

**"Strategic Financial Mapping: Analyzing Community Bank Bangladesh PLC's Performance in Comparison with Eastern Bank PLC and BRAC Bank PLC – An Annual Report Study"**

**Submitted by**

**Tajbin Jahan Tamanna**

**21164028**

A research report submitted to the BRAC Business School in  
partial Fulfillment of the requirements for the degree of  
Master of Business Administration

BRAC Business School  
BRAC University  
February 2024

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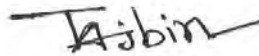
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## Declaration

I hereby declare that:

1. The internship report that I have provided is my original when I was a BRAC University student pursuing my degree.
2. The content is original to this work, unless it is properly and fully integrated by reference from another source.
3. The information in this report has not been approved or submitted for consideration toward any other degree or certificate from the university or another establishment.
4. All significant sources of assistance are acknowledged.

**Student's Full Name & Signature:**



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Tajbin Jahan Tamanna

21164028

**Supervisor's Full Name & Signature:**

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Sayla Sowat Siddiqui, PhD

Assistant Professor

BRAC University

## Letter of Transmittal

**Sayla Sowat Siddiqui, PhD**

Assistant Professor  
BARC Business School  
BRAC University

Subject: Internship report submission on “Strategic Financial Mapping: Eastern Bank Plc and BRAC Bank Plc – Performance Analysis of Community Bank Bangladesh Plc Comparatively with an Annual Report Study”.

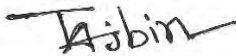
Dear Ma'am,

Assalamualaikum. With gratitude and great pleasure, I am presenting my internship report titled "Strategic Financial Mapping: Eastern Bank Plc and BRAC Bank Plc - Performance Analysis of Community Bank Bangladesh Plc Comparatively with an Annual Report Study". I completed my internship at Community Bank Bangladesh Limited, Corporate Branch, Police Plaza Concorde, Tower-2, Gulshan-1, Dhaka - 1212, where I worked as a Contact Centre Executive from July 26, 2020 until the present. I am grateful for the opportunity to create and learn from this report. I did my best to write this report according to all of your needs. This research has given me valuable knowledge that will benefit me in future activities, and I really hope that your expectations were reached.

Working on this report was a valuable learning experience for me, as it revealed the difference between the practical side of financial analysis and its practical use. I tried to give the report in a short and essential way. The data and data analysis used in this report were mostly taken from previous annual reports and research studies conducted by various writers.

While working on this paper, I learned a lot about the present state of banks and the critical role that financial performance plays in any firm. I feel this report fits the expected criteria. I want to express my appreciation for your assistance and direction throughout this process. Your critical contributions helped to ensure that this report was completed successfully. Thank you once more for your guidance.

Sincerely yours,



---

Tajbin Jahan Tamanna

(21164028)  
BRAC Business School,  
BRAC University.  
30th January, 2024

## **Non-Disclosure Agreement**

This agreement is established between Community Bank Bangladesh PLC and the undersigned students of BRAC University. During my internship, I realized that I have access to information about various business activities, data-related information and textual information of the organization. I promise that I will not disclose any confidential information about the company in my research report, which may harm the values and reputation of the organization.

### **Organization Supervisor's Full Name & Signature:**

---

Mohammad Yasser Noor,  
Designation: EVP & Chief Marketing Officer  
Community Bank Bangladesh Ltd

## **Letter of Endorsement by the Supervisor**

This is to certify that Tajbin Jahan Tamanna, a student of Master of Business Administration, BRAC Business School, BRAC University, has successfully completed the report "Strategic Financial Mapping: Analyzing the Performance of Community Bank Bangladesh Plc in Comparison with Eastern Bank Plc and BRAC Bank Plc - An Annual Report Study" as a partial requirement of the internship program under my supervision. I appreciate her determination and wish her prosperity and success in the future.

Internship Supervisor

---

**Sayla Sowat Siddiqui, PhD**

Assistant Professor

BARC Business School

BRAC University

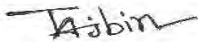
## Student Declaration

I, Tajbin Jahan Tamanna, bearing student ID 21164028 and currently enrolled as a regular MBA student, hereby declare that the internship report titled "**Strategic Financial Mapping: Analyzing Community Bank Bangladesh PLC's Performance in Comparison with Eastern Bank PLC and BRAC Bank PLC – An Annual Report Study**" is the result of my actual work experience conducted during my internship. I began my internship as a Contact Center Executive with Community Bank Bangladesh PLC. I worked on the report under the supervision of **Sayla Sowat Siddiqui**, Assistant Professor at BRAC Business School, BRAC University.

I declare that this report is the result of my own independent research and analysis and that I have properly recognized and cited any external resources utilized in its compilation. This report's views and conclusions accurately reflect my internship experience and academic learning during the MBA program.

Date: 29-2-2024

Signature:



Tajbin Jahan Tamanna  
Master of Business Administration  
BRAC Business School  
Student ID: 21164028

## **Acknowledgment**

I am grateful to Almighty Allah for allowing me to successfully complete my internship report. I would like to express my heartfelt gratitude to everyone who has helped and supported me along my journey. I'd like to thank BRAC University and Community Bank Bangladesh Limited for their valuable assistance and direction, which helped me complete my report. Both institutions' combined efforts significantly benefited my learning experience throughout the internship. My deepest gratitude goes to my supervisor, Prof. Dr. Sayla Sawat Siddiqui, PhD, Assistant Professor, BRAC University, for her kind concern, valuable time, suggestions and constant guidance during the preparation of this report. His insight and enthusiasm in shaping the content and structure of the report has been invaluable. I would also like to express my gratitude to Mohammad Yasser Noor, EVP and Chief Marketing Officer, Community Bank Bangladesh Limited, for his assistance in preparing the report and providing me with relevant information. His insights and contributions were instrumental in enhancing the quality and depth of the report.

## Executive Summary

Community Bank Bangladesh Limited, a subsidiary of Bangladesh Police Welfare Trust, was founded to offer fast and secure banking solutions while maintaining the best corporate governance standards. The bank was inaugurated by Bangladesh Prime Minister Sheikh Hasina on September 11, 2019, and has improved its service quality by offering innovative financial services to provide 100% customer satisfaction. Regardless of its current success, Community Bank is committed to constantly improving its banking system and service quality. This paper investigates their impact on the performance of banks and investment organizations. The study, which ran from 2020 to 2022, used a descriptive research approach and used secondary data to focus on Community Bank Bangladesh (PLC).

My report is on the subject of "Strategic Financial Mapping: Analyzing the Performance of Community Bank Bangladesh PLC in comparison with Eastern Bank PLC and BRAC Bank PLC - An Annual Report Research". First, I researched the history of Community Bank Limited. Then I try to offer a brief overview of Community Bank Bangladesh Limited's consumer banking, corporate banking, and SME divisions. I tried to describe what I did in my project section, Performance Analysis of Community Bank Bangladesh Limited. Overall performance of Bangladesh Limited is examined, and an analysis of comparison is done to compare the financial performance of Community Bank to that of two other private commercial banks, Eastern Bank Limited and BRAC Bank Limited, both of which have an excellent reputation in the recent banking industry.

**Keywords:** Research, Investment; Financial Performance



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## **List of Acronyms**

BB	Bangladesh Bank
CA	Current Account
ROA	Return on Asset
ROE	Return on Equity
CBBL	Community bank Bangladesh Limited
TIN	Tax Identification Number
FDR	Fixed Deposit Receipt
MSS	Monthly Savings Scheme
DBS	Double Benefit Scheme
EPS	Earnings Per Share

## Chapter – 1

### Profile of the Organization

#### 1.1 Organization overview of Community Bank Bangladesh PLC



Community Bank Bangladesh plc, sponsored by Bangladesh Police Welfare Trust, stands as a beacon of financial stability and community service. Established with a visionary commitment to provide secure solutions, the bank operates under the highest standards of corporate governance. With a core focus of contributing to the economic growth of the country, Community Bank Bangladesh PLC dedicates itself to providing a wide variety of financial products and services to communities across different geographical regions. Central to the Bank's operational efficiency is a sophisticated core banking system, strategically designed to facilitate centralized operations at optimal scale. This technology empowers the bank to provide seamless and efficient services to its customers while maintaining the highest standards of security and efficiency. Community Bank Bangladesh PLC operates on three fundamental principles that serve as the pillars of its identity and operations—trust, security and progress. These principles are a commitment to instill confidence among its customers, ensuring maximum security in financial transactions. With a holistic approach to banking, Community Bank Bangladesh Plc seeks not only to meet the financial needs of individuals and businesses, but also to promote economic growth at the grassroots level. By aligning its operations with the larger vision of national development, the Bank positions itself as a reliable partner in the journey towards a prosperous and economically vibrant Bangladesh (BIBM, 2024).

## 1.2 Corporate Profile

Community Bank Bangladesh Limited, a subsidiary of Bangladesh Police Welfare Trust, was established with the aim of providing customized, secure solutions to the community while adhering to the best standards of corporate governance. Its mission is to contribute to the economic progress of the country by providing financial products and services to the communities around the country. A sophisticated core banking system enables optimum centralization of operations. Community Bank Bangladesh Limited. Legal form is a Public Limited Company and Scheduled Bank. Sponsor Shareholder: Bangladesh Police Welfare Trust. The treasury department of Community Bank Bangladesh Limited consists of various activities from both police force and general customers. With the rapid expansion of banks, the treasury department is playing an increasingly important role in its operations taking into account both internal and external factors in a competitive market. Through determination and smooth client service it will become one of the leading banks in our country (CBBL\_Annual-Report\_2022., 2022).

## 1.3 Mission of Community Bank Bangladesh Limited

Community Bank Bangladesh PLC's mission is to provide seamless service to customers.

- Emphasis on human capital development.
- Adopting state-of-the-art technology to ensure transparency and accountability.
- Rules and regulations are followed to establish the highest level of corporate governance.
- Offering services to gradually include the unbanked members of various communities in the banking system.
- We are dedicated to people's welfare and economic prosperity (Community Bank, 2024).

## 1.4 Vision

The vision of Community Bank Bangladesh Limited is briefly described: Provides innovative financial services to diverse people of the community.

Community banks go beyond standard banking conventions to reach out to various groups. The vision stresses the provision of one-of-a-kind financial services, demonstrating a dedication to specialized solutions that meet the distinctive needs of various community members. This ambitious approach demonstrates the bank's commitment to promoting financial inclusion and innovation in its offerings (Community Bank, 2024).

## 1.5 Elements of Community Bank Bangladesh Limited:

Three elements constitute the Community Bank's foundation. Which are:

1. Trust
2. Security
3. Progress



**Figure 1: Community Bank Brand Pillars**

## 1.6 History of Community Bank Bangladesh PLC

2016 The Honorable Prime Minister Sheikh Hasina MP gave her kind assent to creating the bank.

### 2018

- ✓ Community Bank Bangladesh plc got a Letter of Intent on September 4, 2018 and was incorporated as a Public Limited Company on October 10, 2018.
- ✓ On November 1, 2018, Community Bank Bangladesh plc acquired a banking license from Bangladesh Bank.

### 2019

- ✓ The headquarters opens on March 19, 2019.
- ✓ On May 13, 2019, Bangladesh Bank issued the first four branch licences.
- ✓ ATM card testing begins on August 8, 2019.
- ✓ On September 9, 2019, RTGS opened its first ATM booth.
- ✓ Hon'ble Prime Minister Sheikh Hasina formally launched the bank's commercial operations on September 11, 2019.
- ✓ The BACH-|| and BEFTN Go-Live were launched on October 24, 2019.
- ✓ The call center was opened on December 2, 2019.



- ✓ Bangladesh Bank issued the first AD license on December 18, 2019.
- ✓ By December 2019, Community Bank had established six locations around the country.

## 2020

- ✓ On March 7, 2020, Community Bank launched the mobile banking app "Community Cash School Banking POS".
- ✓ Community Bank has won the coveted Infosys-Finacle Client Innovation Awards 2020 for Transformation Excellence.
- ✓ By December 2020, Community Bank had opened 18 branches throughout the country (Community Bank, 2024).



### 1.7 Objectives of Community Bank Bangladesh Ltd.

Community Bank Bangladesh Limited has stated several objectives that provide strategic direction to its operations. These objectives aim to increase financial inclusion, ensure

transparency and contribute to the overall welfare and development of the communities it serves. The main objectives include:

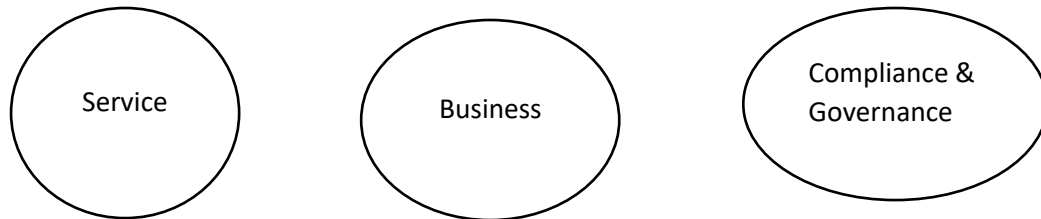
1. To be one of the best banks in Bangladesh.
2. Achieving excellence in customer service beyond competitors.
3. To meet the needs of different categories of retail and wholesale customers.
4. To be a distributor of high-quality products and services. Use state-of-the-art technology in all banking sectors.
5. Maintain a Camel rating of 'Strong'.
6. Establish banking relationships and improve service quality through strategic marketing planning.
7. To be one of the best banks in Bangladesh in terms of profitability and asset quality.
8. Implement fully automated systems through integration of information technology.
9. Ensure adequate rate of return on investment. Keep risk positions within an acceptable range, including balance sheet risk.
10. Ensure healthy business growth with a positive image.
11. Establish transparency in effective control systems and procedures and retain a high-quality workforce through effective human resource management.
12. To follow effective management system adhering to ethical norms, transparency and accountability at all levels.

### **1.8 Strategy of Community Bank Bangladesh Ltd.**

The strategic structure of Community Bank Bangladesh PLC, as outlined in this internship report, is organized around three basic pillars: trust, security, and progress. These principles serve as guides, influencing and shaping all aspects of the bank's activities. The Bank's strategy prioritizes financial inclusion throughout the country's many groups. This devotion is actively displayed through a variety of strategies that include advertising, communications, sponsorships, and engagement efforts. By actively interacting with the community, the bank hopes to build long-term emotional connections with its customers based on shared values and mutual understanding. Looking ahead, the bank's long-term strategy includes an ambitious aim to expand across the country. Community-based financial inclusion is at the heart of this expansion. Its goal is to empower individuals and businesses. Beyond the pursuit of long-term profits, Community Bank Bangladesh Plc links its activities with the greater goal of social progress, pledging to make a positive influence in the lives of those it serves. In 2023, the bank plans to increase its fee-based income. This strategic initiative aims not just to improve the

bank's financial performance, but also to diversify revenue streams. Through this comprehensive strategy framework, the Bank intends to serve as a financial service provider while also emerging as an engaged agent of positive transformation in the communities with which it works (CBBL\_Annual-Report\_2022., 2022).

