by focusing more on excellent customer service so City Bank Ltd should be more conscious to deal with its customers.
- 🚩 Customer is the main element of bank. Customer feedback plays an important role to make value to increase right services and relations to the right customers and increase particular commitment, loyalty, trust and satisfaction with customer. By maintaining good relationship with customer bank increase positive feedback from customer.
- 🚩 As city bank offers different training program for their employee but Employees are needed adequate training program to work and handle clients under pressure. In this case both the branch authorities and higher authorities can influence each other to train the employee
- 🚩 CBL should be more focused in Consumer Banking activity. Understanding customers' savings trend and market demand the bank launched four new deposit products which are: City Onayash, City Ichchapurun, City Projonmo and City Shomridhdhi Their Consumer banking activity is quite satisfactory but it will be better if they can put attention on individual customer.
- 🚩 Service charge of city bank is very high. As their all customer are not so much rich and in my branch there are lots of middle class customer. Related that issue I think that they must focus on their service charge and reduce different types of charges.
- 🚩 As banking service is very sensitive work. A silly mistake can take huge penalty. So sincere in the work is very important. So city bank must focus when they recruit their workers. City Bank should recruit more capable & experiences employees' for their banking service.
- 🚩 Many Customers are so much confused about the different loan pricing & hidden

charges and cost, so City Bank should inform the customer about the different fees & installment size of that particular product before given any services.

- 🚩 As city bank provide online service throughout the county, but many people are not well known about internet service. So they must focus on it.
- 🚩 They provide EQM system in many branches but many branches it is not properly work. Sometimes it creates many problems in customer. So city bank must focus on it.
- 🚩 They must focus on their internal issue like by which method they increase their profit and how they minimize their cost and loss
- 🚩 As in regression model ROA significance level is less than .05 which is so attractive but they have to focus on interest income.

7.2 Conclusion

As banking sector is doing outstanding performance in new era, so people are prefer bank to save their money. For this reason bank are emerging their business system day by day. Now a day many commercial bank entered in this industry and making this industry so much competitive. So bank is making their strategy and operation is unique to compete in this era. City Bank Limited is the best private business banks working in Bangladesh. It is one of a top bank among the oldest five Commercial Banks in the country which is started their operations in 1983. Today City Bank Limited serve its clients at home and abroad with numerous branches spread over the nation and around three hundred oversea correspondence packaging the whole significant urban areas and business focal point of the world. As I am an internee in city bank limited so as an intern I have to do lots of responsibility. I learned lots of things that helps me gathered knowledge about corporate life and helps me to make a pool that's helps me out what is the real life and learning from university. Another thing is that the report that I had to guided to completed as an intern. The title of the report is "performance analysis of city bank limited" to analysis the performance I used regression analysis. Among three independent values in the regression analysis of ROA, we can see that total asset and asset management is good for bank to increase its ROA. because cause the significance value of bank size and asset management are **0.01855093** and **0.026370247** that are significance effect on ROA cause we know the value which is less than .05 ($>.05$) is create a significant effect on bank profit. By using this independent element city bank increase it profitability easily as it helps to create higher ROA. Among three independent values in the regression analysis of **interest income**, we can see that total asset is good for bank to increase its interest income. The significance p value of bank size and asset management are 0.016824863 and 0.065689517 that are significant positive effect on interest income cause we know the value which is less than .05 ($>.05$) is create a significant effect on bank profit. So can say the all dependent variable is creates positive effect on profitability but ROA is more effective than interest income.

Appendix:

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Abbreviations

CBL: City bank Limited

BB: Bangladesh Bank

A/C: Account

CD: Current Account

SB: Savings Account

FDR: Fixed Deposit Receipt

KYC: Know Your Customer

NID: National Identity Card

TIN: Taxpayer Identification Number

ROA: return on Asset

II: Interest Income

BS: Bank Size

AM: Asset Management

OE: Operational Efficiency