

A Bank is an economic institution whose main aim is to earn profit through exchange of money & credit instruments. The banking sector of Bangladesh is passing through a tremendous reform under the economic deregulation and opening up the economy. Currently this sector is becoming extremely competitive with the arrival of multinational banks as well as emerging and technological infrastructure, effective credit management, higher performance level and utmost customer satisfaction. This internship report has been prepared on the ***“Emphasize on overall banking activities & Analyze the performance over last five years- of EXIM bank Ltd.”*** The Bank divides its operation mainly three parts- General Banking, Foreign Exchange and Loan & Advances. This Bank came in to operation as scheduled commercial bank on 3<sup>rd</sup> August 1999 as per rules and regulations of Bangladesh Bank. But in July, 2004 the bank has migrated into Shariah based Islamic banking. In the organization part of this report, I will discuss about the banking system of different departments and all of their products and services for their customers. I will mention the organogram of EXIM Bank and the organizational structure of Malibagh branch, where I have done my three months internship. They have a shariah council, who basically monitor and decide all the shariah based activities for the bank. I will also discuss about their shariah council and about their mission and vision statement. In the job part of my report, I will also describe about my job responsibilities where my specific responsibilities towards the bank and customers will be mentioned. From the responsibilities, I have gain practical knowledge about banking sectors and the working environment. Also, from my working experience and observation I have found out some problems which are very crucial. In the future, those problems can create the main barrier for them to compete with other banks. According to the problems, I have tried to give some recommendation which I think will be beneficial for the bank. In the project part of my report, at first I have described the objective of my analysis and the process how I will discuss the results of my analysis in a flow chart. So, for the analysis I have collected the financial statements of EXIM Bank- Balance sheet, Profit & Loss account and Cash- flow statement over last five years. At the beginning, I will show the Balance sheet of EXIM Bank over last five years in a table and after that for the Intra company analysis, I will also show the horizontal analysis of balance sheet over last five years where the changes in amount and in percentage will be described. To talk about the

results of analysis, I will show the graphical presentation with discussion of some important particulars of balance sheet- Cash, Investment, Fixed assets, Total assets, Total liabilities and Total shareholder's equity. In the graphical presentation and discussion, changes in amount and in percentage will be shown in column chart and in line chart with the reasons. After the balance sheet, the profit and loss account of EXIM bank over last five year and the horizontal analysis of this statement will be discussed. Then, changes in amount and in percentage with the graphical presentation and discussion of particulars of this statement- Total operating income, Total operating expense, Profit before provisions, Profit before tax, Profit after tax and Retained earnings will be shown in column chart and in line chart with the reasons. In the same way, the cash flow statement will be discussed. From the discussion of all the analysis, a conclusion will be drawn where I will discuss about the overall changes and the actions that the bank should take to improve themselves. In the project part, I will also show a table of five years financial performance of EXIM Bank at a glance.