### 1.9 Community Bank Bangladesh PLC Three major dimensions:



### 1.10 Corporate Culture of Community Bank Bangladesh Ltd.

Community Bank Bangladesh Limited's corporate culture is characterized by a set of shared values and principles that guide the behavior and mindset of its employees. This culture creates a conducive work environment and contributes to the overall success of the bank. Key elements of corporate culture include:

1. The client should do the rest first.
2. Creating the quest for professional excellence.
3. Creating openness to new ideas and new approaches to encourage creativity
4. Quick decision making in any work.
5. Provides a sense of professional ethics.

### 1.11 Corporate Governance at Community Bank Bangladesh Ltd.:

Community Bank Bangladesh Limited's corporate governance structure is built on a dedication to strong governance, transparency, and ethical practices. This devotion is ingrained in the bank's culture and evident in many parts of its operations. The key characteristics of the bank's corporate governance are as follows:

1. No tolerance for honesty issues.
2. A strong, diversified board of directors.

3. Providing visionary and strategic leadership.
4. Monitoring regulatory developments.

Transparency and disclosure involve:

Stakeholder partnerships, productive conversation, and strengthened risk management and control systems. The Bank's corporate governance practices prioritize responsibility, transparency, and sustainability, aligning with worldwide best practices in banking.

### 1.12 Technology

Community Bank Bangladesh Limited has made significant progress in adopting and using technology to improve its banking services. Here are some key technological initiatives undertaken by the Bank:

1. Implementation of Finacle.
2. Data center and disaster recovery sites App-based banking platform - Community Cash Provide security.
3. Digital channels and ATM alignment with SMART Bangladesh Vision 2041.
4. Customer-centric technical solutions, Digital and ATM transactions dominate, Giving popularity to Community Cash.
5. Community Bank Bangladesh Limited has strategically adopted technology to streamline its operations, enhance customer experience and contribute to the national vision of a Smart Bangladesh (CBBL\_Annual-Report\_2022., 2022).

### 1.13 Community Bank Human resources and employee management:

Community Bank Bangladesh Limited places significant emphasis on its people, recognizing them as a critical asset to the success of the organization. Here are some key aspects of the bank's approach to human resource and employee management:

1. Philosophy of justice
2. Recruitment and performance management
3. Provides work life balance
4. Diversity and Inclusion
5. Health and Safety
6. Training and development
7. Modern Training Academy (CBBL\_Annual-Report\_2022., 2022).

8. E-learning portal
9. Employee empowerment

Community Bank Bangladesh Limited emphasizes on creating a work environment that values fairness, diversity and employee welfare. A commitment to training and development provides a visionary approach to building a competent and motivated workforce.

#### 1.14 Management Structure

The Board's Audit and Risk Management Committee oversees the activities of the eight Board members in charge of strategic planning and strategy.

1. The deputy directors are in charge of carrying out the goals established by the directors and CEO.
2. The management committee is now dealing with major issues.
3. Additionally, there is an accountability committee present.
4. The thirteen-member Board of Directors is responsible for overall policy direction and strategic planning. In addition, the Board of Directors will form an Executive Committee.
5. In addition to overseeing major commercial initiatives, the Board maintains an Oversight Committee that ensures critical regulatory requirements are met.
6. There are management concerns, and the Chief Executive Officer, Managing Director, and Deputy Directors serve on the Board of Directors.
7. Managing Directors and Heads of Departments are responsible for achieving the company's objectives as well as managing everyday operations.
8. A senior management team is a subset of the senior management department, which is led by the CEO and managing director.
9. Deputy Managing Directors and Department Heads with specialized roles oversee both central departmental and branch operations.
10. The Managing Director and CEO head the Management Committee, which addresses critical topics. More, more, more directors are required. It makes decision-making faster.
11. The Asset Liability Committee is chaired by and comprised of senior executives.

#### 1.15 Divisions of community bank Bangladesh PLC

The existing divisions of Community Bank are listed below:

- Anti-Money Laundering Division (AML)
- Alternate Delivery Channels (ADC)
- Branch Banking & Control Unit
- Credit Administration Division (CAD)
- Credit Risk Management Division (CRM)
- Finance & Accounts Division (FAD)

- General Service Division (GSD)
- Internal Control & Compliance (IC&C Division)
- HR Division
- ICT Division
- Legal Division
- Marketing & Corporate Affairs Division
- Operations Division
- Treasury Division
- Police Portfolio Coordination (PPC)
- Risk Management

### 1.16 Compliance & HRD

Community bank is very conscious about complying with customers and Employees compliancy requirements such as:

- Adequate working area
- Fire/Safety exits
- Fire equipment's at each floor
- Proper ventilation and lighting
- Regular upgrading of technical equipment's and systems
- 100% child labor free
- Well planned dining area and canteen
- Emergency medical facilities
- Safe drinking water
- Hygienic toilets (CBBL\_Annual-Report\_2022., 2022).

### 1.17 Incentives & Others Facilities

Community Bank aims to work with self-motivated Employees and hence strives to provide the best possible incentives and facilities.

At present we provide:

- Profit Share
- Festival bonus
- Company's own transportation
- Festival, annual, medical and casual leave as per Bangladesh Bank
- Festival celebrating events such as Pahela-Baishakh, Annual Picnic, etc.

### 1.18 CBBL Brand

The report's section on CBBL Brand underlines the relevance of Community Bank Bangladesh Limited's brand image in the market and proposes ways for enhancing and leveraging it to gain a larger market share. This can be summarized as follows.

1. Brand Image Development
2. Leveraging Brand Strength
3. Market share expansion

4. Strategic Branding Initiatives
5. Competitive Positioning

#### 1.19 Number of branches and ATM:

The section provides an overview of Community Bank's physical presence and distribution channels across the country. Here's a breakdown:

##### **Branches and Sub-Branches:**

Total Branches: 18

Total Sub-Branches: 2

## 1.20 Company Organogram:

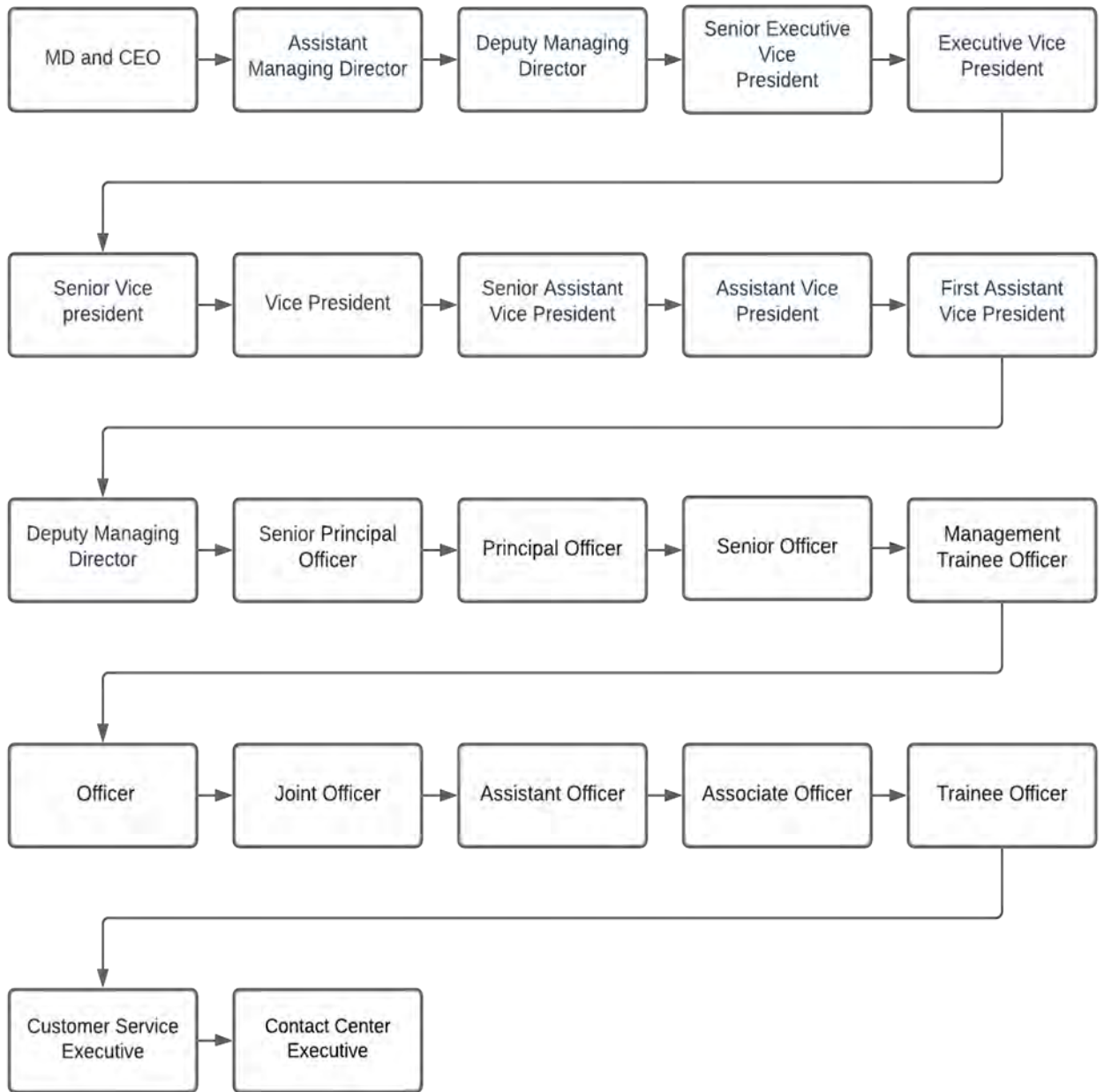


Figure 2: Community Bank Organizational Organogram



## Chapter 2

### Products and Service

#### 2.1 Products and services of Community Bank Bangladesh Ltd.

Since the start of banking operations, Community Bank Bangladesh Limited has not only grown in popularity but has also successfully collected deposit and loan products. Due to dynamic management and the introduction of many consumer-friendly loan and deposit products, the bank has made substantial development in a very short period. Other departments that fall under the assistance category include operations, credit administration, financial control, and human resources.

#### 2.2 Corporate & Institutional Banking

##### 1. Accounts:

- Business Account
- Current Account
- FC Account Business
- SND Account

##### 2. Corporate Banking

- Working Capital Finance
- Overdraft General
- Overdraft Work Order
- Cash Credit (Hypo)
- Short Term Loan
- Time Loan
- Loan against Trust Receipt(Later)
- Industrial and Project Finance.
- Trade Finance
- Bank Guarantee
- Letter of Credit
- Export L/C (Advising and Transfer )
- Packing Credit (P/C)
- Back to Back L/C
- Export Development Fund (EDF)
- LDBP FDBP
- Lease Finance
- Hire Purchase
- Term Loan-Machinery
- Term Loan-Construction And Equipment
- Invoice Finance
- Letter of credit and Bank Guarantee services.

## 2.3 CMSME Loans

Community Bank Bangladesh Limited will provide a variety of loan products to Cottage, Micro, Small, and Medium Enterprises (CMSME) around the country to help them grow and meet their business needs. We plan to sell products. Working Capital Finance Fixed asset acquisition includes the purchase of machinery, vehicles, buildings, and new construction and expansion of commercial premises for company usage. Business growth (a new line of business). Community Bank is devoted to playing an important role in the country's economic progress by funding the CMSME sector, and it is a valued partner of CMSME businesses in the country. Will be partners. (CBBL\_Annual-Report\_2022., 2022).

## 2.4 Retail Banking

### 2.4.1 Account

#### SAVINGS ACCOUNT:

Community Bank's Savings Account offers the greatest services and rates in the market, as well as exceptional customer service and safe financial transactions. Savings accounts have five components that provide services to help communities progress.

- Savings Account- General
- Savings Account -Woman
- Savings Account-Payroll
- Savings Account - Senior Citizen
- Savings Account – Student

### 2.4.2 SAVINGS ACCOUNT FOR STUDENT

Savings Account Student is a shared savings account for students aged six to eighteen. Their parent or legal guardian will manage the account on the student's behalf.

### 2.4.3 Protisruti Student Account:

Community Bank's Protisruti Student Account includes insurance coverage for parents who are concerned about their child's future. A specialized savings account with insurance benefits for students aged 6 to 18, ensuring your child's bright future.

### 2.4.4 PAYROLL ACCOUNT

Employees of MNCs, LLCs, medium corporations, non-governmental organizations (NGOs), proprietorships, partnerships, limited companies, private universities, private schools, private colleges, and other appropriate entities can open this account to receive compensation.

#### 2.4.5 SAVINGS ACCOUNT FOR WOMAN

Designed specifically for women to help them become powerful.

#### 2.4.6 SAVINGS ACCOUNT FOR SENIOR CITIZEN

Savings accounts for elderly citizens are aimed at customers over the age of fifty.

#### 2.4.7 TEN TAKA ACCOUNT

This account can be opened by any Bangladeshi individual between the ages of 18 (for farmers, RMG workers, street urchins, underprivileged, and as per the central bank circular) and 60.

#### 2.4.8 FC ACCOUNT

Designed for non-resident Bangladeshis/resident Bangladeshis working with foreign/international organizations operating in Bangladesh that give salaries in FCY/foreign nationals residing in Bangladesh/foreign missions and their expatriate staff.

#### 2.4.9 CURRENT ACCOUNT FOR INDIVIDUAL

Any Bangladeshi individual abide by the law of the land has access to opening this account.

### 2.5 Deposits

#### DEPOSIT PREMIUM SCHEME (DPS)

Community Bank provides a wide variety of monthly deposit schemes to meet the needs of all types of long-term monthly savings. CBBL's tailored deposit schemes can help you secure your future and add value to your lifestyle.

#### SEGMENT

- DPS – General
- DPS – Millionaire Schemes
- DPS – Kotipoti Scheme
- DPS – Woman
- DPS – Children/Education Future Plan
- DPS – Marriage
- DPS – Pilgrimage
- DPS – Land/Flat Purchase

## 2.6 FDR

## 2.7 Cards:

### 2.7.1 Debit card:

**Domestic debit card:** The CBBL domestic debit card is issued in combination with a personal savings or checking account. It allows you to transact the money in any location within the country.



### 2.7.2 Credit card

It offers a hassle-free credit facility. It charges the absolute least of interest. It has a decent credit limit that will help us meet our normal financial responsibilities. It has an adequate credit capacity to cover our typical financial needs at a moderate interest rate.



### 2.7.3. Pre-paid Cards



CBBL prepaid cards are intended to make your regular life transactions more convenient and flexible. This card is open to everyone; no account is required to use this card and its perks.

### 2.8. Loans:

1. Personal Loan
2. Car Loan
3. Home Loan

#### 4. Secured Loan

#### 5. Govt. Employee Home Loan (CBBL annual report2022).

#### 2.9. Locker service

A secure deposit locker at Community Bank is the answer to your problems. Our lockers, which are located at select branches across the country, ensure that your valuables are stored safely.

##### Key Benefits:

- Wide availability.
- Lockers are available in a variety of sizes. Small, medium, and big fares vary.
- Lockers are rented for at least one year. Rent is paid in advance.
- Rent can be paid effortlessly using your deposit account with us.
- Direct deduction for locker rental from your account eliminates the need to write checks.

