

Report On

Performance analysis of “National bank Limited” through CAMELS rating

By

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**An internship report submitted to the BRAC Business School in partial
fulfillment of the requirements for the degree of
Bachelor of Business Administration**

BRAC Business School

BRAC University

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

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Letter of Transmittal

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Associate professor Professor,

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Subject: Submission of Internship Report

Dear Sir,

With due respect, I would like to notify you that I have completed my Internship report on Performance analysis of “National bank Limited” through CAMELS rating “This report is based on my understanding of the theoretical and implementation concept of CAMEL rating.

I am extremely thankful for the support and guidance you have been providing while writing this report and I tried my best by using my banking management knowledge to prepare this report. I earnestly hope that you will like my work and I stand by to answer all the questions and queries regarding this report.

Sincerely yours,

Abrar Monir Chowdhury

17104132

BRAC Business School

BRAC University

Date: 20th September, 2021

Acknowledgement

It's an excellent occasion for me to write about the "National Bank Limited Financial Performance Analysis" When I prepared my report, I went through many research documents and books that allowed me to better comprehend the subject. Firstly, it is an exclusive example of my working life, which enabled me to create the report for my internship.

In the beginning, I want to thank Allah unlimitedly. And my parents and other family members that assisted me at this period of my life. I would like to thank a number of particular people very warmly and cordially for their help, kind opinions, ideas, instructions, aid and directions for preparing this report.

I would also want to express my appreciation to Mr. Mahmudul Haq, Associate Professor, BRAC University, who always was honest and helpful in bringing the study to a conclusion. I would not have been able to complete my report without his tremendous expertise and counsel. I am grateful for the ongoing assistance during the entire internship.

I also like to thank Ms. Tanzin Khan, Professor at the University of BRAC, for his guidance and knowledge. Mr. Sharif Mostafa Sany, Senior Executive Officer of Cox's Bazar Branch, National Bank Limited, Who has supported me as my host organization supervisor to prepare the report. I also want to use this occasion to express my appreciation to all Cox's Bazar Branch, National Bank Limited, officials and materials for providing their support when needed. My internship program wouldn't be so beneficial without their excellent counsel and assistance.

Finally, thanks to the BRAC Business School, for the wonderful cooperation that they have had. Thanks from the heart. Thank you everyone. And again I am very grateful to Allah, the All-Powerful.

Executive Summary

The report on the internship is written as part of BBA program of BRAC University. This paper is about "Financial Performance Analysis of National Bank Limited" The purpose of this report is to let the reader understand the bank's financial performance in Bangladesh. The objective of this report is to get an insight into Bangladesh's Banks financial performance.

This interim report was drawn up on the basis of National Bank Limited's financial performance between 2017 and 2019. On 23 March 1983, the National Bank began its voyage Recognized as the first private sector bank owned exclusively by indigenous businesspeople, NBL has boomed after enjoying a great deal of pressure as the primary private sector bank. The research builds on the 2017-19 yearly report by incorporating updated company data.

In the first chapter there are all the information about internship program. The details about the supervisor, co supervisor and onsite supervisor. The duties and responsibilities during the internship period and the knowledge gathered from the internship program are briefly described.

In the second chapter is about National Bank Limited's corporate overview and detailed information. It encompasses the company's goal, vision, culture, fundamental values, and activities.

In the third chapter is the data analysis and interpretation Data analysis and assessment are presented and demonstrated via a chart. In this chapter, I addressed the Financial Performance Analysis, which I gathered from National Bank Limited's annual report, as well as an explanation of the study's Findings, Contribution & Recommendation, Study Limitation, Conclusion, and References: Addendum (Examples, calculations, tables) Data analysis and assessment are discussed and demonstrated via a chart.

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Chapter 1 Overview of Internship

1.1 Student Information

I am Abrar Monir Chowdhury and my ID is 17104132. I am studying in BRAC Business School in Bachelor of Business Administration (BBA) and did my major in Marketing and Finance.

1.2 Internship Information

After finishing my 12th semester of the BBA degree, I was assigned to a three-month internship with an organization. I started working at National Bank Limited's Cox's Bazar branch in June. I was mostly allocated to the Investment department throughout my internship, however I did have an opportunity to work in general banking for a few days.

I only worked in the General Banking area for a few days at start. I was assigned to this section to create new accounts and write checks for consumers. Anyone who wants to create a current or savings account with NBL must submit a photocopy of both the user's and nominee's national ID cards. Moreover, she must also give their current and permanent addresses, as well as two copies of the account holder's current photo and one copy of the candidates' photo. The rest of my internship was spent in the investment department, where I was primarily responsible for the classification of cash flow on an unaudited balance sheet, reviewing corporate loan receiver transactions, writing formal letters to the corporate loan receiver, and overseeing the loan approval process. To secure a loan approval, a borrower must go through a lengthy procedure, although the procedures and needed paperwork vary greatly depending on the loan type. However, there are some basic requirements, such as the loan recipient must have an AIBL account, complete the application, and attach the following documents: National ID card, CV, Personal net worth certificate, latest Income Tax clearance certificate, passport size photograph, one-year salary/business account statement, valid trade license, and credit rating. The Head of Investment Department submits everything to the Branch Manager after confirming all of the paperwork and collateral. The Branch Manager double-checks everything and submits a loan request to the central office for approval. My boss, Mohammad Mujibur Rahman, Assistant Vice President, In-charge Investment Department, often assigned me to work under various officials in the Investment Department so that I could get extensive expertise and understanding of the NBL, VIP branch's

investment department. My internship was fantastic; every employee was really helpful and kind. It has aided me in learning about business culture and gaining experience working in a bank.

1.2.1 Period and Organization Name

2021(June-September), National Bank Limited, Cox's Bazar Branch, Cox's Bazar, Bangladesh

1.2.2 Internship Company Supervisor's Information

Supervisor Name: Sharif Mustafa Sany

Position: Senior executive Officer

Cox's Bazar Branch

1.2.3 Job Scope

Throughout my internship, I was able to learn a great deal and get experience in a huge business. The following are some of the things I learnt and encountered during my internship at National Bank Limited:

Cooperation

During my internship at National Bank Limited, I worked in the Branch Financial Performance department, whose major goal is to collaborate with the branches and other departments on any difficulties that arise. I saw firsthand how collaboration was critical to solving and speeding up any activity. Working with Clients

I worked in the account opening service, account, deposit, clearing, loan and advanced, foreign exchange, and cash departments throughout my internship. I also worked on the Real Time Gross Settlement (RTGS) and Bangladesh Automated Clearing House (BACH) projects, dealing with a large number of consumers. It was difficult for me at first, but I eventually found it fascinating, and I completed the assignment successfully.

1.3 Internship Outcomes:

Banking industry in Bangladesh is a profitable industry as everybody targeted the big corporate client to increase the market share and their profitability. But very few banks are targeting the small industry though SME banking is available in every bank. As private bank NBL encourage investment in small industry. Working in NBL at Cox's Bazar branch is quite enjoyable as all the employees are very helpful. Working environment was excellent and very friendly. But during rush hour customers are getting frustrated because lack of human recourse at the branch. But in general, NBL customer's service is excellent and they always keep a good relationship with their clients.

1.3.1 Student's contribution to the company

- This document was put together after extensive talks with bank employees and clients.
- The following are the study's objectives:
- To provide a broad overview of National Bank Limited.
- The purpose of this report is to assess the performance of National Bank Limited.
- To assess the bank's financial performance over the previous five years.
- To make recommendations for National Bank Limited's future development.
- To categorize the many types of lending schemes into a pattern.
- Loan features and advance mechanisms of certain loan schemes, as well as the launch of new schemes with unique characteristics.
- Assess the contribution of Scheme deposits to total loan collection.