##### Qualification:

An individual (not a minor), firm, limited company, association, club, trust, society etc. can hire lockers. Nomination for Safe Deposit Locker:

- Lockers and their contents can be designated for your near and dear ones.
- Nomination facility available for individual lessees of safe deposit lockers.
- To get a locker at Community Bank you must be an account holder with our bank.

(Community Bank, 2024).

#### 2.10 Online Banking:

The computerization of branches and the headquarters is also proceeding in order to provide consumers with excellent and timely service. The bank is now offering internet banking in all of its branches.

#### 2.11 ATM & Credit Card:

The bank is a part of an ATM network with other banks, which allows it to provide modern banking services to consumers 24 hours a day, seven days a week. Delivery Channels for Community Bank Bangladesh Ltd. Community Bank Bangladesh Ltd. uses a variety of channel third generation banking solutions to ensure customer satisfaction. They mostly use this channel to provide services.

1. Network types include branch and ATM networks.
2. The POS (Point of Sale) Network
3. Internet Banking Network

## 2.12 Credit Department

CBBL Bank's credit section provides a range of loan alternatives to fulfill the financial needs of individuals, enterprises, and organizations. The available lending choices include:

1. Short Term Loans: These loans typically last one year.
2. Medium and Long Term Loans: These loans are flexible and can be utilized for a variety of purposes. Retailers can benefit from loan offerings like payday loans and home building financing.

There are two sorts of loans:

1. Retail Loans: These loans are designed for individuals and address specific financial demands such as home development or income requirements.
2. Corporate Loans: These loans are aimed at businesses and corporations and can be used for a variety of objectives such as factory construction, equipment procurement, employee wages, and more.

The credit department plays an important role in providing financial support for a wide range of demands, promoting economic activity, and contributing to the growth and development of individuals and businesses.

## 2.13 Treasury:

Asset Liability Management.

Capital Market / Investment Desk.

Money Market.

Forex Market.

## 2.14. Treasury division of Community Bank Bangladesh PLC

The treasury department of Community Bank Bangladesh PLC is responsible for a variety of tasks, including the development of varied asset properties for both police and general clients. Given the internal and external changes in the competitive market, the bank treasury department plays a critical role in its operations. The Investment and Government Securities Desk, Money Market Operations Desk, Foreign Exchange Operations Desk, and Treasury Department are all considered support centers.

## 2.15. Foreign Exchange Market

The foreign exchange market is the currency exchange market. The forex market is expanding throughout the country as domestic and foreign activity rises. Trading happens over the counter (OTC). The international forex market operates 24 hours a day, five days a week, with currencies exchanged in London, New York, Tokyo, Zurich, Frankfurt, Hong Kong, Singapore, Paris, and Sydney. Community Bank has entered this area and intends to grow with a diverse customer. The following items are frequently seen at this market: Industrial and Enterprise Financing: CBBL Bank provides financing in the form of a term loan for private building, machinery, and car purchases, as well as a letter of credit for the importation of machinery to various industrial businesses (CBBL\_Annual-Report\_2022., 2022).

## 2.16. MONEY MARKET

The money market is an open market in which banks and financial institutions serve as intermediaries on an over-the-counter (OTC) basis for securities that are less than a year old. Interbank clean and collateral-based (REPO) lending, as well as central bank lending via REPO, ALS, reverse repo auctions, and treasury bills (91,182 and 364 days, respectively).

Considering the bank's asset liability position and market liquidity, CBBL Treasury offers the following types of money market products to wholesale participants.

1. Answer the call
2. to borrow/borrow
3. Small messages
4. Repo/Reverse Repo
5. Interbank/Central Bank
6. Repo, rev. Repo, ALS
7. Investment desk
8. Fixed Income Investments
9. Investment in Government Securities.
10. CBBL Fixed Income

## 2.17. Asset Liability Management

Asset liability management is one of the most important responsibilities of the community bank treasury department. The ALM Desk, a separate department under the Treasury Department, is particularly effective in community banks.

ALM responsibilities include liquidity management, asset and liability maturity profiles, interest rate concerns, and FX risk. ALM desk professionals prepare an ALCO document that includes a local and worldwide economic update, market liquidity forecasts, interest rate estimates, a balance sheet analysis, and recommendations for improving the balance sheet, such as decreasing or rising deposit and lending rates. The ALM Desk aids ALCOs in altering loan and deposit rates by providing accurate data and improved projections. Based on BASEL III liquidity ratios (LCR and NSFR) and central bank laws, the ALM Desk



developed a new ALM policy. Taking ALM guidelines into consideration. The bank saved much by altering its deposit mix and reducing reliance on term deposits (CBBL\_Annual-Report\_2022., 2022).

### 2.18. Risk Analysis

When examining a bank's performance, profitability and risk are two important elements to consider. If share prices do not rise as expected by stockholders, current investors may want to sell their shares, making it difficult for the bank to raise new money to fund future growth. Banks face a variety of hazards during their operations, and those who effectively manage these risks perform better.

- Credit risk refers to the chance of a bank's assets losing value and becoming worthless.
- Liquidity Risk: Financial institutions may not have adequate cash or borrowing capacity to cover deposit withdrawals and other cash obligations.
- Market risk refers to the possibility that the value of the bank's investment portfolio will rise.
- Efficiency risk refers to a bank's probable inability to generate income from its assets.
- Income danger: The bank's net income after expenses is a danger to its bottom line.
  
- Solvency risk refers to the possibility that a bank's assets are worth less than its total commitments.

CBBL is doing relatively well when compared to other new comers in the industry. Their ratios are dedicated and competitive with other banks in our country. As a new prohibition, there are various areas for improvement. Finally, it's working for it.

### 2.19. Green Banking

Community Bank Bangladesh Limited's Green Banking pledge demonstrates a proactive approach to environmental responsibility. The Bank has launched a number of initiatives to align its operations with environmentally friendly practices, with the goal of minimizing or eliminating its environmental effect. These programs support not only the Bank's own ideals, but also the greater goal of socially responsible economic operations and environmental protection. Community Bank Bangladesh Limited has implemented major green banking efforts, including:

1. Online and SMS banking.
2. A paperless banking alternative.
3. Automated Teller Machine (ATM).
4. Lending Management System (LMS).
5. An online training and leave management system.
6. Use of daylight at the headquarters.
7. Reduced power consumption.

The bank's belief in the importance of green banking is reflected not only in its operations, but also in its commitment to socially responsible business activities. Recognizing climate change as a major threat, the bank aims to address environmental challenges by incorporating long-term green financial solutions. This involves development of Environmental and Social Risk Management (ESRM) and Corporate Social Responsibility (CSR) policies that are consistent with the principles of Green Banking. In line with Bangladesh Bank circulars, Community Bank emphasizes the importance of banks developing their own green banking policies. The Bank's commitment extends to promoting projects that are environmentally friendly, contribute to the reduction of greenhouse gas emissions, and are consistent with the goals of long-term social sustainability and economic development in the country.

#### 2.20. General Banking Department:

The General Banking Department serves as the core center of Community Bank Bangladesh Limited, covering a wide range of vital banking functions. This department is responsible for a variety of tasks such as account opening, check clearing, cash clearance, remittance services, bill and clearing, account department, check book issue, account transfer, account shutting, and remittance department, among others. Front Desk Officers, Clearing Officers, and Accounting Officers help provide these services to consumers. To begin the process of opening an account with CBBL Bank Limited, individuals must follow a certain set of steps:

1. Fill out a specific type of form.
2. Fill out the form thoroughly as an application.
3. Attach two passport-sized photos issued by the bank.
4. Complete a sample signature form provided by the bank.
5. Account establishment necessitates the use of an intermediary, who must be trustworthy.
6. An authorized officer checks the introducer's signature and account number.
7. A selected officer approves the application.
8. The authorized officer opens the account and enters the registry information.
9. The official passes over the checkbook to the account holder.
10. Keep KYC (Know Your Client) records (CBBL\_Annual-Report\_2022., 2022).

### 2.21. Challenges Facing

New bank employees face several hurdles, including the need to put in more effort and work hours to advance in the industry.

1. A lack of manpower in both the headquarters and branch departments. As a result, existing branch personnel are having difficulty providing effective financial services to customers.
2. This causes customers in this market to complain about the bank.
3. The branches' lack of manpower prevents them from providing sufficient information about their business clients and/or general clientele for the main office employees to assess.
4. It makes it difficult to process their files, and they must rely on branch officers to obtain information.
5. Despite the fact that employees work hard and late, there is no financial reward in the form of wage increases or promotions, among other things. This is the primary reason for the recent spike in resignations among many dissatisfied employees.

### 2.22. SWOT ANALYSIS

When preparing for a project or functioning in a competitive business climate, a company might use SWOT analysis to assess its strengths, weaknesses, opportunities, and threats. Other names for this are situational analysis and situational evaluation. This approach can be used to assess the strategic positions of a wide range of organizations, including for-profit corporations, state and local governments, private organizations, and other groups. It is intended to be used early in the decision-making process. It aims to discover the internal and external elements that are both beneficial and detrimental to the attainment of project or organization objectives.

#### Strength:

1. Transactions are done faster and at a reduced cost.
2. Customers benefit.
3. Competitive advantage over other banks.
4. Eligible employees that possess advanced talents in their field.
1. Strong management with exceptional expertise.
5. Service desks connect the entire country. Ready customer portfolio for owner-based

businesses Best Core Banking Software (CBS). Digital banking via many channels.  
ATM network coverage is significant.

6. High-security IT infrastructure and digital MIS
7. Flexible and cost-effective marketing through service desk Rapid business expansion.

#### Weakness:

1. A lack of current internet banking services.
2. Focusing entirely on potential customers or clients.
3. The branch network is simple.
4. The Retail Marketing Team is unavailable.
5. Officers emphasize the demands of their consumers.

#### Opportunities:

1. Increasing awareness of digital banking and its global reach.
2. Forex market and asset management responsibilities are growing.
3. Improvements to credit management
4. As Bangladesh's first completely digital bank.
5. Promote inclusive banking with a nationwide service desk network.

#### Threats:

1. The global economy is unstable.
2. It appears to have been hampered since it rose shortly before the COVID, resulting in enhanced growth.
3. Tough competition.
4. Lending markets are competitive and concentrated.
5. The impact of international economic downturn and global pandemic on the banking industry.

## 2.23. Digital Banking Community Bank Cash



### Community Cash

'Community Cash' is a digital banking app launched by Community Bank Bangladesh PLC. It enables bank clients to safely access financial services from anywhere in the world, at any time of day or night.

#### **Through Community Cash apps:**

- ✓ Check your balance, transfer funds, submit a banking request, or view your e-statement.
- ✓ E-Commerce and Card Payments
- ✓ Mobile Top-up and Utility Payments
- ✓ Tuition fee payments.

Community Bank's foray into digital banking, particularly with the introduction of the "Community Cash" app, has marked a significant shift towards serving customers in a more modern and efficient manner. Designed for smartphones and tablets, the "Community Cash" app serves as a comprehensive mobile banking solution. It provides customers access to various banking activities such as checking account information, reviewing credit card details, paying utility bills, transferring funds, top up mobile balance, product information. Moreover, these apps are playing an important role for digitization of banks during the lockdown imposed due to the Covid-19 pandemic (Community Bank, 2024).

## 2.24 CBBL Contact Center with Phone Banking facility:

Community Bank Bangladesh Limited's Contact Centre, equipped with state-of-the-art technology and a set of Interactive Voice Response (IVR) services, serves as a "one-stop solution" for its banking services. It operates on a 24X7X365 basis, this contact center is committed to providing continuous support and assistance to valued customers over the phone. Customers can conveniently access various banking services by calling the short code

(1616707) or long code (09612716707). This facility is designed to meet various banking needs. One can efficiently fulfill their banking needs with a single phone call.

### 2.25. Performance of Community Bank Bangladesh Ltd.

- ✓ In 2020, the bank got the first-ever Infosys-Finacle Innovation Awards in the 'Transformation Excellence' category for completing digital transformation in 48 days.
- ✓ In 2021, the bank was named the winner of the Infosys-Finacle Innovation Award in the following categories.
- ✓ Channel Innovation for Financial Inclusion through Technology; Innovation in COVID response and banking during the pandemic; Ecosystem-led innovation for customer service anytime, anywhere.
- ✓ Community Bank received Infosys-Finacle Innovation Awards 2023.
- ✓ Moreover Community Bank Bangladesh won the prestigious INFOSYS-Finacle Innovation Award 2023 in three different categories. For example: Two Platinum Awards have been awarded for the following categories:
- ✓ 'ESG-led innovation' and 'process innovation'
- ✓ And also won Gold Award in '2.Product Innovation' category.
- ✓ A handover ceremony was organized at the bank's head office on Wednesday, 13th September 2023.

### **COMMUNITY BANK WINS EMERGING ASIA BANKING AWARD**

Community Bank Bangladesh Limited received the Indian Chamber of Commerce's (ICC) Emerging Asia Banking Award on July 8, 2023, recognizing their success in the banking business. The bank was recognized in three notable categories, which are:

1. The best Bangladeshi banks' asset quality performance
2. Top Bangladeshi Bank Performance in CASA
3. The best risk management performance among Bangladeshi banks (Community Bank, 2024).

### 2.26 Corporate Social Responsibility

Community Bank Bangladesh Limited has played an important role in Corporate Social Responsibility (CSR). It has combined its efforts with Bangladesh Bank guidelines. The bank actively engages in initiatives that benefit both its customers and the community. CSR

initiatives include partnering with Sajida Foundation to support Covid-19 patients. Sajida Hospital has been providing free services to Covid-19 patients since March 2020. Sajida Foundation, through a combination of own funds, corporate support and private contributions of Rs 15.54 crore, covers the cost of treatment and the initiative covers various aspects of patient care, including medicines, oxygen, diagnostic tests, bed/cabin hire, ICU, dialysis, ambulance services, food and more. The hospital administration has appointed nutritionists to tailor the diet according to the individual needs of the patient with an emphasis on overall wellness. In collaboration with Sajida Foundation, Community Bank Bangladesh Limited established “Community Bank Semi Critical Unit” at Sajida Narayanganj Hospital. Also as mentioned in CBBL Annual Report 2020, Braille newspaper “Dristi” supported Bangladesh Disability Development Trust (BDT) in August 2020. The Bank has made a separate contribution of Rs.50,000 for an advertisement on "Winner". The Bank has successfully disbursed 100% of its CSR budget for the year 2022, which was approved in the 30th meeting of the Board of Directors on April 18, 2022. Throughout 2022, Community Bank has contributed a total of Rs 12.14 million to various sectors, including education, health, environment, and climate change mitigation and adaptation, sports and culture and infrastructure development. Funds are disbursed in the form of pay-orders to the concerned officials to the beneficiaries reflecting the bank's commitment to social responsibility. Community Bank Bangladesh Limited's CSR activities emphasize its commitment to social welfare, contributing to sustainable development and positively impacting lives (CBBL\_Annual-Report\_2022., 2022).

#### **2.27. Promotional activities of Community Bank Bangladesh Limited through CSR**

A bank's promotional operations can encompass anything that promotes the bank to the public. In general, this could involve billboard advertising, television commercials, or newspaper adverts, among other things. CSR initiatives, branding, and sponsorship. Community Bank Bangladesh Limited occasionally publishes advertising and announcements in the daily publications. For example, Community Bank Bangladesh Limited's billboards may provide information on new branch openings or new products. Not much to see on the streets. Community Bank Bangladesh Limited conducts numerous CSR programs throughout the country. Every year, we set aside at least 2% of our yearly profit for the Foundation's Corporate Social Responsibility (CSR) programs. These include—

1. Health Care.
2. A scholarship program for deserving underprivileged pupils.

3. Assisting those afflicted by natural calamities.
4. To assist the residents in the slum area.
5. Grants for educational institutions to develop up computer labs.
6. Community Bank offers financial aid to deserving students at the University of Dhaka's Department of Banking and Insurance.
7. Community Bank Opens Fee Collection Booths at Armed Police Battalion Schools and Colleges in Uttara, Dhaka.
8. Signing of Agreement between Community Bank Bangladesh Limited and Habiganj Agro Limited (Pran-RFL Group Concern) on November 9, 2023 (Community Bank, 2024).

### 2.28 Ethical Standards of Community Bank Bangladesh Limited.

1. Be trusted: CBBL believes in mutual trust and handles its clients in a way that allows them to trust Community Bank Bangladesh Limited.
2. Maintain an open mind: They are receptive to new ideas for ongoing improvement of their bank. They seek feedback from both consumers and team members to ensure that their bank continues to grow.
3. Fulfill duties: Regardless of the circumstances, they do everything possible to acquire the faith and confidence of their consumers and clients by keeping their promises and obligations.
4. be transparent: They communicate openly with their consumers and all stakeholders. They maintain transparency by disseminating information via print and electronic media, as well as bank websites, journals, and reports.
5. Get involved in the community: They are involved in community-related issues and activities, which makes their company socially accountable.
6. Be Respectful: They treat all stakeholders with the utmost respect and courtesy, regardless of rank, designation, age, or any other type of distinction.
7. Be eco-conscious: They offer well-designed industrial financing to protect the environment from pollution and health risks.



## Chapter – 3

### Review of related literature

#### 3.1. Definition Financial Analysis

Financial analysis is a systematic and logical approach to displaying a financial institution's total financial performance. It also aids in the evaluation and decision-making processes associated with corporate operations. Process ratio analysis in financial analysis is the most influential and rational framework for assisting business stakeholders. The financial ratio analysis technique divides financial firms into many categories based on uniformity. As a result, corporate stakeholders tend to focus on profitability, liquidity, asset management, and solvency ratio analysis to gain a comprehensive business understanding. These ratios not only aid decision making, but also highlight issues such as risk reduction and profit maximization. This ratio must be calculated using quantitative data derived from bank trading activity and other sources.

#### 3.2. Review of Related Literature

The literature analysis for the internship report titled "Strategic Financial Mapping: Analyzing the Performance of Community Bank Bangladesh PLC in Comparison with Eastern Bank PLC and BRAC Bank PLC - An Annual Report Study" examines key academic and industry literature. This review lays the groundwork for strategic financial analysis of the banking sector, focusing on key topics such as industry overview, financial performance metrics, introduction to annual reports, comparative financial analysis, strategic financial mapping models, banking sector challenges and opportunities, and corporate governance and financial performance. The relationship between this detailed literature analysis provides the theoretical foundation for future investigation of Community Bank Bangladesh PLC and comparisons with industry rivals.

#### 3.3. Methodology of the study

This study takes a methodical approach to developing a final report from raw data. To conduct the study, sources are identified and collected in accordance with the Banking Act's guidelines. The classification, analysis, and systematic organization are then completed. The procedure's general process is as follows:

#### 3.4 Sources of Data

This article is based on Community Bank Bangladesh Limited's marketing approach. The study was conducted in a systematic manner, beginning with topic selection and ending with the compilation of the final report. This research is carried out through careful observation and

data collection. This paper will go into greater detail about the technique used, which includes both primary and secondary data.

#### 3.4.1. Primary Sources of Data

1. An oral discussion with bank personnel and officials.
2. Working at several desks throughout the internship time provided practical and manual experience.
3. Verbal communication with new and prospective clients.
4. The interview
5. Primary data was gathered through surveys and field visits for both data collecting and feedback. Collected from the yearly report.

#### 3.4.2. Secondary Sources of Data

1. Three-year annual report of Community Bank Bangladesh Limited. 2. Official records of Community Bank Bangladesh Limited.
2. Official website of the Bangladesh Central Bank.
3. Collect previous research reports.
4. Various textbooks and magazines.
5. Several papers and publications about the study.
6. Some of my course materials connected to this report.
7. Several financial books about financial performance analysis.
8. Visit Community Bank Bangladesh Limited's website and social media accounts.
9. by phone call.
10. Academic research on the marketing strategy of Community Bank Bangladesh Limited. News stories about Community Bank Bangladesh Limited include the Annual Report and Financial Report.

#### 3.5 Tools

The following tools were used to prepare this dissertation report:

Microsoft Office: The report was created and edited using Microsoft Office, with the text written in Word.

Photoshop: It was used to add some photographs into the report.

#### 3.6. Scope of the study

This study examines Community Bank Bangladesh Limited's financial performance during three years (2019-2022). The evaluation will cover critical financial issues such as capital

adequacy, asset quality, management efficiency, earning capacity, and liquidity. The goal is to provide a comprehensive study that highlights the bank's overall health and performance over time. This study opportunity is motivated by the availability of information, which is aided by a strong communication system and strengthened by a positive work atmosphere that provides a broad platform for knowledge development. Financial Dynamics at Community Bank Bangladesh Limited. It takes advantage of data availability, excellent communication, and a positive work atmosphere to deliver an insightful view of the bank's financial situation.

### 3.7. Limitations

This report's adoption was intended to make it substantial and universally acceptable. Performed. However, several difficulties arose in structuring the analysis. All of the photos and information supplied are incomplete. Any and every information is kept private and confidential. It is crucial, yet few people are aware of it. While studying at the bank, I noticed a few difficulties. Now, I will go over all of the limitations I faced during my internship program:

1. I was given a specified amount of time to do the report.
2. Time is a major barrier in my research. I had to follow my day-to-day employment responsibilities. So I could have a little more time to spend collecting data for my internship report.
2. The report's creation is hampered by a lack of data.
3. This report did not cover the entire financial status of Community Bank Bangladesh Ltd. (part
- 4). Employees were kept busy throughout the day since they had to complete many tasks at the same time.
5. We are not allowed to utilize our own laptops or pads for bank-related operations. Aside from those limits, it was an incredible adventure to obtain some business experience, which has given me the courage to pursue this expertise in the future.

## Chapter – 4

### Analysis and interpretation of the data

#### 4.1 Title of the study

"Strategic Financial Mapping: Analyzing Community Bank Bangladesh PLC's Performance in Comparison with Eastern Bank PLC and BRAC Bank PLC – An Annual Report Study"

#### 4.2. Background of the study”

The required internship experience is an essential component of the MBA curriculum, designed to equip students with hands-on experience and practical knowledge. Following the conclusion of the academic curriculum, each student must participate in an internship training program, which culminates in the creation of a report that captures the learned knowledge and practical experience. As part of this requirement, I participated in an internship program given by Community Bank. This opportunity allowed me to combine theoretical knowledge with hands-on practical experience, which was a significant step toward holistic development as part of the MBA program. This study focuses on my internship experience at Community Bank and is fittingly titled "Strategic Financial Mapping: Analyzing the Performance of Community Bank Bangladesh PLC in comparison with Eastern Bank PLC and BRAC Bank PLC - An Annual Report Study." Explaining the report's objective. Challenges encountered and lessons learnt during the internship time. Dr. Sayla Sawat Siddiqui, Ph.D., an esteemed faculty member at BRAC Business School, BRAC University, has guided and supervised the presentation of this material. This internship report demonstrates the link between academic learning and practical application at work, and such experiences are valuable in creating a professional.

#### 4.3 Objectives of the study

This report is based on discussions between bank personnel and customers.

The study's aims are as follows:

- To provide an overview of Community Bank Bangladesh Limited.
- Evaluate the performance of Community Bank Bangladesh Limited.
- Compare the bank's financial performance over the last 3 years.
- Propose solutions to improve Community Bank Bangladesh Limited's development.
- Classify loan schemes based on their pattern.
- New lending schemes with unique features and advanced systems have been introduced.
- Evaluate Scheme deposits' contribution to loan collection.
- Examine the utilities and procedures at all levels of Community Bank Bangladesh Limited.

#### 4.4 Significance of the study

This report is very significant because it represents a student's first practical experience for future reference. It will include an analysis of the Bangladesh banking industry, an examination of Community Bank Bangladesh Limited's financial performance, and an account of my personal work experience. It will include some recommendations for Community Bank Bangladesh Limited as well as some suggestions for my personal development. Again, with this report, I want to assess my performance and convey what I know. Another relevance of this report is that I learned a lot while working on it. Overall, this is a really important report. Another benefit of this report is that it allows the writer to convey his perspective to the reader while simultaneously receiving feedback on whether or not the information was presented well. The report has another purpose: to offer the reader with reliable information on the banking industry, Community Bank Bangladesh Limited, and the author's internship experience. The aim is that when the reader sees the topic, he can obtain a thorough understanding of it from start to finish. This report will present the complete situation from the author's perspective. As a result, readers will find this study useful.

#### 4.5. Statement of the problems

This internship report is dedicated to addressing the underlying issues and complications associated with performance appraisal at Community Bank Bangladesh Limited. The major goal of this study is to acquire a thorough grasp of the bank's financial landscape and identify key elements influencing overall performance. This report will guide you through the difficulties of financial statement analysis, examining both past and present performance and predicting future trends. The goal is to identify Community Bank Bangladesh Limited's financial strengths and weaknesses by establishing the relationship between balance sheet items and profit and loss accounts. During this internship, I will explore these difficulties using a variety of techniques, including graphical representations and charts. The ultimate goal is to provide stakeholders with important insights and a more thorough understanding of the bank's financial performance. This analysis will not only throw light on the bank's difficulties, but will also pave the way for more informed decision-making and strategic planning to improve overall performance.

#### 4.6 Research questions of the study

Financial performance, or the attainment of financial goals, is an important part of financial performance. Financial measurement refers to evaluating the effectiveness of company policies and processes. It is used to assess total finances. It can be used to compare firms and related enterprises across time. This paper attempts to answer these key inquiries. For example:

What is the financial status of Community Bank Bangladesh Limited?

What is the financial performance of Community Bank Bangladesh Limited over a period of time?

How is the financial performance of Community Bank Bangladesh Limited in the last 3 years?

Compare the financial performance of Community Bank Bangladesh Limited for last 3 years (2019-2022)

These questions can be answered through a company's financial analysis. Includes financial analysis. Use financial statements. A collection of information structured according to the financial statement. Logically, its objective is to address a certain financial burden feature of a commercial organization. A balance sheet, for example, can illustrate a position across time, whereas an income statement might express a sequence of actions over the same time period. As a result, the word "balance sheet" is commonly used to refer to two basic financial statements: the balance sheet and income statement.

## Chapter – 5

### 5.1. Financial Performance of Community Bank Bangladesh PLC

The objective of this report is evaluating CBBL's financial performance. So that

Here discusses recent year's financial ratio of Community Bank

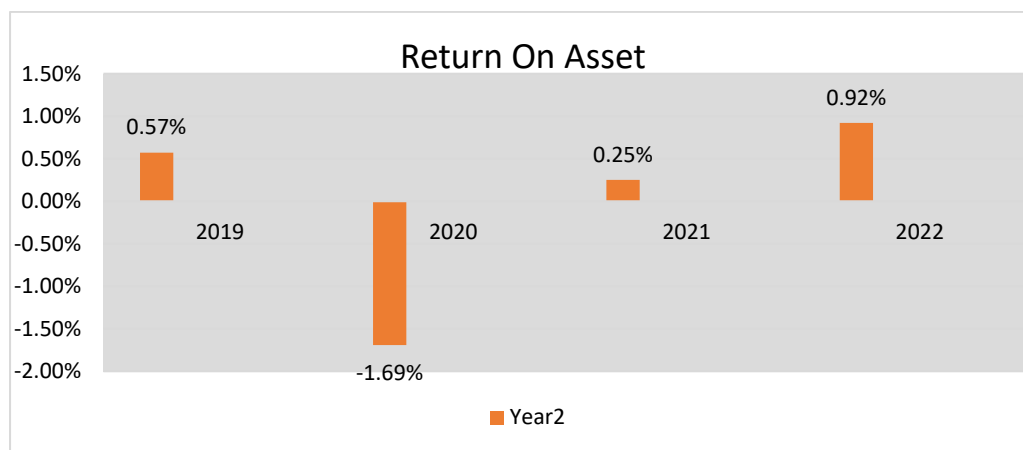
#### Key Investors' Ratios

#### 5.2. The Return on assets (ROA):

The return on assets (ROA) percentage shows how profitable a company's assets are in

Generating revenue. The formula for

Return on Assets = Net Income/ Total Assets

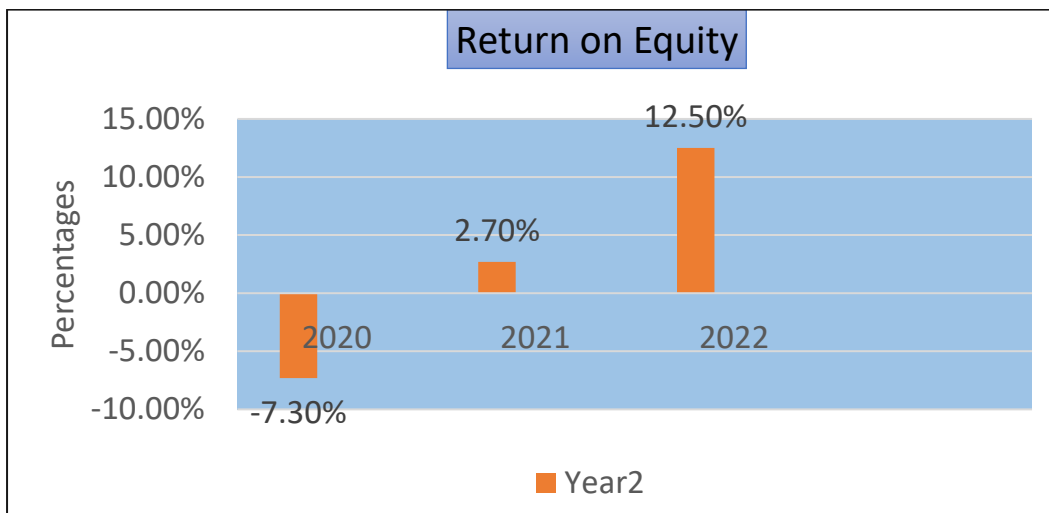


Community Bank Bangladesh's Return on Assets (ROA) has fluctuated over time, providing insight into its financial performance. In 2019, ROA was a respectable 0.57%, showing that the bank had a favorable return on its total assets. However, a big drop happened in 2020, when ROA decreased to -1.69%, indicating financial difficulties or a time of losses exceeding the value of its assets. The bank recovered in 2021, with a ROA of 0.25%, albeit still below 2019 levels.