1.3.2 Benefits to the student

Communication Capabilities

During my internship, I communicated with a large number of National Bank Limited stakeholders. That is really beneficial to my communication abilities. And I feel this is going to be a good thing for me.

Personal Development & Skills

At National Bank Limited, I was able to put my analytical ability, patience, punctuality, teamwork ability, leadership, hard work, devotion, and other talents to use while working on various duties. As a result, I was able to recognize my flaws and work on them in order to improve my overall shape.

1.3.3 Problems/Difficulties

The study's scope is confined to National Bank Ltd., a nationalized bank, and the research focuses primarily on NBL's primary banking activities, such as general banking, credit management, foreign exchange operations, and financial performance.

When I was preparing this report, I encountered the following limitations: The time period for this study was only 3 months, which was very short; much confidential information was not disclosed by respective department personnel; the officers were very busy with their daily work, so they could only provide me with very little time.

Because of the strain of work, they didn't always want to supervise.

For the first time, I conducted a research like this. As a result, one of the major variables that formed the study's restriction was inexperience.

There is an insufficient amount of secondary data.

During my internship, I was assigned to various areas based on the wishes of the authorities in charge. As a result, I was unable to focus on a certain subject or department for study.

1.3.4 Recommendations (to the company on future internships)

While I was working there, I had major issues while entering any information. The IT staff should be attentive about updating software during bank hours, and they should be aware of their server. Client communication is critical, and it should be conducted in a more official manner so that the bank's image is enhanced. They should also establish a customer information desk. It is critical to replace the conventional financial system with a more contemporary one. It should be more automated, implying a dynamic process, in order to give speedier service. They should expand their area and provide more desks for interns, as well as offer ID cards to the interns.

Chapter 2 Organization Part

2.1 Introduction

Bangladesh began its banking business on the day of triumph after gaining independence in 1971. Since then, a total of 61 banks have been founded around the country. Private commercial banks make up the majority of them. National Bank Limited is Bangladesh's first and largest private sector commercial bank, owned entirely by Bangladeshi entrepreneurs. The bank has been in business since 1983, with the first branch opening on March 23, 1983 at 48, Dilkusha commercial area, Dhaka. NBL now operates through 192 branches and 36 SME locations around the country. Since its inception, the bank has placed a strong emphasis on international activities and has handled a significant amount of domestic foreign remittance.

Through its 121 locations around the country, people from various areas may readily use NBL's services. Furthermore, the bank has been running its international operations with maximum efficiency through its 415 correspondents in 75 countries across the world. The Gulf Overseas Exchange is one of 32 foreign exchange firms with which NBL has a connection. Using the newest information technology services from SWIFT and REUTERS, the bank maintains round-the-clock connection with the outside world. All preparations for launching line banking are nearing completion in order to provide enhanced and risk-free financial services to our valued customers. Since its establishment, the bank has placed a strong emphasis on international operations and has handled a significant amount of inbound foreign remittance. The Bank built a vast network of drawing arrangements with banks and exchange businesses in major nations across the world. Expatriates Bangladeshi wage earners in those countries may now send their hard-earned money back to Bangladesh with trust, security, and speed. During the 1980s, NBL was the first bank to offer back-to-back LC facilities without a margin to garment industry entrepreneurs, allowing the sector to flourish to its current position.

This has not only helped to enhance the country's foreign exchange reserves, but it has also provided job possibilities for a substantial portion of the country's labor population. NBL's name

will live on in gold letters as a pioneer in this field. NBL was a pioneer in encouraging readymade garment businesses and is currently the industry's main financier. When the garment industry in Bangladesh was going through a trial in the early 1980s, the bank saw the bright future of the sector and extended credit to qualified and talented entrepreneurs. It offered them financial assistance, as well as market information and guidance. NBL is the first private sector bank to set an uncommon precedent by offering small farmers in the Rajshahi district's brained region with totally monitored collateral agriculture loans.

The bank's uniqueness has been accentuated by the prudent instructions and direction of a cautious and diverse Board of Directors, as well as the focused efforts of a team of highly-qualified and

2.2 overview of the company

2.2.1 Bank's Current Situation

National Bank Ltd (NBL / the Bank) was established as a public limited company in Bangladesh on March 15, 1983, under the Companies Act 1913. On March 22, 1983, it was granted a banking license by the Bangladesh Bank. Through its 213 branches, including sixteen (16) SME/Agri-branches around the nation, the Bank has been involved in banking activities. During this time, the bank has erected ten banking booths to provide financial services at the grassroots level. Dhaka Stock Exchange Ltd and Chittagong Stock Exchange Ltd both list the bank.

2.2.2 The main activities

NBL's main activities include providing a wide variety of financial services, including personal and commercial banking, trade services, cash management, treasury, and security services provided by a caretaker.

2.2.3 The mission

NBL's efforts to expand its business by adding additional aspects to its banking services are continuing apace. In addition, they are prioritizing openness, accountability, and enhanced customer service, as well as their dedication to assist society, through which they hope to get closer to people from all walks of life.

The intended aim they wish to achieve is to win an eternal place in the hearts of the people as a caring companion in raising the national economic standard via continual up gradation and diversification of NBL customer services in line with national and international needs.

2.2.4 Vision

Assuring the greatest level of client service via the finest use of cutting-edge information technology, contributing appropriately to the national economy, and firmly establishing themselves as a leading bank both at home and abroad

2.2.5 The Bank's Motto

A Bank Performance with potential

2.2.6 The bank's objectives

- The following are the objectives of the National Bank:
- Using contemporary technology to provide quick and improved customer services.
- Affiliation with the bank's clients has improved.
- Ensure the highest possible dividend to the valued investors by maximizing the use of their equity.
- In all divisions, enforcing the bank's policy of promoting steady development.
- Consolidating the company's competitive position by launching new services.
- Increasing employee productivity, discipline, and technical understanding to ensure the highest level of professional brilliance.
- Increasing the bank's investment opportunities by engaging in large loan financing.
- Increasing the amount of money available to small and medium-sized businesses.

- Keeping the bank's local and worldwide image intact through promoting innovative and time-saving banking events.
- The Bank Asset Liability Committee's (ALCO) job is to keep an eye on Net Interest Income (NII), return on assets, investment value, and exchange earnings and to try to avoid excessive volatility.
- The company's main business will be money remittance and money exchange.

2.2.7 NBL's General Banking

Banking, in general, has a set of objectives. They work nonstop to achieve their objectives. Each division's territory is linked with the others. As a result, there is no analytical pressure except for the part that has something incorrectly put and has to be addressed by the appropriate section. Furthermore, all sectors are willing to support one another in carrying out their workouts.

Miscellaneous parts of the branch make up general banking. They are classified as follows:

Customer Service:

- A/C Department
- Cash Department
- Remittance Department of Deposits
- Locker Service
- a/c opening/closing

Account Services and Products

Deposit Products

Deposits can be made on a variety of goods, including:

- Item(s) to Deposit:

- Savings Account
- Currently deposited funds:
- Term Deposit is a type of deposit that lasts for a set period
- Deposit Scheme
- Demand Deposit (Other)
- Deposit in a Foreign Currency

This bank offers its customers a current deposit account that may be used for routine business transactions with no fees.

Types:

1. A/C for current deposits (Personal)
2. (Sole Trader/Ownership) Current Deposit A/C
3. A/C for current deposits (Limited Liability Company)
4. Association/Society/Trust Fund Current Deposit A/C
5. Amar Account at NBL

Deposit for a set period of time

There are six distinct types of term deposits:

- Fixed Deposit
- DBS (Double Benefit Scheme)3.
- DBA (Double Benefit Account)4.
- CDS (Century Deposit Scheme)5.
- SBA stands for Sonar Bangla Amanat.

- Receipt for a Fixed Deposit (FDR)

Scheme Deposits are classified into ten distinct categories:

- Monthly NBL Deposit (NMS)
- Apon Thikana Shanchoy Prakalpa (Apon Thikana Shanchoy Prakalpa) (ATSP)
- The Luxury Savings Deposit Scheme is a type of savings account that allows you to save (LSDS)
- Millionaire Savings Plan (MDS)
- Shwapno
- NBL Monthly Savings Scheme,
- Monthly Salary Plan (MES)
- Shadhinota: Bi-Monthly Income Scheme
- Higher Education Savings Plan (HED)
- Preferred Service Account (PSA)

Other types of demand deposits

Other Demand Deposits are divided into two categories:

1. A savings account at a bank (SBD)
2. Deposit for Special Notice (SND)

Deposit in a Foreign Currency

Foreign currency deposits are divided into two categories:

1. RFC Deposit (Resident Foreign Currency)
2. NFC Deposit (Non-Resident Foreign Currency)

Deposit in Resident Foreign Currency (RFC)

National Bank's Authorized Dealer Divisions have a limit on the number of foreign currency accounts that can be opened.

Citizens of Bangladesh residing abroad, foreigners living in Bangladesh, and foreign businesses operating in Bangladesh or abroad, as well as their councils, are all disregarded.

NFC Deposit (Non-Resident Foreign Currency)

An NFCD A/C may be carried by all non-citizens as well as Bangladeshis who have more than one nationality and are generally staying abroad.

Credit items are classified as follows:

1. Lease Financing
2. Lease Financing
3. Small and medium-sized business (SMB) financing
4. Access to Retail Credit
5. International Trade Finance
6. Agribusiness financing
7. Funding for Working Capital
8. Finance for Work Orders
9. Funding for Projects
10. Syndication of loans
11. Bankruptcy

Account Services

1. Special Notice Deposit (SND) Account
2. Special Notice Deposit (SND) Account
3. Account with a current deposit (CD)
4. Deposit in a foreign currency
5. Foreign Currency Deposit by a Resident (RFCD)
6. Foreign Currency Deposit by Non-Residents (NFCD)

7. Internet Banking

Locker Rental

The National Bank's Dilkusha subsidiary does not offer safe management (NBL). Other NBL divisions, on the other hand, provide office locker service in order to secure clients' most valuable possessions. Any individual or organization has previous records in the database should inform the management. They keep their most valuable assets in a banker's safe.

Clients have the right to inspect their personal safe using a key given by the bank. Additional locker categories are maintained by NBL: large locker, average locker, and minor locker.

Clients must pay an annual cost of BDT 3500, 4000, and 2500 for each of these services.

NBL Debit Card Cards

In 2016, National Bank Limited introduced the EMV Chip Visa Debit Card to deliver 24/7 banking services to its vast customer base across the country through ATM facilities and select branches that prioritize customer demand and business relevance.

As a founding member of MasterCard International, Credit Card National Bank Limited pioneered credit card and acquiring card operations in Bangladesh among local banks in 1997.

Following that, in 2003, National Bank Limited became a founding member of Visa Worldwide and launched the Visa Credit Card in the nation, as well as the acquisition of Visa card transactions.

2.2.8 NBL's Corporate Strategies

Customer connections are critical to NBL's strategy and to all of its operations. Because of the substantial variations across the divisions/businesses, financial and non-financial strategic indicators for the development of customer connections are tracked at the divisional level, with comments included in the divisional commentaries.

NBL's business strategy supports the bank's aim of making a significant contribution to the national economy and establishing itself as a top-ranking bank at home and internationally by delivering superior financial services. The company's aim is to be a more conservative, "through the cycle" relationship-based company.

NBL is a well-diversified financial services organization with the largest branch network and the ability to provide banking services to corporate, retail, and small-to-medium-sized businesses. The key drivers include a market-leading distribution capability, well-known brands, and a substantial customer base in many of the areas in which NBL participates, particularly in the SME and Agro Sector. The organization's size allows us to spend more in goods, services, systems, and training, all of which will give NBL consumers with unrivaled choice and service. NBL's corporate strategy focuses on building strong customer franchises that are built on long-term connections with customers.

2.2.9 Unit of Offshore Banking

Offshore Banking is a one-of-a-kind option for banks all over the world to conduct international banking transactions involving non-resident foreign currency denominated assets and liabilities while benefiting from low or no taxes/levies and a greater return on investment. NBL's Offshore Banking Unit (OBU) was established in 2008 at the Mohakhali Branch in Dhaka, and the Dilkusha Branch began operations on November 02, 2016. This venture gave international investors and local entrepreneurs involved in 100% export-based businesses a new dimension in terms of creative and customer-friendly business operations.

Equity of Shareholders

The Bank maintains a consistent dividend policy in compliance with its conservative capital structure strategy.

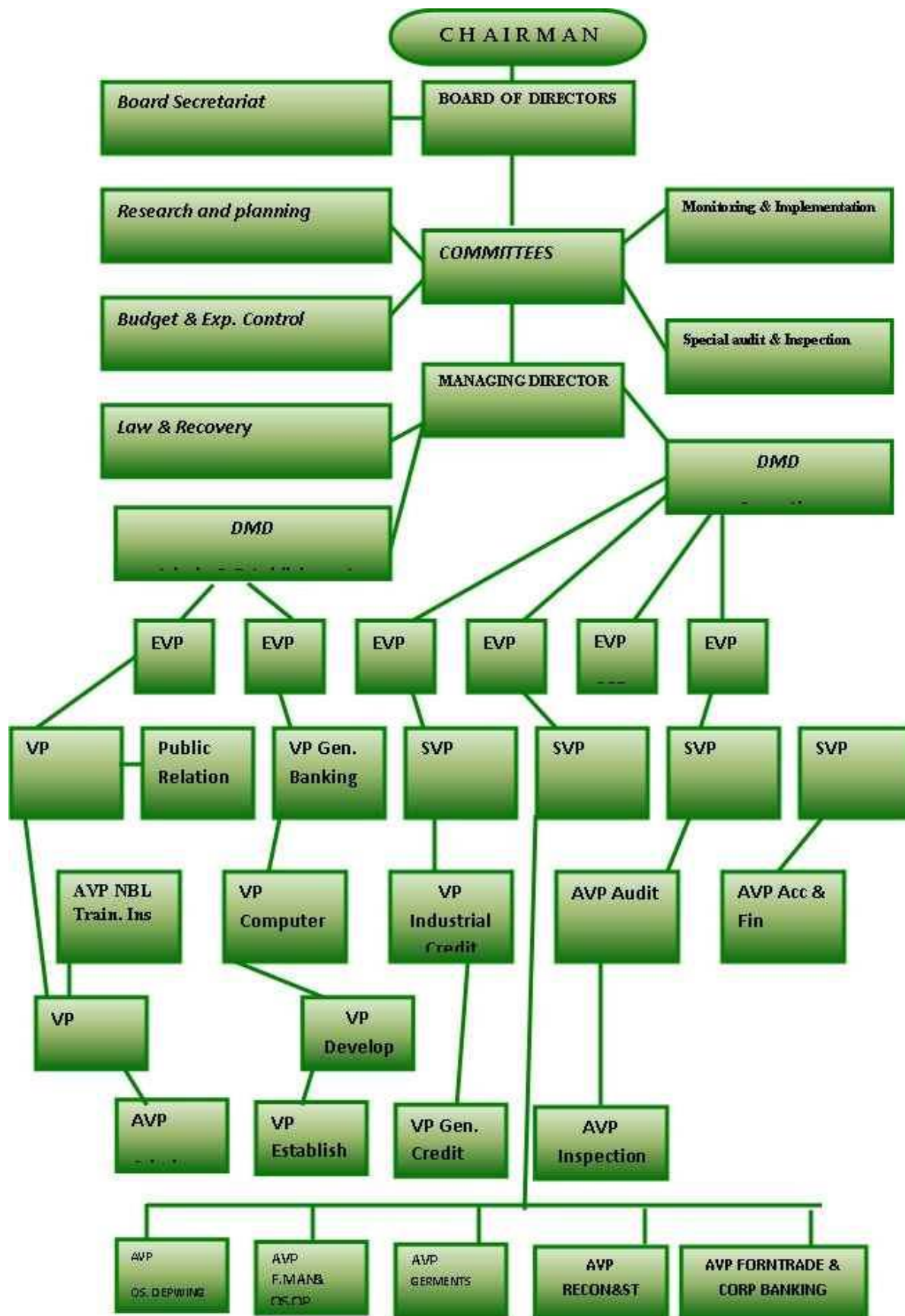
In order to enhance the capital basis, NBL issued substantial stock dividends whenever feasible. The Bank was able to accumulate BDT 49,037.56 million in shareholder money as of December 31, 2019, which is the largest among local private banks.