The upward trend continued until 2022, when ROA reached 0.92%, indicating a recovery and probable increase in asset use and overall financial efficiency. Fluctuations in ROA highlight the necessity of monitoring a bank's ability to earn profits compared to its asset base, giving stakeholders vital information into the bank's long-term financial health and performance (CBBL\_Annual-Report\_2022., 2022). (CBBL\_annual report-2021, 2024) (Cbbl annual report 2020, 2024). (Cbbl annual report-2019, 2024)

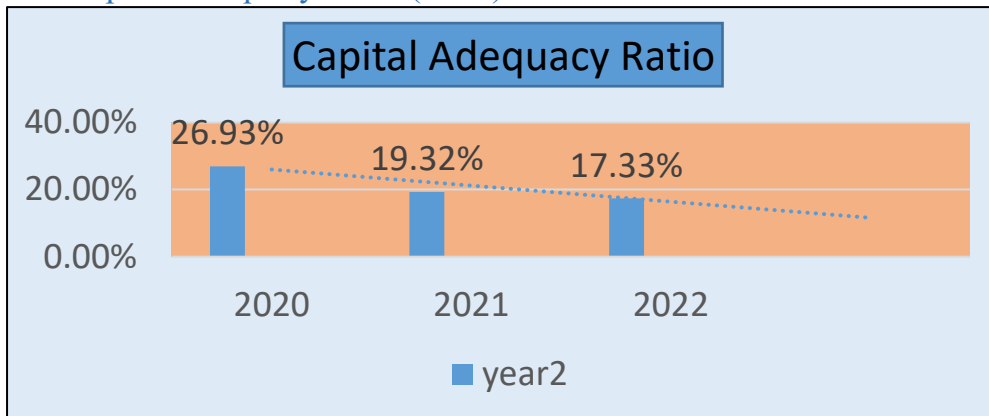
### 5.3. Return on Equity (ROE):

This ratio measures a company's profitability by comparing its net income to its average income. Shareholder equity. The return on equity (ROE) ratio calculates how much is owed to shareholders. Received compensation for their investment in the company. Return on Equity = Net Income / Shareholder Equity.



Return on Equity (ROE) figures for Community Bank Bangladesh show significant fluctuations in the bank's profitability relative to its shareholders' equity over time. In 2020, ROE was -7.30%, indicating a period of negative returns and likely financial difficulties. However, there was a favorable change in 2021, as ROE increased to 2.70%. This shows that the bank has made a moderate profit in relation to the equity deposited by the shareholders. The favorable trend continued until 2022, when ROE improved to 12.50%, showing a higher return on shareholder equity.

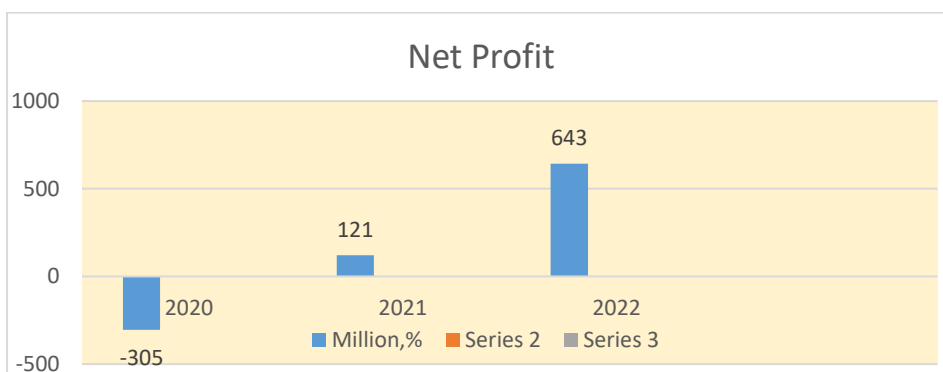
#### 5.4. Capital Adequacy Ratio (CAR):



The Capital Adequacy Ratio (CAR) of Community Bank Bangladesh PLC has steadily declined throughout the years, reaching 26.93% in 2020, 19.32% in 2021, and 17.33% in 2022. CAR is the bank's capital relative to its risk weight. Its financial robustness. Despite the reduction, all reported figures above the minimum regulatory criteria, suggesting that the bank has adequate capital buffers to absorb future losses while meeting regulatory standards.

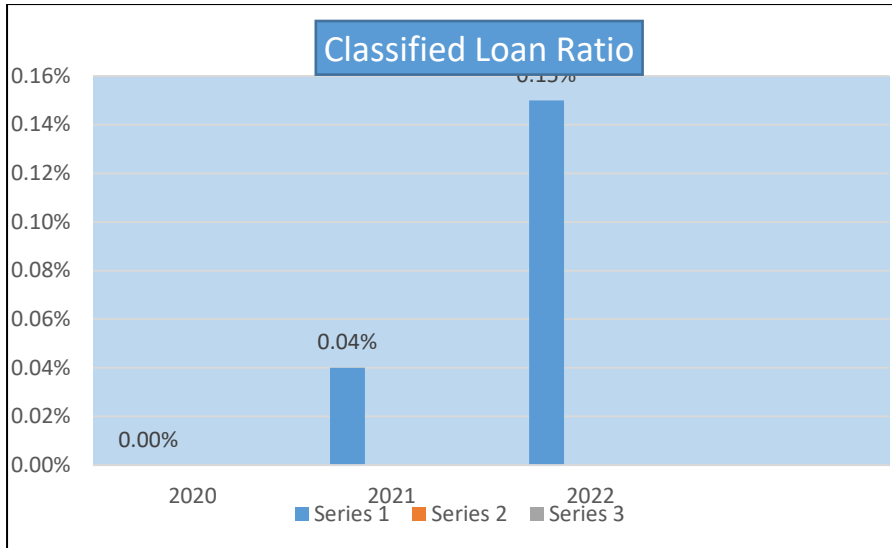
#### 5.5. Net Profit after Tax

Net profit after tax is Rs 643 million in 2022 and Rs 121 million in 2021. Community Bank Bangladesh Limited (CBBL) has shown a substantial increase in its financial performance over time. In 2020, net profit after tax (NPAT) was a loss of Rs -305 million, showing financial difficulties. However, there was a favorable shift in 2021, with NPAT of Rs 121 million, showing a return to profitability. This excellent trend continued in 2022, with CBBL reporting a considerable increase in NPAT to Rs 643 million, suggesting greater financial stability and profitability.



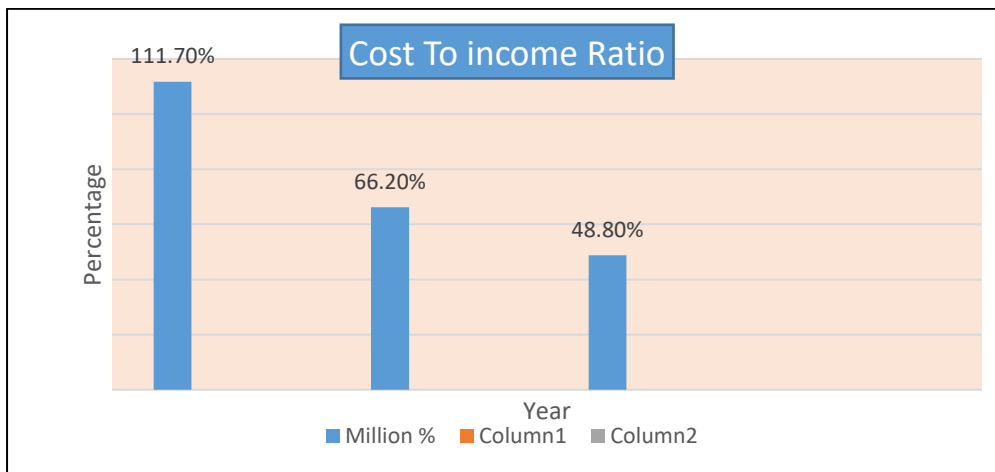
#### 5.6. Classified Loan Ratio





The bank's classified loan ratio was 0.15% as of December 31, 2022, significantly lower than the industry average of more than 9.36% (based on the most recent available data as of September 22). The Board is committed to maintaining one of the industry's lowest categorized loan ratios while simultaneously creating one of the most secure and healthy balance sheets. The Bank's classified loan ratio as of December 31, 2022 was 0.15%, significantly lower than the industry average of more than 9.36% (based on the most recent available data as of September 22).

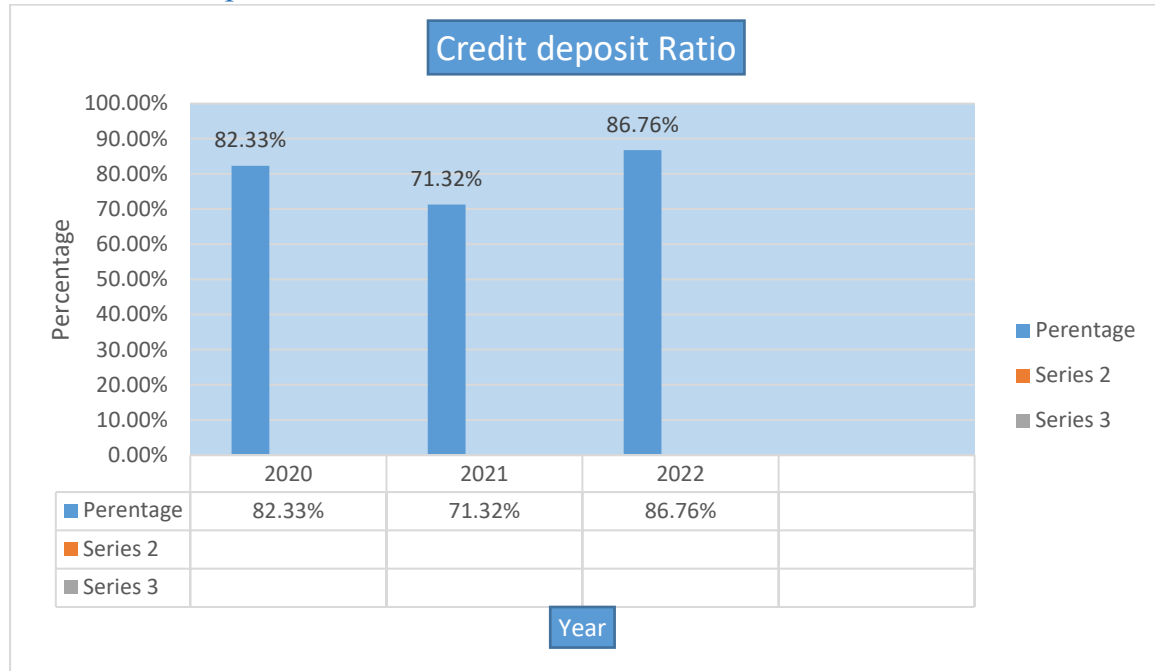
### 5.7 Cost to income Ratio:



It reveals a company's expenses as well as its income. To calculate the ratio, divide operating expenses by operating income. The ratio provides investors with a clear picture of how efficiently the organization is operated; the lower it is, the more lucrative the bank is. The cost-to-income ratio fell to 48.8% in 2022, from 66.2% the previous year. Community Bank Bangladesh PLC's cost-to-income ratio, which measures operational efficiency, decreased from 111.7% in 2020 to 48.8% in 2022. The improvement from 2020 to 2022 shows improved

cost control and operational efficiency, which will help the bank run more sustainably and profitably.

### 5.8 Credit to deposit Ratio:

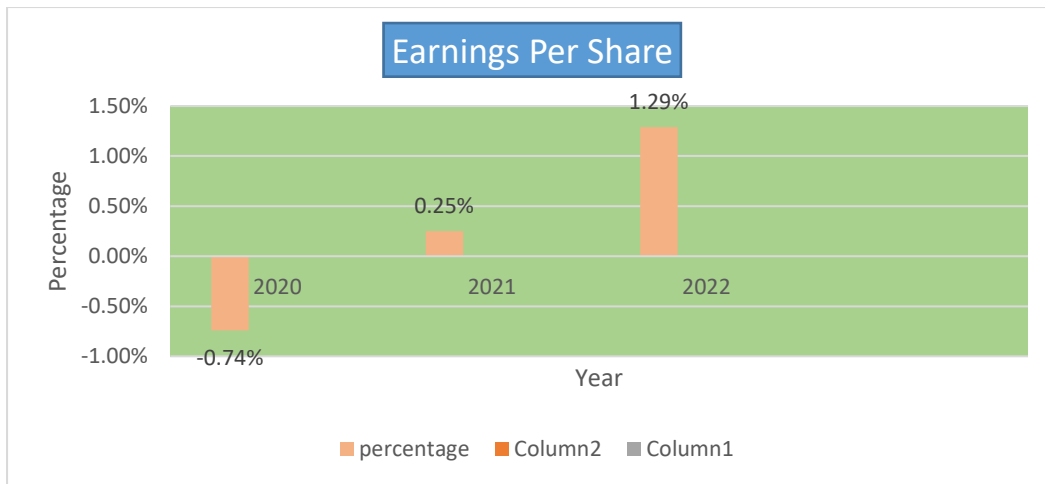


The loan-to-deposit ratio (LTD) is a regularly used statistic for assessing a bank's liquidity, calculated by dividing total loans by total deposits. This value is expressed as a percentage. Loan to Deposit Ratio = Loans / Deposits. In 2020, it was at 82.33%, suggesting that loans outnumber savings. The ratio falls to 71.32% in 2021, indicating a more conservative lending policy in relation to deposit growth. However, in 2022, the ratio rose to 86.76%, presumably reflecting a growth in the loan portfolio relative to deposits. Monitoring these fluctuations provides insight into the bank's liquidity management and risk appetite, which are critical variables in assessing its overall financial health and strategy.

### 5.9 Earnings per Share

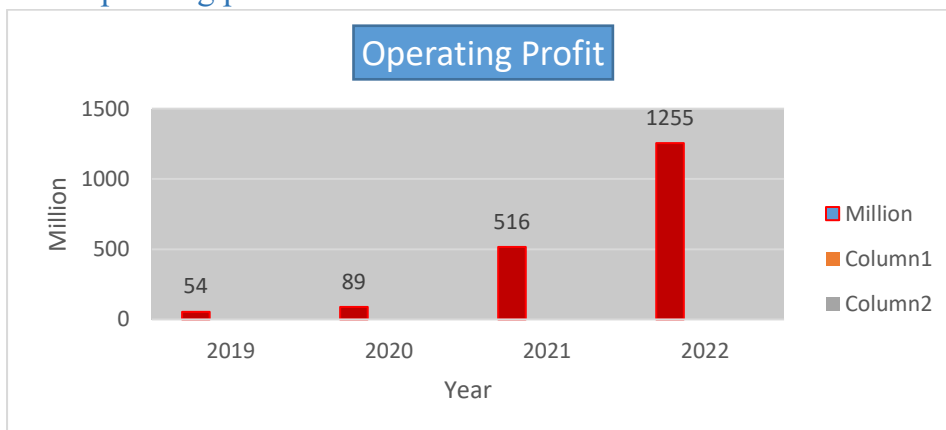
Earnings per share (EPS) is the portion of a company's profit that is allocated to each outstanding share of common stock, serving as an indicator of the company's profitability.

$$\text{EPS} = (\text{net income} - \text{dividends on preferred stock}) / \text{average outstanding common shares.}$$



Community Bank Bangladesh PLC's Earnings Per Share (EPS) is an essential metric of per-share profitability. EPS for 2020 was -0.74%, representing a loss per common share. However, there was a favorable turnaround in 2021, with an EPS of 0.25%, showing a return to profitability. This upward trend lasted until 2022, with an EPS of 1.29%, indicating an improvement in the company's financial success.