Investments

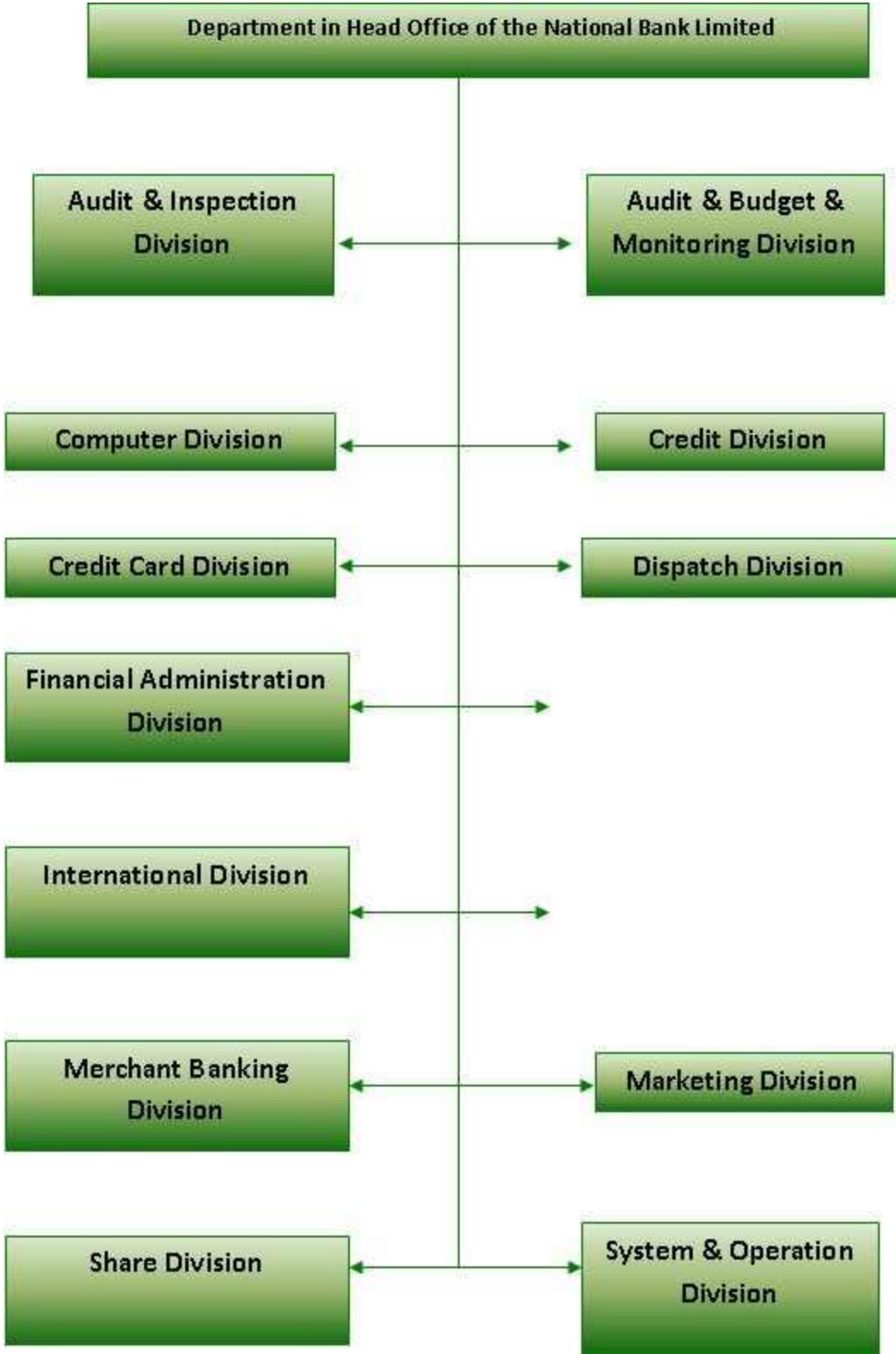
The Bank's asset profile has grown in tandem with its commercial development. The Bank's total assets increased 13.84 percent to BDT 463,574.78 million as of December 31, 2019, compared to BDT 407,227.40 million as of December 31, 2018. Loans and advances, investments, cash, and balances with other banks and financial organizations all contributed to the considerable increase in assets.

2.2.10 NBL's Management Structure

National Bank Limited achieved outstanding success in all business categories in 2001, including stakes, credit, support administration, venture, remote settlement, Visa, and international commerce. By extending its venture activities, the company has expanded its authoritative powers, which it had previously held. The following are the administrative systems:



NBL Head Branch Organizational Structure



2.2.10 Analysis by DuPont

In the 1920s, the DuPont Corporation developed a system for calculating return on equity. The original three-step approach breaks down the above formula into three components, each of which can be measured differently.

DuPont's Three-Step Model:

The DuPont model is a three-step process that goes like this:

ROE = Return on Equity x Asset Turnover x Equity Multiplier x Asset Turnover x Asset Turnover x Asset Turnover x Asset Turnover x Asset Turnover x Asset Turn

Where: Net Profit Margin = Net Profit Total Assets Turnover = Total Assets Turnover

Total Assets x Shareholders' Equity = Equity Multiplier

The three-step DuPont model assesses management's ability to generate profits (Net Profit Margin), manage assets (Asset Turnover), and determine the most appropriate level of leverage.

Bangladesh is one of the world's least developed countries. Her socioeconomic growth is dependent on rural development, with 85 percent of the people living in 88,000 communities and approximately half of the population living in poverty. The literacy rate in the republic is quite low, and as a result, the workforce's competence is likewise relatively limited. As a result, entrepreneurship is critical for Bangladesh, as is productive investment, which contributes to capital formation. It is a component of a strategy that links productive investment with capital formation.

Bangladesh's government and central bank have started a number of credit programs to help small-scale businesses grow. National Bank Limited offers loans to rural residents who are socially, economically, and politically insecure and in dire need of credit, and who are typically

outside the traditional banking system's circle. The present study was carried out using a scenario for general events at National Bank Limited, specifically in the section "General Banking Events and National Bank Limited Loans and Advances."

Chapter 3 Project Part

3.1 Introduction

The banking area of Bangladesh is playing a completely extensive function in stabilizing our economic system after the independence of the country. However, the latest circumstance of our banking industry isn't that remarkable. From the start of 2020, because of the outburst of covid-19, our banking enterprise has come to a deadlock. Previously the range of non-appearing loans become already excessive, however due to the worldwide pandemic, it even inflated greater. Also, with the second one wave of corona outbreak this yr., the banking region will once more face consequences. Nevertheless, NPL isn't the simplest aspect for insufficient overall performance. Also, different elements affecting may be inadequate supervision, indigent governance, cash laundering and terrible practices.

According to the article (AT Capital Banking Sector Report, 2020), it's far claimed that the banking region of Bangladesh noticed all-round nine% of NPL and 18.2 billion of default loans within the first region of the year 2020. Inadequate governance and disability to function property extended the loan. Because of the pandemic, humans suffered a scarcity of monetary property, so there may be a big call for taking loans for commercial enterprise functions and additionally for the non-public fee of living. As a result, the banking region is keeping an inflexible liquidity schedule. In 2019, the capital to risk-rated asset ratio become 11.9%. This ratio extended greater for the duration of 2020 and is predicted to growth greater this year because of the second one national lockdown. Nevertheless, amongst all banks, BRAC Bank has so far, the excellent overall performance with excessive capitalization, excessive funding and sturdy asset pleasant in net banking. These additives can have an impact on the performance and productiveness of the financial institution.

Banking Sector Performance, Regulation and Bank Supervision:

Bangladesh's banking region is one of the country's maximum critical industries, contributing appreciably to the countrywide economic system. A kind of banks in various classes make up the market. State-owned Banks (SOBs), Specialized Banks (SDBs), Private Commercial Banks (PCBs),

and Foreign Commercial Banks (FCBs) are the 4 predominant kinds of possession withinside the commercial enterprise (Islam, 2019).

In Bangladesh's monetary market, the industrial banking system performs a crucial function. Bangladesh Bank is the country's relevant financial institution and the region's number one regulator. Moreover, Bangladesh has sixty one scheduled banks running under the entire oversight and supervision of Bangladesh Bank, that's empowered to achieve this with the aid of using the Bangladesh Bank Order, 1972, and the Bank Company Act, 1991. Total sixty one scheduled banks such as industrial banks, public-owned banks, overseas industrial banks, and specialized banks. So, essentially there are forty three non-public industrial banks, 6 public owned banks, nine overseas industrial banks and three specialized banks make up the monetary system.

Now, in the forty three non-public industrial banks (PSBs), with people and personal groups proudly owning the bulk of them. There are kinds of PCBs: Conventional PCBs and Islami Shariah based PCBs. There are presently 33 conventional PCBs in use with inside the industry. They perform conventional banking activities, including interest-primarily based totally transactions. And there are 10 Islami Shariah-primarily based totally PCBs that perform banking operations consistent with Islamic Shariah principles, including Profit-Loss Sharing (PLS) mode.

The banking sector in Bangladesh has a lot of potential. To begin, Bangladesh's banking sector has a tremendous opportunity to become a significant part of the country's economic structure. On the other side, Bangladesh has a large population. This benefit should help Bangladesh's banking sector grow and expand more quickly. Finally, Bangladesh's banking sector may be capable of ensuring the correct quality of product offerings in accordance with global company requirements.

In most cases, the CAMELS score uses the bank's administrative expertise to assess the financial exhibition. They assign a rating on a scale for each bank, ranging from one to five. A rating of one indicates that the situation is excellent, as the range rises, revealing successive shortfalls, and a score of five indicates a reduction. Extra information is that not all places on the two-score scale are considered outstanding, and those with a score of less than three are considered inapplicable. The study endeavor allows us to use the CAMELS rating methodology to evaluate National Bank

Ltd. The overall performance evaluation is a method of calculating a company's standard economic overall performance using specific ratios that reflect the company's financial status. The assessment provides insight into the company's current operations and future prospects. In financial performance analysis, liquidity, profitability, activity, and debt ratios are frequently utilized. Ratios are a vital measure of whether an organization's overall performance is good or terrible. In the CAMELS system, capital sufficiency determines the foundation's long-term stability, which is based on layaway association plans and concealed assumptions. Asset Quality aids in determining a financial institution's ability to cope with risk and reflects the efficacy of its speculative strategy and procedures. The board ensures that the bank's operations are secure. Earnings reflect the bank's ability to stay in business for the long haul. Liquidity controls loan fee risk by allowing the resource to be converted into cash and therefore avoiding the premium risk. The market hazard affectability is represented by sensitivity. The majority of the time, the market affectability is determined by reviewing the board of credit centers. The CAMELS rating framework is extensively understood and accepted by financial foundation administrators.

3.2 Literature Review

In order to better understand the performance of Bangladesh's banking system, international and domestic specialists conducted a range of studies. All of this research has given me a solid understanding of how to evaluate a financial institution's economic overall performance using one of the most common indicators, ratio evaluation.

The most straightforward way to measure a company's overall performance is to compare its current ratio to its previous ratio. It serves as a marker for the extradition route and shows whether the company's economic performance has improved, deteriorated, or stayed stable over time. (Pandey,2004) Bankers, lenders, shareholders, and accountants use economic ratios to evaluate information on an entity's financial statement, according to James. Bankers and lenders may choose to raise or withdraw finance based on the results of the evaluations, and ability shareholders may change their level of commitment in a firm. Financial ratios are critical tools for determining an entity's profitability, performance, liquidity, and solvency. According to Van Horne & Wachowicz Jr(2005), economic analysts should undertake "checkups" on several

aspects of a corporation's economic health in order to assess its economic situation and overall performance. An economic ratio is a device that is commonly used for these checkups. One can hire economic ratios to decide a corporation's liquidity, profitability, solvency, and adequacy used economic ratios to expose the economic role and overall performance evaluation of Bank.(Qamruzzaman, 2014) Chowdhury & Ahmed (2009) found that every one the chosen personal industrial banks are capable of acquire a solid boom of branches, employee, deposit, loans and advances, net profits, incomes in line with proportion for the duration of the length of 2002-2006.

They imply that the chance of personal industrial banks in Bangladesh could be very bright. With this growth of opposition in banking industry, each financial institution is attempting to offer their clients higher offerings as lots as viable to make sure most satisfaction (Uppal,2010).

Evaluation of a financial institution's entire performance on a regular basis allows them to see how well they're actually pleasing their clientele and becoming successful. As a result, in the context of Bangladesh, the overall performance rating of banks has assumed disproportionate precedence (Siddique& Islam, 2001). If the banking sector performs well, it will make the United States of America, both locally and globally, more aggressive and capable of providing more profits and job possibilities.

3.2.1 Objectives:

- Obtain and maintain a CAMEL 'Strong' rating.
- Using Strategic Planning, establish relationship banking and increase service quality.
- Marketing Strategies.
- Remain one of Bangladesh's leading banks in terms of asset quality and profitability
- Fully automated systems should be developed.
- Information technology integration
- Determine a sufficient rate of return on investment.

- Maintain an acceptable risk position.
- (This includes any risk that is not on the balance sheet).
- Maintain sufficient money to satisfy maturing obligations ,responsibilities and commitments
- Maintain a healthy business growth with the intended results.
- Ensure that proper control systems are in place, and
- Procedures must be transparent.
- Through an effective human resources management system, you can develop and retain a high-quality workforce.
- Ensure that all available resources are used to their full potential assets

3.2.2 Significance:

This report is significant as it represents a student's first real-world experience for future reference. It will discuss the banking industry in Bangladesh, the financial performance of National Bank Limited, and my personal internship experience. It will also include some suggestions for National Bank Limited as well as some for my own personal development. Again, through this report, I want to see my own performance and communicate what I've learned in my report. Another important aspect of this report is that it allows you to gain a lot of knowledge by studying while preparing it. Another benefit of this report is that the author will be able to offer his viewpoint to the reader and receive comments on whether or not the information was presented well. Another important aspect of the report is that it provides the reader with a thorough understanding of the banking sector, National Bank Limited, and the author's internship experience. The most important thing is that when the reader sees the issue, he may get a good understanding of it from the beginning to the finish of the report. From the author's perspective, this report will present the full situation.

3.3 Methodology:

From the collecting of raw data to the drafting of the final report, this study follows a systematic procedure. The sources are selected and collected for the study while according to the banking act's laws and regulations. After that, classification, analysis, and systematic organization were completed. The following is the methodology's overall process:

3.3.1 Data collection and selection:

The information for this report was gathered properly from both primary and secondary sources.