### 5.10 Operating profit



Operating profit is a financial term that measures the profit a firm makes from its basic business activities. It is computed by deducting operational expenses (such as payroll, rent, utilities, and other day-to-day operations costs) from gross profit. The formula for operational profits is:

$$\text{Operating profit} = \text{gross profit} - \text{operating expenses}.$$

Operating profit indicates how successfully a corporation manages its operating costs while producing profits from its major business activities. The bank reported an operating profit of Rs 1,255 million for 2022, a 143.5% increase over the previous year's Rs 516 million. Over the last four years, Community Bank Bangladesh's operating profit has increased significantly,

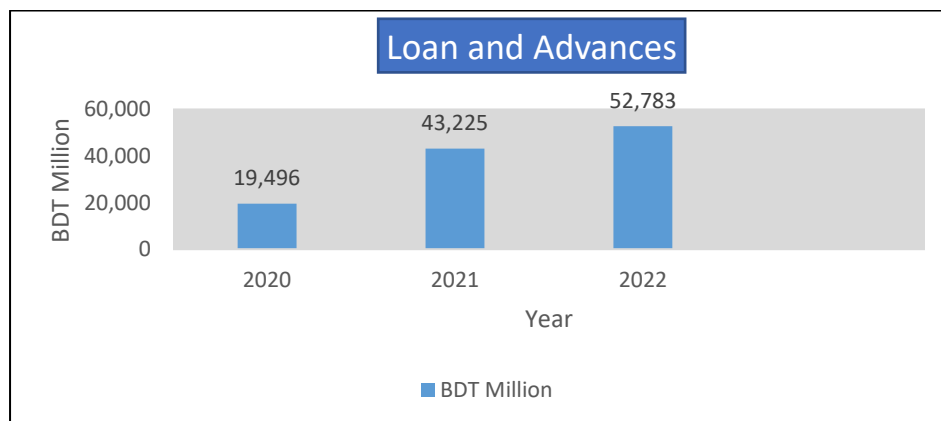
reaching Tk 54 million in 2019, Tk 89 million in 2020, Tk 516 million in 2021, and Tk 1255 million in 2022, respectively. Operating profit is an essential financial indicator that shows the profit made by the bank's basic business activities, excluding interest and taxes.

### 5.12 Investment income

The investment income of Community Bank Bangladesh Limited increased significantly over the three years 2020-2022. In 2020, the bank generated Rs 189 million in investment revenue, representing a stunning 3244% increase. The following year, 2021, saw a considerable increase in investment income to Rs 622 million, a growth rate of 229%. Although the growth rate reached Rs 836 million in 2022, it was still a remarkable 34% gain. This data analysis shows a great performance in the bank's investment activities, with an outstanding increase in 2021 and continuous growth in subsequent years.

### 5.13 Loan and Advances CBBL

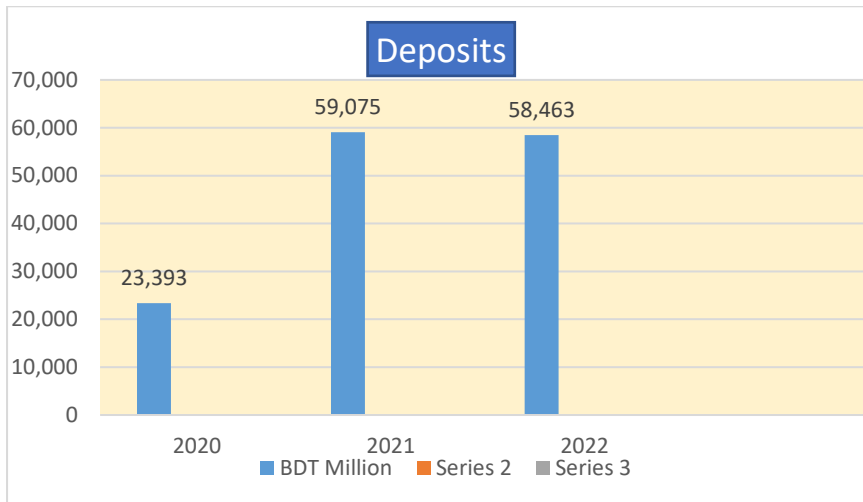
The year 2022 was anticipated to be a positive period with the containment of the Covid-19 outbreak, leading to economic recovery and growth. However, the initiation of the war in Ukraine introduced several challenges on both local and global fronts. Escalating inflation rates, surging fuel prices, a rise in the dollar's value, a scarcity of dollars, liquidity pressures in both local and foreign currencies, and an elevated classified loan ratio have collectively strained the financial sector and the nation's economy. Despite these challenging circumstances, the Bank's Loans and Advances exhibited substantial growth, amounting to BDT 9,558 million, representing a 22.1% increase on a year-on-year basis. As of December 2022, the total stood at BDT 52,783 million, compared to BDT 43,225 million in the preceding year.



### 5.14 Total Deposits:

Community Bank Bangladesh Limited (CBBL) has consistently increased total deposits, which would reach BDT 58,463 million by the end of 2022. Although there was a minor reduction

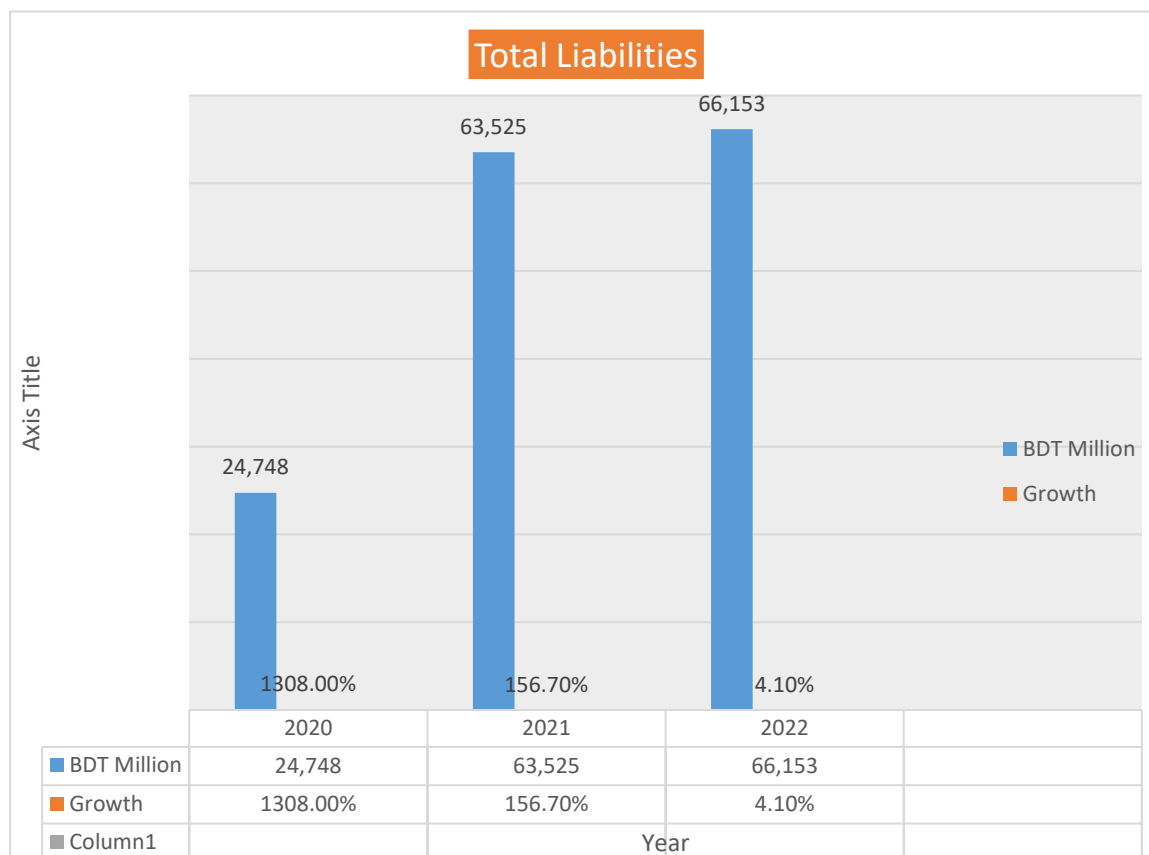
from the previous year, the overall deposit base remains substantial, suggesting that customers trust the bank. The asset-to-deposit ratio rose to 86.76%, indicating that the bank's loan portfolio grew faster than its deposits. This is CBBL's strategic lending approach, but it needs close monitoring of financial health and responsiveness to market conditions.



### 5.15 Total Assets

Over time, Community Bank Bangladesh PLC's total assets have grown significantly. Beginning with BDT Million 29,056 in 2020, the bank saw a remarkable climb of 313.0%. The increasing trend continued in 2021, with BDT Million 68,351 and a growth rate of 135.2%. However, by 2022, the rate of expansion had decreased, with total assets reaching BDT Million 71,617, indicating a more modest growth rate of 4.8%. These estimates indicate the bank's significant financial growth in 2020, followed by steady but slowing expansion in subsequent years.

## 5.16 Total liabilities



Over the three years from 2020 to 2022, Community Bank Bangladesh Limited's total liabilities increased significantly. Beginning with BDT 24,748 million in 2020, there was a considerable jump to BDT 63,52 (Cbbl annual report-2019, 2024)5 million in 2021, representing a large gain. The growing pattern continued in 2022, but at a slightly slower rate, with a total liability of BDT 66,153 million. These data highlight the bank's changing financial landscape and expanding responsibilities over this time, demanding close monitoring of its liability management techniques and overall financial health by stakeholders and regulatory organizations (CBBL\_Annual-Report\_2022., 2022) (CBBL\_annual report-2021, 2024) (Cbbl annual report 2020, 2024).

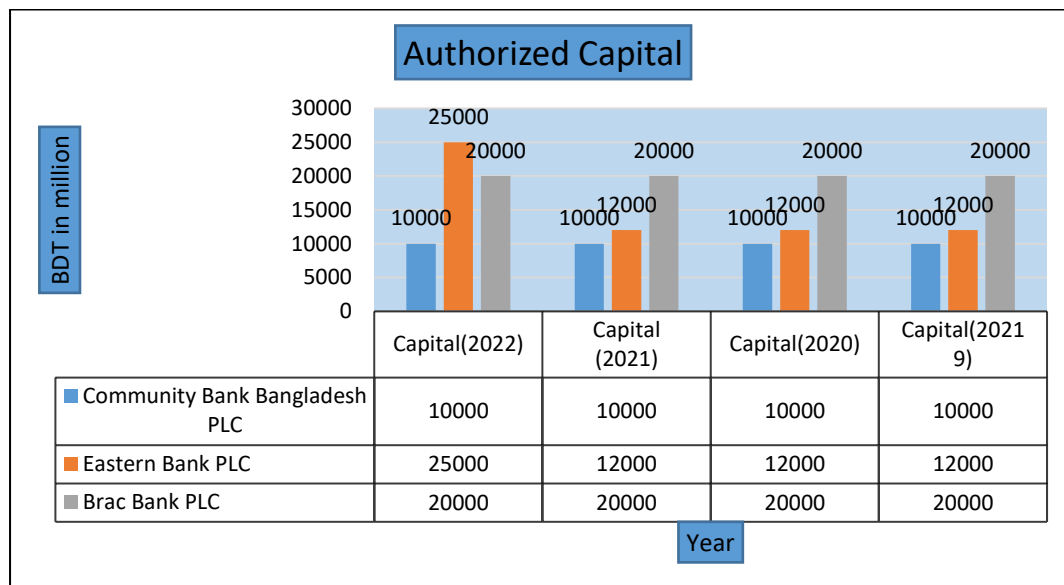
## 5.17 Comparative Analysis with two others Bank Financial Performance

It is a new bank listed in our country, having been created in 2019. There is an annual report issued that exclusively analyses the years 2020, 2021, and 2022 for that year. Currently, this bank is engaged in very different banking activities. Their proportions and other parameters are extremely good considering they have only just begun their voyage. Their current ratio, asset turnover ratio, debt-to-deposit ratio, and debt-to-equity ratio are quite good in comparison

to their industry competitors. I shall conduct a comparison of CBBL with the other two banks, EBL and BRAC Bank. The goal of this study is to compare Community Bank Bangladesh Limited's financial performance against that of other Bangladeshi commercial banks. Top performing commercial banks selected for comparison include BRAC Bank Limited and Eastern Bank Limited. Throughout the paper, Eastern Bank and its peers are assessed using key financial terminology.

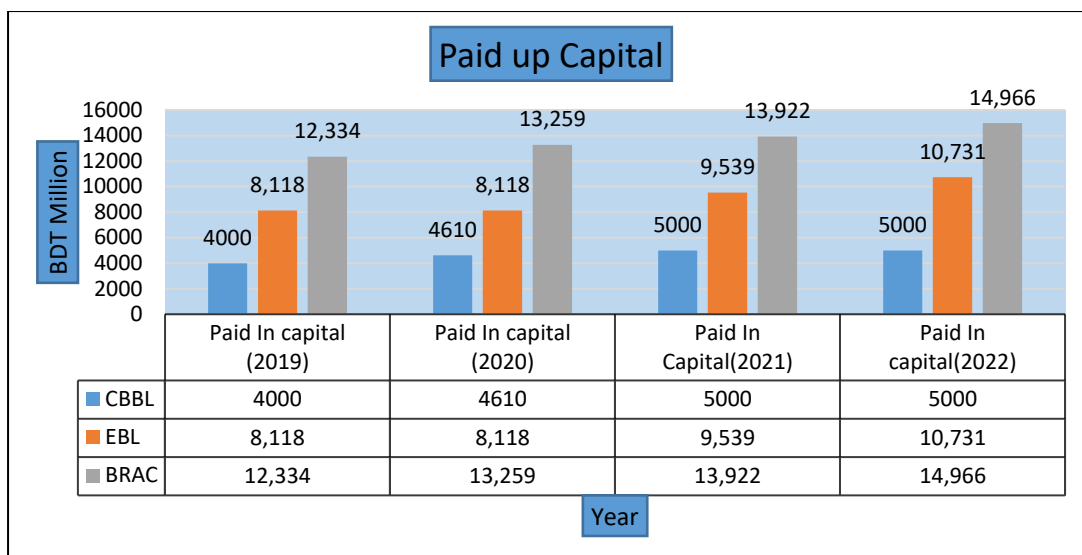
### 5.17.1 Capital:

Authorized Capital is the maximum amount of share capital that the bank may issue to shareholders under its Memorandum and Articles of Association. In 2022, Community Bank Bangladesh plc. The allowed capital was BDT 10,000 million, Eastern Bank BDT 25,000 million, and BRAC Bank Ltd BDT 20,000 million.