3.3.2 Data from Primary Sources

- Conversations with bank personnel and officers on the phone.
- During the internship, I received practical and physical experience by working at several desks.
- Conversations with new and prospective clients over the phone.
- Interview

3.3.2 Secondary Data Sources

- National Bank Limited's Annual Reports for the past five years.
- National Bank Limited's official records.
- National Bank Limited's official webpage.
- Bangladesh's Central Bank's official webpage.
- Prior research reports are kept in the collections.
- Various textbooks and magazines.
- Various reports and publications about the subject.
- Some of the parts of my course that are relevant to this report.

3.3.3 Data Analysis

Banks are monitored by regulators to see if any serious problems surface, so they may be remedied before the bank goes bankrupt. If the banking system can avoid future failures, the public will have more faith in it. The evaluation process described here is used by the FDIC, the Federal Reserve, and the Comptroller of the Currency. The single most common reason of bank failure is poor management. Regrettably, there is no reliable sign of poor management. As a result, banks are graded on six characteristics known as CAMELS ratings, which are:

1. Capital adequacy
2. Asset quality
3. Management
4. Earnings
5. Liquidity
6. Sensitivity

Capital adequacy, asset quality, management, earnings, liquidity and sensitivity are the 6 major performance dimensions to be evaluated on a scale of 1 to 5 in ascending order. The following is a list of the rating graduations:

- A score of 1 denotes excellent performance: OUTSTANDING.
- Rating 2 - signifies above-average performance that adequately ensures the banking company's safe and sound operations.
- Rating 3 - indicates a performance that has some flaws.
- A rating of 4 denotes poor performance that is well below average.
- A rating of 5 denotes dissatisfactory performance that requires immediate adjustment to ensure the banking company's survival: WORST possible score

3.3.4 Findings and Analysis:

I'll go through each of the ratios briefly so you can gain a better understanding of National Bank Limited's distinct financial sectors.

| Data/Year | 2017 | 2018 | 2019 |
|--------------------------|-----------------|-----------------|-----------------|
| Tier-1 Capital | 33,572,106,645 | 41,982,078,576 | 45,681,331,784 |
| Tier-2 Capital | 8,567,570,225 | 9,162,293,400 | 9,041,903,944 |
| Total Capital | 42,139,676,870 | 51,144,371,976 | 54,723,235,728 |
| Risk-weighted Assets | 347,649,400,000 | 364,254,800,000 | 408,851,700,000 |
| CAR | 12.12% | 14.04% | 13.38% |
| Non-performing Loans | 4,600,320,749 | 4,926,227,239 | 7,771,474,876 |
| Total Loans & Advances | 252,402,955,944 | 314,507,260,000 | 360,769,740,000 |
| NPL/Total Loan | 1.82% | 1.57% | 2.15% |
| Total Operating Expense | 6,026,839,345 | 6,821,635,193 | 7,115,893,077 |
| Net Income After Tax | 4,798,282,730 | 3,856,678,244 | 4,123,208,031 |
| Cost-Income ratio | 126% | 177% | 173% |
| Total Assets | 350,692,417,692 | 407,075,550,183 | 463,711,929,048 |

| | | | |
|--------------------------------|-----------------|-----------------|-----------------|
| Return on Assets (ROA) | 1.37% | 0.95% | 0.89% |
| Total Equity | 40,370,820,000 | 44,522,520,815 | 48,704,378,320 |
| Return on Equity (ROE) | 11.89% | 8.66% | 8.47% |
| Total Liability | 311,797,129,687 | 362,552,910,016 | 415,007,425,662 |
| Total Deposits | 272,771,320,000 | 315,206,030,000 | 366,298,510,000 |
| Liability/Deposits | 114.31% | 115.02% | 113.30% |

| RATINGS | | 1 | 2 | 3 | 4 | 5 |
|------------------------------------|-----|--------|------------|----------------|------------|--------|
| Capital Adequacy Ratio | | >15% | 12-14.99% | 8- 11.99% | 7-7.99% | <6.99% |
| Asset Quality Ratio(NPLs/TL) | | <1.25% | <2.5-1.26% | <3.5- 2.6% | <5.5-3.6% | >5.6% |
| Management Efficiency(cost/income) | | <25% | 30-26% | 38-31% | 45-39% | >46% |
| Earnings Ability | ROA | >1.5% | 1.25-1.5% | 1.01- 1.25% | 0.75-1.00% | <0.75% |
| | ROE | >22% | 17-21.99% | 10- 16.99% | 7-9.99% | <6.99% |
| Liquidity (TL/TD) | | <55% | 62-56% | 68-63% | 80-69% | >81% |

Capital Adequacy:

Capital adequacy is the ability of a bank to reduce risk, and it is its strength. When a bank is in trouble, the management authority can forecast how capable it will be. We used two ratios to get the parameter ranking of the ratios for our project. They are as follows:

CAR (capital adequacy ratio):

The first criterion of the CAMELS rating system is a bank's capital adequacy, which helps to determine whether the bank has enough capital to cover its fair level of losses. The capital

adequacy ratio and the debt-equity ratio can be used to determine a bank's capital adequacy. The CAR ratio of banks is monitored by a country's central bank.

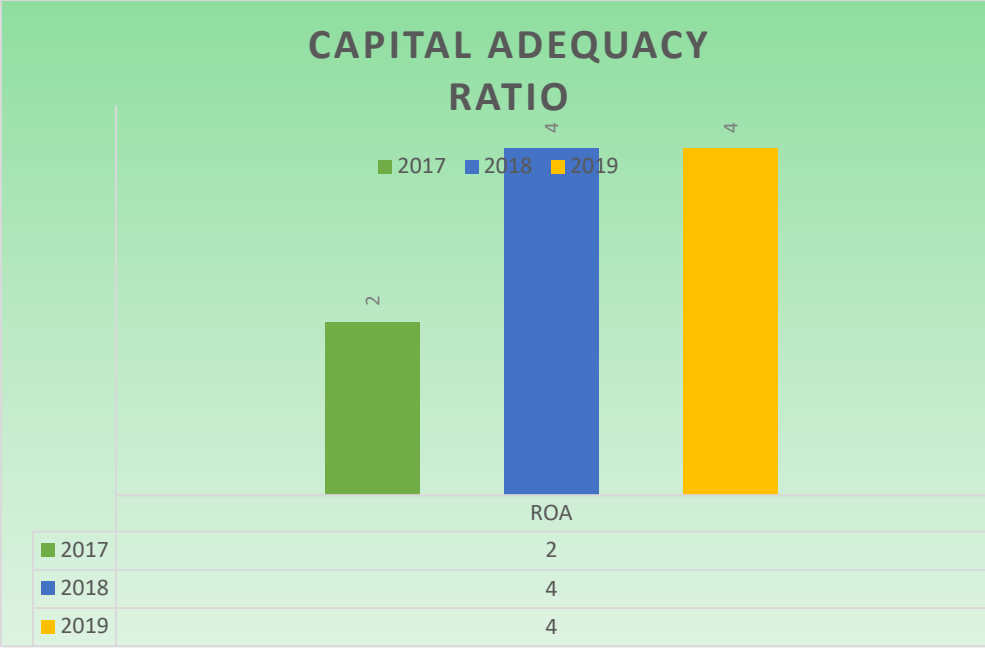
It is used to reduce the chances of a bank failing.

$$(\text{Tier I capital} + \text{Tier II capital}) / \text{risk weighted assets} = \text{CAR}$$

The National Bank Limited's ratios of year 2017,2018,2019 are given below :

| Camel's Component | Ratios | 2017 | 2018 | 2019 | Average Ratings |
|-------------------|--------|--------|--------|--------|-----------------|
| Capital Adequacy | CAR | 12.12% | 14.04% | 13.38% | 2 |
| | Rating | 2 | 2 | 1 | |

Here we can see that CAR ratios of 2017, 2018 and 2019 are 12.12%, 14.04% and 13.38%. The bank scores 2, 2, and 2. It means the banks score is constant. The criteria for a rating of "2" are identical to those for a rating of "1," but one or more of the categories has flaws. Consider the following scenario:Capital and solvency ratios are higher than required by regulations, but: Assets with a high problem rating. Management's inability to keep enough funds on hand to cover risks.