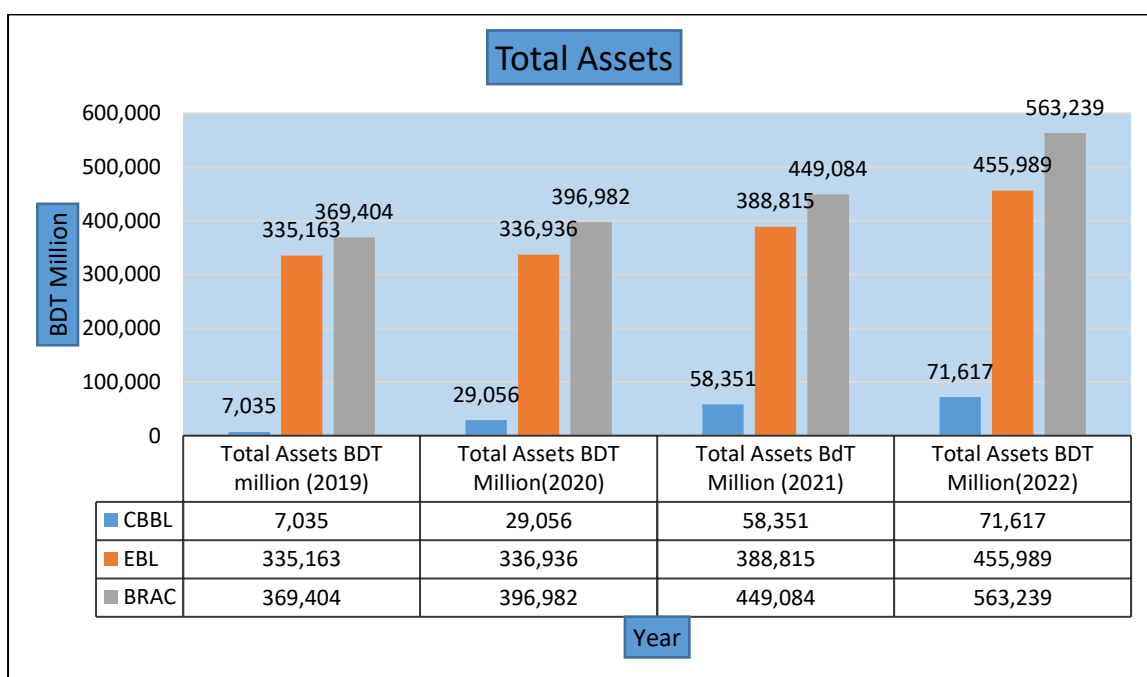
### 5.17.2 Paid up Capital:

Paid up share capital refers to the total amount of shareholder capital that has been fully paid up by common shareholders. CBBL's paid-up capital in 2019 was Rs 4,000 million, EbL was Rs 8,118 million, and BRAC Bank Limited was Rs 12,334 million. According to the graph, overall paid-up capital grew in 2022 relative to 2019. However, Community Bank Ltd has the largest paid up capital in 2022 (BDT 5000 million), followed by BRAC Bank Ltd (BDT 14,966 million) and Eastern Bank Ltd (BDT 10,731 million), respectively.



### 5.17.3 Total Assets:

In 2019, CBBL's total assets were 7035 million, whereas Eastern Bank's were BDT 335,163 million and BRAC Bank Ltd.'s were BDT 369,404 million. The graph stated that overall assets increased in 2022 compared to 2019. However, in 2022, BRAC Bank Ltd. has the greatest asset (BDT 563,239 million), followed by Eastern Bank Ltd. (BDT 455,989 million) and Community Bank Bangladesh Ltd. (BDT 71,617 million).

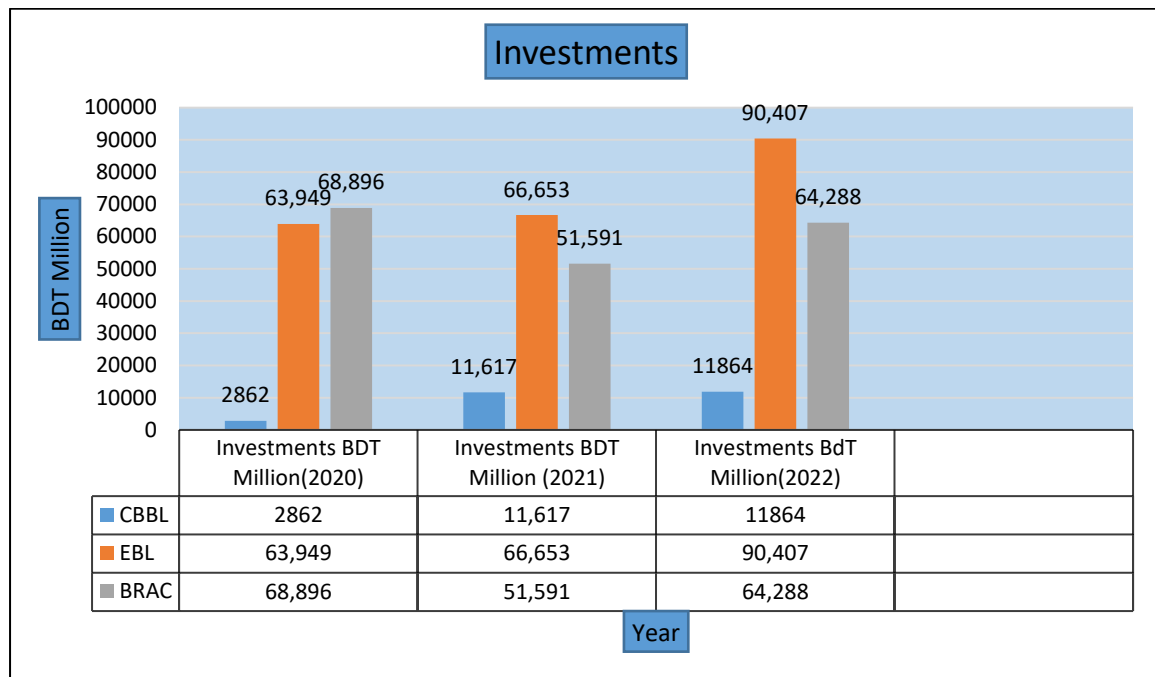


### 5.17.4 Investment:

Investment statistics for Community Bank Bangladesh Limited (CBBL), Eastern Bank Limited (EBL), and BRAC Bank from 2020 to 2022 show intriguing trends among these financial organizations. In 2020, CBBL invested Tk 2,862 million, which was much less than Eastern Bank Limited's Tk 90,407 million and BRAC Bank's Tk 68,896 million. However, CBBL

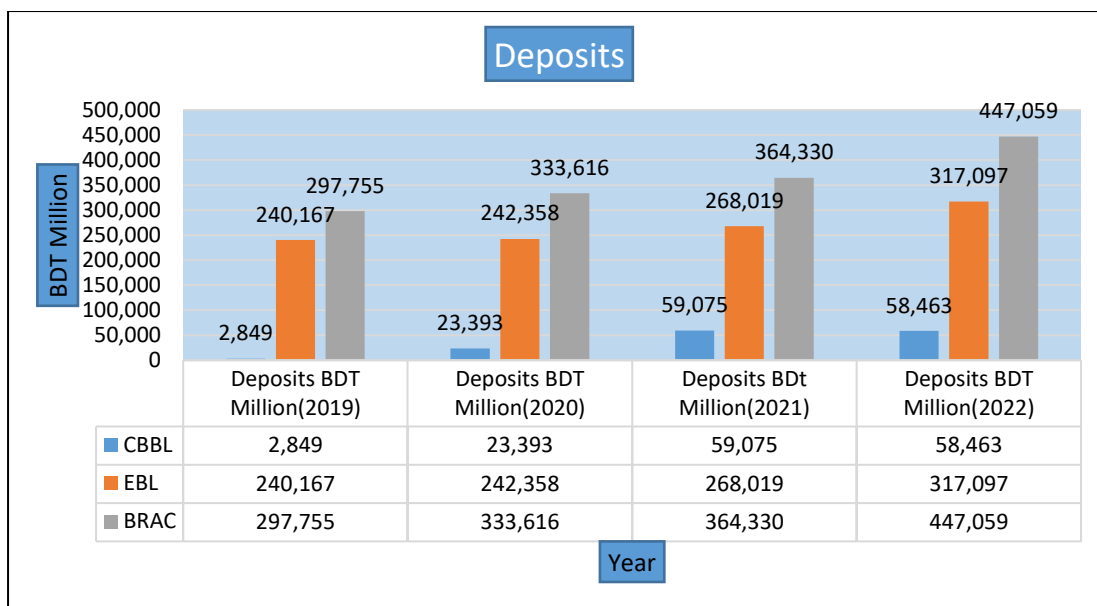


expanded significantly in 2021, reaching BDT 11,617 million, surpassing BRAC Bank's investment of BDT 51,591 million but falling short of Eastern Bank's BDT 66,653 million. In 2022, CBBL boosted its investment to BDT 11,864 million, keeping it competitive with BRAC Bank's BDT 64,288 million but trailing Eastern Bank's BDT 63,949 million. This comparison shows that CBBL began with relatively low growth relative to its investments. In later years, this area became competitive with BRAC Bank and Eastern Bank.



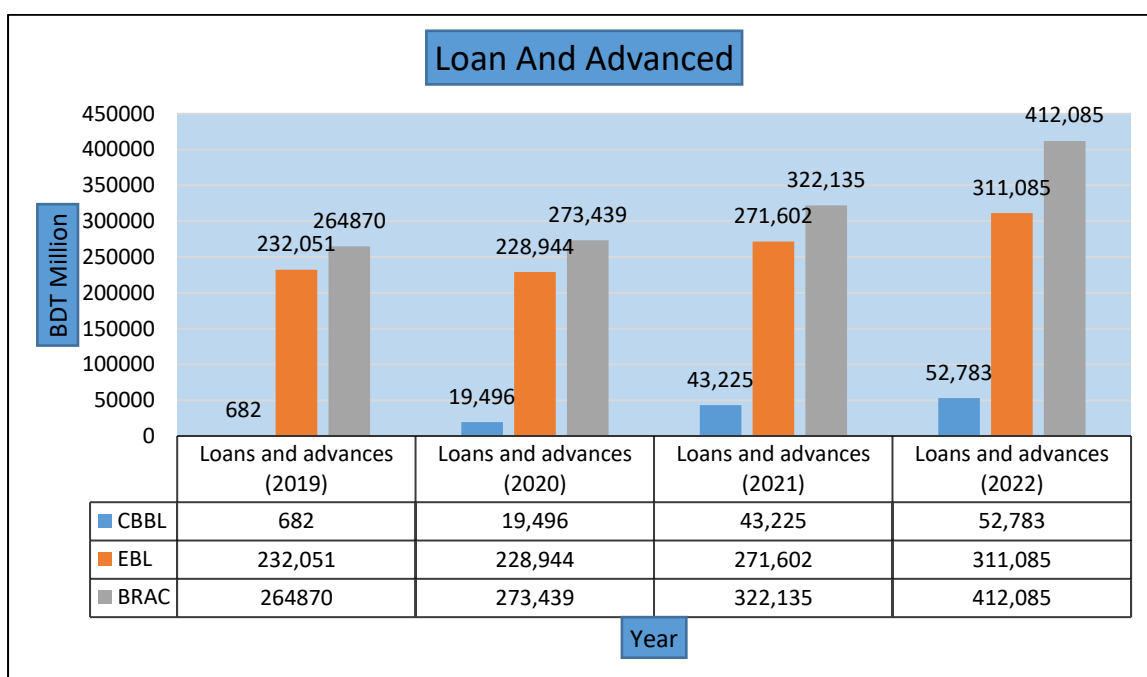
#### 5.17.5 Deposits:

Deposit statistics from 2019 to 2022 reveal separate trajectories for Community Bank Bangladesh, Eastern Bank Limited, and BRAC Bank. Community banks have strong growth from 2019 to 2021, with deposits increasing greatly; however, there is a modest decline in 2022. Eastern Bank and BRAC Bank, on the other hand, have shown constant and significant growth, with BRAC Bank outpacing the others in terms of total deposits as of 2022. Eastern Bank has the greatest deposits at the start of 2019, however its growth rate was slightly slower than BRAC Bank's. The data demonstrate that, whereas Community Bank expanded significantly in its early years, Eastern Bank and BRAC Bank grew steadily and strongly.



#### 5.17.6 Loans & Advances:

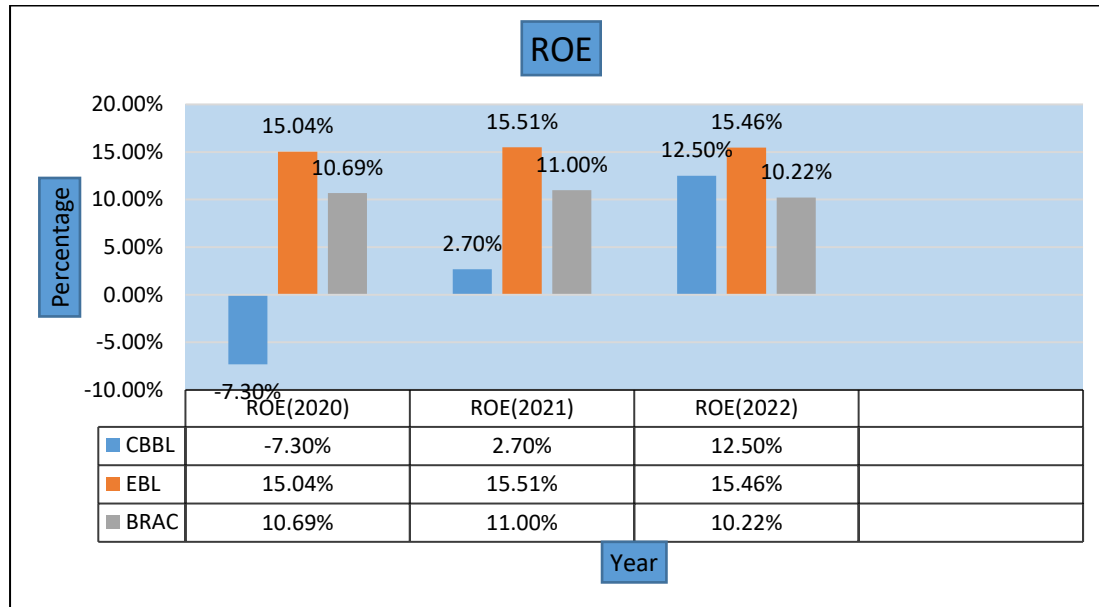
The graph shows that Community Bank Bangladesh's borrowing fluctuated between 2019 and 2022. While the amount of borrowing by EBL Bank and BRAC Bank climbed progressively, BRAC Bank borrowed more than the other two banks.



#### 5.17.7 ROE

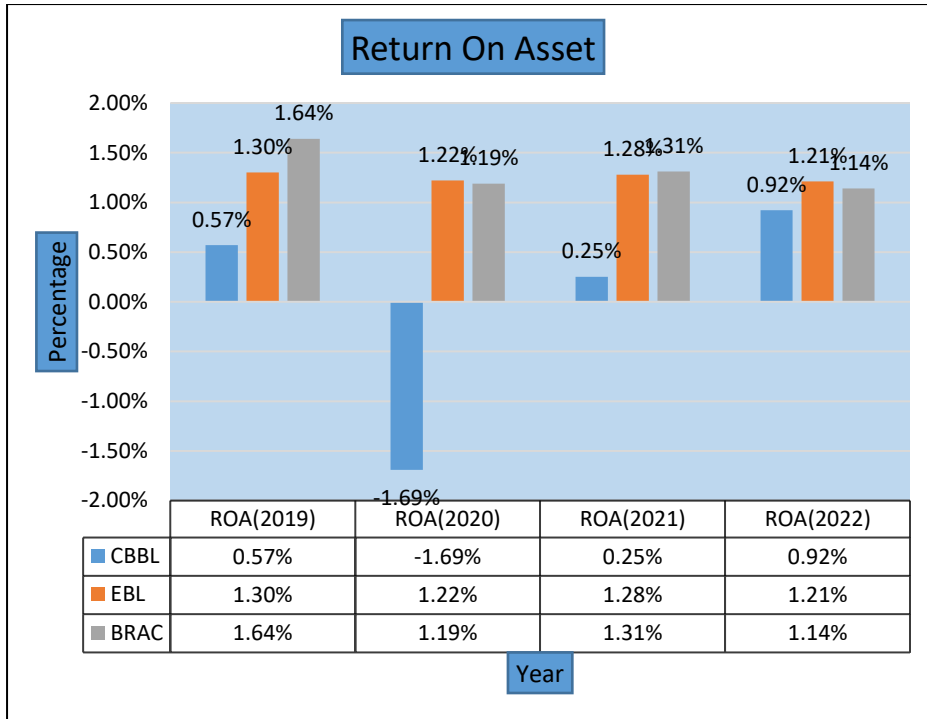
Return on Equity (ROE) figures for Community Bank Bangladesh (CBBL), Eastern Bank Limited (EBL), and BRAC Bank from 2020 to 2022 show varying trends in their financial performance. CBBL encountered initial struggles with negative ROE in 2020 and 2021, but demonstrated a remarkable reversal in 2022, reaching a positive 12.50%. In contrast, EBL had

volatility, beginning with a positive ROE in 2020, falling into negative territory in 2021, and then recovering 15.46% in 2022. BRAC Bank's ROE has been consistently good throughout the period, remaining stable at 10%. The results demonstrate that banks have varied degrees of resilience and adaptation, with CBBL exhibiting a strong bounce, EBL recovering from a shock, and BRAC Bank performing consistently.



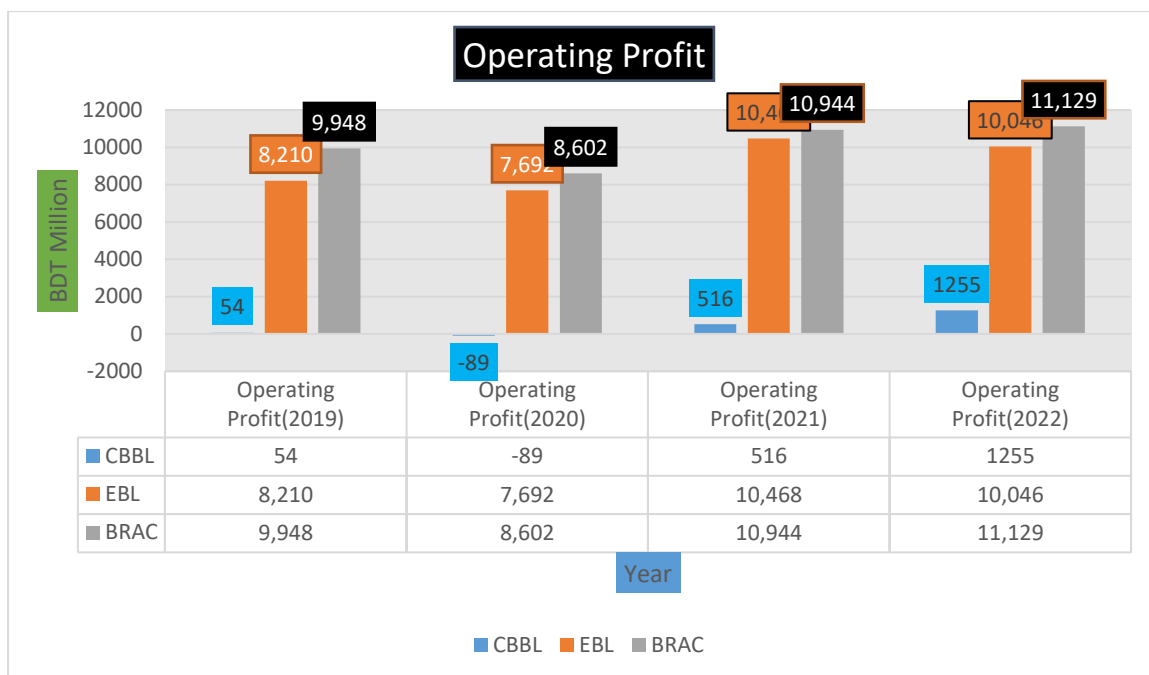
5.17.8. ROA:

Return on Assets (ROA) data for Community Bank Bangladesh (CBBL), Eastern Bank Limited (EBL) and BRAC Bank from 2019 to 2022 reveal distinct patterns in their asset utilization and profitability. CBBL faced a significant shock with a negative ROA in 2020 but has demonstrated resilience and adaptability, returning to a positive 0.92% in 2022. In contrast, EBL has consistently struggled with negative ROA, demonstrating challenges in generating profits with its total assets light. Improvement in 2022. BRAC Bank, while facing declines in 2020, managed to stabilize its ROA and maintain asset utilization efficiency of around 1% in subsequent years.



#### 5.17.10. Operating Profit:

Community Bank Bangladesh Limited (CBBL) increased its operating profit from 2019 to 2022, with a noticeable shift from negative in 2020 to positive in subsequent years. CBBL's operating profit remains lower than that of Eastern Bank Limited (EBL) and BRAC. EBL and BRAC have larger and steadier operating profitability, indicating possible improvements in fundamental business efficiency and performance. The CBBL's negative operating profit in 2020 raises concerns regarding financial issues or inefficiencies during that time. Overall, while CBBL has improved, it remains behind EBL and BRAC in terms of operating profit magnitude and stability.



(EBL Annual Report 2019, 2024) (EBL annual report-2020, 2024) (EBL annual report 2021, 2024) (EBL annual report 2022, 2024) (Brac annual report 2022, 2024) (Brac Bank annual report 2021, 2024) (Brac bank annual report 2020, 2024)

### 5.19 Findings & Analysis

To measure community bank performance in a competitive market from 2020 to 2022, I examine key financial indicators such as asset growth, profit margin, and return on assets, return on investment, ratio of deposits and loans to net income. Findings and analysis are discussed below:

Year	Asset Growth	Profit Margin %	Loan to deposit ratio	Net Income
2020	313%	-40%	82.33%	763.77
2021	135.20%	8%	71.32%	1532.7
2022	4.80%	26%	86.76%	2473.8

- Assets growth for the period 2020 to 2021, the bank's assets increased significantly by 135.20%. In the next year, from 2021 to 2022, the bank's asset growth slows down to 4.80%.
- Profit margin for the year 2020, the bank's profit margin was (-40%), indicating a net loss. By 2021 the profit margin has increased (8%), this positive change indicates that the bank is improving its profitability. In 2022, the profit margin continues to increase, reaching (26%).
- Loan to Deposit Ratio The loan to deposit ratio in 2020 was 82.33%. It indicates that the bank was Loans higher than deposits. Loan to deposit ratio in 2021 was 71.32%

Ratio a more conservative approach with a lower percentage of loans than deposits. The loan-to-deposit ratio in 2022 was 86.76%. Higher ratio returns on loans compared to deposits.

- Net Income In 2020, the bank recorded a net income of 763.77, which was positive but relatively less suggests that the bank has made a profit. The bank's net income increased significantly to 1532.7 in 2021, indicating improved profitability. In 2022, the bank's net income increased further to 2473.8, indicating sustained positive momentum.
- Community Bank Bangladesh PLC (CBBL) exhibits a solid capital base with an authorized capital of BDT 10,000 million in 2022. However, compared to other competing banks, CBBL's authorized capital is very low, indicating potential limitations. Nevertheless, the consistent increase in paid-up capital reflects investor confidence and the bank's potential for future growth and development.
- CBBL's total assets have grown steadily, though at a much slower pace than its competitors. This suggests a cautious approach to asset expansion, focusing on sustainability rather than rapid growth. Hence fluctuations in asset turnover ratio and return on assets (ROA) indicate the need for further analysis to identify areas for improvement in asset utilization and profitability.
- Investment portfolio of CBBL has shown promising growth, especially in recent years. However, compared to EBL and BRAC Bank, CBBL's investment figures are relatively low, suggesting potential opportunities for portfolio diversification and risk reduction. CBBL should conduct a thorough risk assessment analysis of its investment portfolio to identify potential vulnerabilities and implement measures to enhance risk-adjusted returns.
- CBBL has shown appreciable growth in total deposits, but compared to EBL and BRAC Bank, CBBL's deposit growth rate is lagging behind, which requires strategic analysis to attract larger customers and increase deposit flow.
- CBBL's ROE and NPAT figures remain lower than its peers, indicating potential areas for further optimization and value creation. CBBL should analyze ways to enhance revenue generation, cost management and operational efficiency to strengthen its competitive position and drive sustainable profitability.
- CBBL's classified debt ratio is significantly lower than the industry average, indicating strong risk management practices and prudent credit standards. Therefore CBBL should be careful to monitor credit quality and maintain adequate provisions to mitigate credit risk.
- CBBL's operating profit, though improving from a negative value in 2020, remains much lower than that of EBL and BRAC Bank. The decline in CBBL's cost-to-income ratio from 2020 to 2022 indicates an increase in operational efficiency but suggests that analysis is needed to streamline operations and improve profitability.

Finally, the comparison reveals that Community Bank Bangladesh PLC has made significant progress in various aspects of financial performance, but there are areas where Eastern Bank Limited and BRAC Bank Limited show superior performance. By analyzing these findings,

CBBL can identify areas for improvement and implement targeted strategies to enhance its competitiveness and achieve sustainable growth in the banking industry.

### 5.20 Recommendation

The asset utilization ratio is a measure of a bank's management capabilities. The community bank's resource utilization is average. To improve this ratio, the bank must make good use of its resources. Based on a comparison with Eastern Bank Limited (EBL) and BRAC Bank Limited, the following suggestions for Community Bank Bangladesh Plc. are made:

1. To compete with competitors in the banking sector such as EBL and BRAC Bank, CBBL should increase its authorized and paid-up capital. This will strengthen CBBL's financial position for future growth plans and boost investor trust.
2. CBBL should look for ways to optimize asset use and seek strategies for rapid asset growth.
3. CBBL should boost its deposit collection activities by increasing client engagement and providing competitive deposit options.
4. CBBL should focus attempts to improve profitability metrics, such as ROE and NPAT, through cost-cutting measures and increased efficiency. When compared to the lower income ratios of EBL and BRAC banks, CBBL can streamline operations, reduce overheads, and boost profit margins.
5. While maintaining a low classified debt ratio, CBBL should improve its risk management system to mitigate credit and operational risk. CBBL can strengthen its credit appraisal system by implementing best practices from EBL and BRAC Banks.
6. Continuous monitoring and evaluation of credit, liquidity, and operational risk is critical for financial stability and regulatory compliance. CBBL's risk management framework has to be strengthened.
7. The ROA of the community bank is insufficient, but the bank's ROE is suitable for improvement. ROA, the bank should increase managerial efficiency to maximize resource usage.
8. Maintain a focus on cost control and operational efficiency to guarantee long-term viability, and analyze the cost structure on a regular basis to identify optimization opportunities.
9. Continue to focus effective risk management measures to reduce potential financial hazards.
10. Plans should be created for ongoing monitoring of industry developments and competitors.

11. The loan portfolio must be examined to ensure a healthy balance of debt and risk. To maintain a healthy loan-to-deposit ratio, sustainable lending procedures must be maintained.
12. CBBL should prioritize customer-centricity by offering personalized banking services, recognizing their needs, and providing appropriate solutions.
13. CBBL should embrace technology and pursue digital transformation projects in order to improve customer experience and operational efficiency. Can improve IT infrastructure and provide streamlined digital banking services.
14. CBBL should look into strategic alliances and collaborations with fintech startups, industry stakeholders, and international organizations. Can improve product offerings and foster innovation in the banking industry.
15. CBBL should implement effective monitoring systems to assess success against key performance metrics and adjust strategy in response to market dynamics and regulatory changes.
16. Creating a competent and motivated workforce is critical to corporate growth and innovation. CBBL should invest in staff training and development programs, leadership initiatives, and talent retention tactics to build a culture of lifelong learning and professional growth.
17. Community Bank Bangladesh Limited should take the effort to open more branches around Bangladesh as soon as possible.

By implementing these recommendations and leveraging the insights gained from the comparative analysis with EBL and BRAC Bank, CBBL can strengthen its market position, enhance financial performance and achieve sustainable growth in the dynamic banking industry of Bangladesh.

### 5.2 1 Conclusion

The internship experience at Community Bank Bangladesh Limited (CBBL) has been insightful and rewarding, providing valuable exposure to the dynamic and evolving banking industry. Through this internship, I have gained practical knowledge, skills, and hands-on experience in various aspects of banking operations, financial analysis, and strategic planning.

This annual report study is divided into strategic financial mapping of Community Bank Bangladesh Plc in comparison with Eastern Bank Plc and BRAC Bank Plc for the period 2020 to 2022. Compared to its peers in the banking industry. Throughout the study, several key findings emerged. First, Community Bank Bangladesh PLC has demonstrated resilience and adaptability in its financial performance over a three-year period with fluctuations observed in



metrics such as return on assets (ROA), return on equity (ROE) and net profit after tax (NPAT). Despite facing challenges such as negative ROA and ROE in 2020, the bank has demonstrated a remarkable recovery in subsequent years, reflecting its commitment to overcoming setbacks and driving sustainable growth.

Moreover, the analysis revealed the strategic initiatives of Community Bank Bangladesh PLC aimed at enhancing customer service, leveraging technology and maintaining a strong capital base. The bank's objectives, including achieving excellence in customer service, maintaining a "strong" Camel rating and implementing fully automated systems, reinforce its commitment to delivering value to customers while ensuring operational efficiency and risk management. Compared to Eastern Bank Plc and BRAC Bank Plc, Community Bank Bangladesh Plc has shown both strengths and areas for improvement. While the bank has demonstrated competitive performance on certain metrics such as classified loan ratio and cost-to-income ratio, opportunities for further improvement have been identified in areas such as asset quality, profitability and operational efficiency. Moving forward, it is recommended that Community Bank Bangladesh plc focus on strategic initiatives aimed at strengthening its competitive position in the market. This includes leveraging technology to enhance asset quality, optimize operational efficiency and deliver innovative banking solutions. Additionally, fostering a culture of continuous improvement and customer-centricity will be critical to sustaining long-term growth and profitability.

Overall, this study provides valuable insights into the performance and strategic direction of Community Bank Bangladesh PLC, which serves as a basis for informed decision-making and future initiatives aimed at driving organizational success in the dynamic landscape of the banking industry.

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