Asset Quality: Asset Quality: Asset quality refers to the degree to which a bank's financial soundness may be judged by the asset quality of the loans it holds. As a result, the asset's quality, which is primarily comprised of loans and advances. We're looking at non-performing loans and how much of the mortgages and advances the bank considers failing.

Non-performing loans/total loans: It keeps track of the bank loan portfolio's quality. The wider the credit risk, the greater the ratio.

NPLs as a percentage of total loans = NPLs as a percentage of total loans

| YEAR | 2017 | 2018 | 2019 |
|---------|-------|-------|-------|
| NPLs/TL | 1.82% | 1.57% | 2.15% |
| Rating | 2 | 2 | 2 |

National bank scores 2 in all three years. Its asset quality ratio is 1.82%, 1.57% and 2.15% and all of these fall under rating 2. It means in those three years bank hold their position. Banks with a “2” asset quality rating have many of the same characteristics as banks with a “1” asset quality rating, but they have minor problems that management may fix without regulatory scrutiny. The value of problem assets does not exceed 10% of total capital, but: There are flaws in management underwriting requirements and control methods; Loans to insiders raise regulatory concerns, but they can be quickly addressed; Non-credit assets have a low return and reflect higher-than-average risk without posing a loss risk



Management Efficiency:

Each of the criteria investigated has something to do with the bank's management. Furthermore, authorities grade the bank's management based on administrative abilities, capacity to follow existing regulations, and ability to adapt to a changing environment. They also evaluate the bank's internal control systems, which may show how well the bank's management can discover its own financial issues. This assessment is obviously subjective.

| YEAR | 2017 | 2018 | 2019 |
|-------------|------|------|------|
| Cost/Income | 126% | 177% | 173% |
| Rating | 5 | 5 | 5 |

The ratios of cost and income is 126%, 177%, 173%. These numbers indicating the rating of 5 for the banks. A management rating of "5" necessitates swift and decisive supervisory action: The Bank has significant flaws in all areas. Poor financial performance. Insolvency is very likely. Management should be replaced. The board of directors should contemplate receivership



Earnings:

In the “CAMEL” assessment tool, earning capability is represented by the letter “E.” Earning capacity is a measure of a bank's ability to create consistent profits over time. A bank's earning capacity represents the bank's financial ability to fund current operations and whether the bank is financially robust enough to survive any unwelcome shocks that banks frequently encounter during their operations.

1. Return on Assets (ROA): The percentage of how profitable a company's assets are in generating revenue is called return on assets.

Return on Assets (ROA) is calculated as net profit (loss) divided by total assets.

2. Return on Equity (ROE): This metric gauges a company's performance in relation to its shareholders' equity.

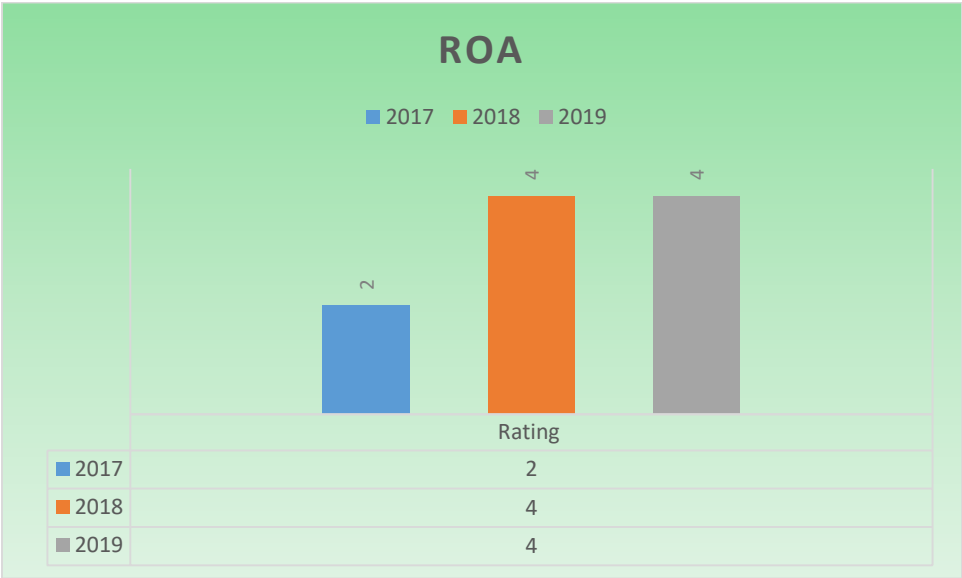
Net profit (Loss) / Shareholders equity = Return on Equity (ROE).

| YEAR | 2017 | 2018 | 2019 |
|--------|-------|-------|-------|
| ROA | 1.37% | 0.95% | 0.89% |
| Rating | 2 | 4 | 4 |

ROA in 2017 is 1.37 which means it scored 2 in year 2017. The bank receives a “2” rating because it earns enough income to meet reserve requirements, provide capital growth, and pay dividends.

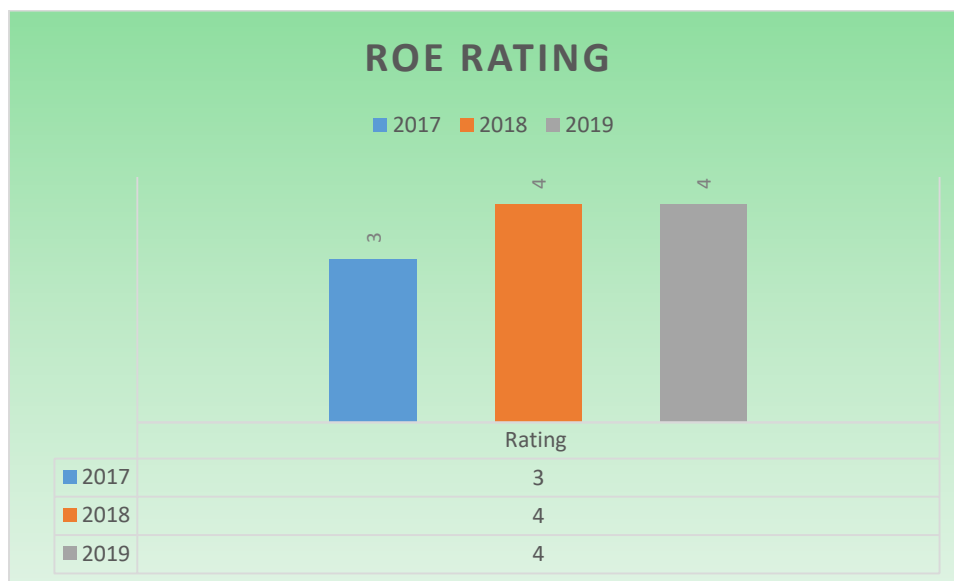
Nonetheless, some unfavorable tendencies may exist, such as: Relying on atypical sources of income in some way. The budgeting, planning, and control processes must be improved and for 2018 and 2019 its ROA are 0.95% and 0.89%. According to rating system it scores 4 in both the years. The earning grade of “4” implies that the bank is having serious financial difficulties. Strong regulatory monitoring is required to prevent capital loss. Management must take prompt action to boost income and cut expenses. Certain activities may have to be halted. Corrective action is required to prevent losses from becoming insolvent

7.



| YEAR | 2017 | 2018 | 2019 |
|--------|--------|-------|-------|
| ROE | 11.89% | 8.66% | 8.47% |
| Rating | 3 | 4 | 4 |

ROE is 11.89% in 2017. Which indicates it scores 3. The bank's earnings rating of "3" indicates that it has significant deficiencies in several of the grading criteria. Regulatory oversight is required to ensure that management takes the necessary steps to improve earnings performance. Insufficient earnings retention could wreak havoc on the capital situation. On the other hand it scores 4 because of its ROE percentage in 208 and 2019 are 8.66% and 8.47%.The bank's earning grade of "4" indicates that it is in serious financial trouble. To avoid capital loss, strict regulatory oversight is essential. Management must move quickly to increase revenue and reduce costs. Certain activities may need to be put on hold. To keep losses from becoming insolvent, corrective action is essential.



Liquidity:

One of the most crucial elements for sound bank operations is liquidity management. This can indicate whether or not a bank is on the verge of failing. Adequate liquidity refers to the bank's capacity to keep enough liquid money on hand to cover short-term liabilities. The term "liquid fund" refers to assets that can readily be turned into cash. Inability to meet the bank's short-term liquidity needs can have a significant influence on the bank's profitability and overall performance. It signifies that they may be unable to pay depositors' money, and this will ultimately determine whether the banks will fail or not.

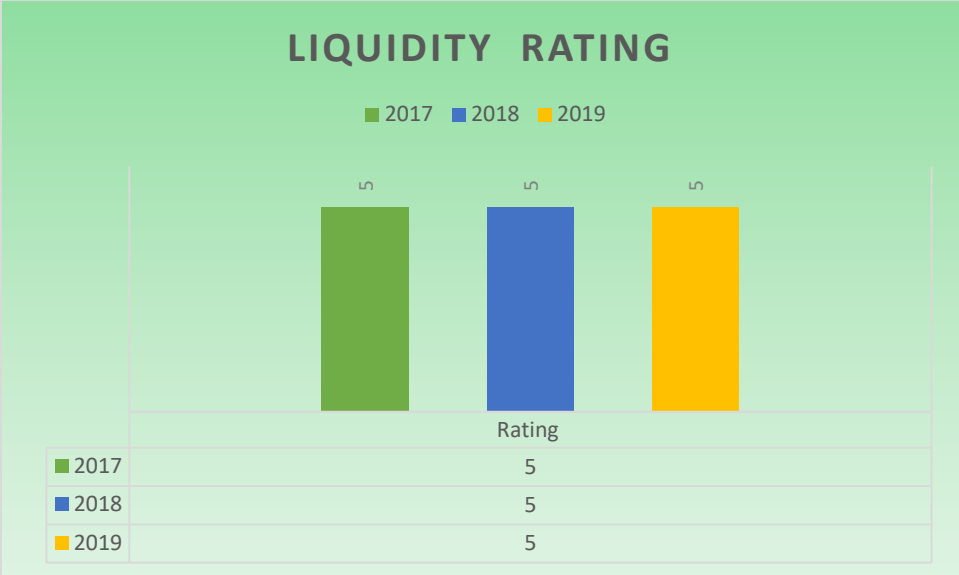
Now, we'll calculate the following ratios in order to score the bank's liquidity management criteria for the CAMEL rating:

1. The Credit Deposit Ratio (CDR): The credit deposit ratio is a figure that shows how much money a bank lends out of its deposits. If the number is small, the bank is not making money. And if it's too high, the bank could not have enough cash to support the depositor or convert the unexpected fund requirement.

$$\text{Total Loans/Total Deposits} = \text{Credit Deposit Ratio}$$

| YEAR | 2017 | 2018 | 2019 |
|---------|------|------|------|
| (TL/TD) | 114% | 115% | 113% |
| Rating | 5 | 5 | 5 |

Here we can see the rating of National bank limited regarding liquidity management is 5 in all the three years. It has issue in the all the three years. A "5" liquidity rating implies that a bank requires outside financial assistance to cover current liquidity requirements and escape failure due to an inability to service the needs of creditors and depositors.



3.3.5 Composite Camel Rating for National Bank Limited:

| Camel's Component | | Average Ratings(3 years) | Composite Ratings |
|-----------------------|-------------|--------------------------|-------------------|
| Capital Adequacy | CAR | 2.00 | 3.50 |
| Asset Quality | NPLs/TL | 2.00 | |
| Management Efficiency | Cost/Income | 5.00 | |
| Earning Ability | ROA | 3.33 | |

| | | | |
|------------------|---------|-------------|--|
| | | | |
| | ROE | 3.67 | |
| Liquidity | (TL/TD) | 5.00 | |

National Bank Limited composite rating is 3.50. In general, financial institutions in this category engage in risky or unsound practices or situations. Unsatisfactory performance is the outcome of major financial or managerial problems. The issues range in severity from severe to catastrophic deficiency. The board of directors and management are not adequately addressing or resolving the flaws and concerns. In general, financial institutions in this category are unable to resist business volatility. There could be a lot of disobedience with the rules and regulations. Financial institutions in this category, on the whole, participate in unsafe or unethical actions or circumstances. Unsatisfactory results are the result of serious financial or management issues. The problems range in severity from mild to severe deficiency. The faults and issues are not being effectively addressed or resolved by the board of directors and management. Financial institutions in this category, on the whole, are unable to withstand business instability. The laws and regulations may be disobeyed in large numbers.

3.4 Recommendation:

The study's findings suggest that: i) Banks should increase their capital base and maintain an acceptable capital adequacy ratio; the lower the ratio, the better the banks' performance. ii) In order to enhance asset quality and restrict loan outstanding, the bank should reduce nonperforming loans. iii) The bank's administration should control the bank's costs, and the cost-to-income ratio should be within an acceptable range. The bank's management is responsible for

ensuring that the bank's costs are used wisely. iv)The bank should raise its net profit and improve its net interest margin, as well as maximize loan product revenue. . v) To improve its liquidity, the bank should attempt to attract additional deposits and maintain the appropriate level of liquid assets. Banks must improve their methods for screening, credit customers, and credit risk monitoring in order to improve asset quality. This is a crucial indication since banks have previously faced tough difficulties with nonperforming loans, which have resulted in the failure of several banks. Banks, on the other hand, should focus on increasing their capital levels in order to improve their financial execution. This will enable banks to be protected from external shocks, as well as to exploit commercial opportunities to their full potential and extend their budgetary execution in the process.

3.5 Conclusion:

National Bank Limited is Bangladesh's first private bank. In the banking business, it has been a successful private commercial bank. The NBL staff has worked tirelessly in recent years to enhance the Bank's and its subsidiaries' financial statements, as well as to increase the Bank's share of successful business prospects. These efforts, I believe, are reflected in the improvement in core operating profit, the significant increase in provisioning coverage, and the decrease in net NPAs. NBL will endeavor to maximize their share of the potential as Bangladesh continues its road to being an economically developed country in the future. Their objective is to boost NBL's core operating profit while decreasing credit costs to a more normalized level, resulting in long-term shareholder returns. We also recognize that COVID19 has had a negative impact on the economy; our government is trying to rebuild the economy as a whole via strong and prudent leadership. We are all now striving to deal with the outbreak, which has resulted in an unprecedented scenario. Strong public-private partnerships will help us overcome the economy's roadblocks and resume our projected growth path. Despite this, the bank has all of the necessary means to recoup its losses. They must be aware of their limits and take steps to better their existing state. National Bank Limited has been a forerunner in the field of automation. Its extensive experience in a variety of financial sectors has earned the bank the trust of a large number of customers. As a result, concentrating on the areas where they need to develop or upgrade can help them achieve long-term success.

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