Internship Report

On

Financial Analysis & General banking Activities of

Uttara Bank Limited

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Financial Analysis & General banking Activities of Uttara Bank Limited

Course ID: BUS400

Submitted to:

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BRAC University

Submitted by:

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BBA Program

ID: 10204047

BRAC UNIVERSITY

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LETTER OF TRANSMITTAL

Date: 28th December, 2014

Riyashad Ahmed

Assistant Professor

BRAC Business School

BRAC University

Subject: Submission of the internship report.

Dear Sir,

I am pleased to present the final internship report on "Financial Analysis and General Banking Activities of Uttara Bank Limited." prepared as per the requirement of BBA program. This report is extremely valuable to me as it has helped me to gain practical experience regarding general banking activities. My internship with Uttara Bank Limited has been a worthwhile experience and the exposure to such organization is definite value to me.

I sincerely hope that this report will meet your expectations. If you have any queries regarding this report, please let me informed.

Sincerely Yours,

Masum Islam

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BRAC University

ACKNOWLEDGEMENT

At first, I would like to express my gratitude to almighty Allah for granting me the strength and opportunity to complete the BBA program and finally this internship report successfully. I am taking this privilege to deliver my gratefulness to each and every people who are involved with me in every phase of our lives. I am grateful to my parents without whom I cannot be here. They were beside me in every single situation and are still with me. Without the support of my parents, I could not be able to achieve my objectives and goals. Then I am deeply grateful to my supervisor Mr. Riyashad Ahmed (Assistant Professor, BRAC Business School, BRAC University) for his stimulating inspiration, kind guidance, valuable suggestions and sagacious advice during my internship period. Her suggestions & guidance have made the report a good manner. I express my sincere gratitude to Mr. Monoarul Haque (Manager, UBL, Gulshan Branch) to give me the opportunity to proceed on my internship in Uttara Bank Limited. I also express my heartiest gratitude to Mahfuza huq and other officers of gulshan branch for their cordial attitude & extending help whish make me able to prepare my internship report properly.

TABLE OF CONTENT:

EXECUTIVE SUMMARY

This internship report has been prepared as a part of an BBA program. This report contains the facts related to a particular organization in which the student was directed to do internship on a three months basis. Supervisors, both from the university and from the organization, guided the student in writing this report. I was assigned for doing internship in Uttara Bank Limited for the time period starting from September 08, 2014 to December 07, 2014. During the internship at General Banking Section of Uttara Bank Limited, Gulshan Brach. My project was on General banking Activities of Uttara Bank Ltd, which has chosen with the consent of honorable supervisor Mr. Riyashad Ahmed. Both the primary and secondary sources of data had been used in preparing this report. The rationale behind this study is exploring performance of Uttara Bank Limited which is reflected on its financial statement, general banking activities, finding out the limitations and to provide some comments to improve its banking business. The analysis includes the ratio analysis of UBL's past three years performance results. The study also includes some information regarding general banking of Uttara Bank Limited. The report is divided into the following parts- Introduction, Organization Overview, About Job, Project and Conclusion. Project part is the main thing in report paper which includes the following points: Summary, Description of the project, Analysis, Results and discussion. Introduction and the organization overview section deals with some elementary issues regarding the background. Further, it focuses on the services provided by Uttara Bank Limited. Third section of this report is about job where I have done my internship program for three months. It focuses on my work in this period.

An Analysis of Financial performance is the most crucial section which covers important finding of the study. Key financial ratio analysis tools are to assess the financial performance of the bank.

INTRODUCTION

The study finds that almost all the performance measures show good performance on the part of Uttara Bank Limited. Horizontal analysis of total operating expenses shows increasing trend year by year. Horizontal analysis of net profit shows also increasing trend year by year. UBL performs effectively Finance and Loans, Export Import Trade Finance, Corporate Finance, Industrial Finance, Lease Finance, Commercial Loans, Project Finance, Retail Loans, Mortgage Loans, Loan against Share and Securities etc. UBL provides the general banking service to the customer such as different categories of savings schemes, foreign exchange transactions, current account for business personnel etc. At the time of my work at the branch I have understood the gap between the practical and theoretical knowledge. I have tried to cover all aspects of Uttara Bank Limited to prepare and effective and useful report. There are a lot of opportunities for further study to justify the reliability of the report. I have enjoyed every step in conducting the study. These practical knowledge and experience will help me in my practical life. I expect that this report will be accepted as a true picture of private banking sector in Bangladesh.

ORGANIZATION OVERVIEW

History of Bank in Bangladesh

Bank system was practiced in Indian subcontinent by the Indian subcontinent merchants; Goldsmith Moneylenders were the primary bankers. During the mughal period banking and credit business was enchanted rapidly. In 1700 AD "Hindustan bank" was established as the first joint stock bank. In 1784 "Bengal bank" and in 1786 "general bank of India "were launched. Then both the banks absolved respectively in 1793 and 1832. During the early period of nineteenth century the three banks "Bank of Bombay", "Bank of Madras" and "Bank of Bengal" merged to "Imperial bank of India". In 1947 after the separation of Bengal, bank business faced a severe disaster as non-Muslim bankers migrated to India. In order to rebuild the bank business State bank of Pakistan was established as a central bank of Pakistan in 1948. In 1971 Bangladesh became independent. After liberation 'Bangladesh bank' was automated with the assets and liabilities of former "State bank of Pakistan". The rate of growth and development of banking sector in the country was extremely slow until 1983 when the government allowed to establish private banks and started denationalization process. Initially, the Uttara Bank in the same year and thereafter, the Pubali Bank, and the Rupali Bank in 1986.There were no domestic private commercial banks in Bangladesh until 1982 when the Arab- Bangladesh Banks (AB Bank) commenced private commercial banking in the country. Five more commercial banks came up in 1983 and initiated a moderate growth in banking financial institutions. The banking system is composed of four state-owned commercial banks, five specialized development banks, thirty private commercial Banks and nine foreign commercial banks.

Overview of Uttara Bank Limited

Uttara Bank Limited was established in 1965 under the name “Eastern Banking Corporation Limited” with the specific objective of accelerating trade and investment in the economically depressed eastern wing of the than Pakistan.

After liberation of Bangladesh the Bank underwent a major change namely, it was nationalized in March, 1972 and given the name “Uttara Bank”.

The Bank again in 1983 was denationalized and made a commercial bank in the private sector under the name “Uttara Bank Limited”.

The Bank was incorporated as a banking company on June 29, 1983 and obtained business commencement certificate on August 21, 1983.

The Bank floated shares in the year 1984.

UBL is one of the largest private banks in Bangladesh. It operates through 211 fully computerized branches ensuring best possible and fastest services to its valued clients. The bank has more than 600 foreign correspondents worldwide. Total number of employees nearly 3,562. The Board of Directors consists of 13 members. The bank is headed by the Managing Director who is the Chief Executive Officer. The Head Office is located at Bank’s own 18-storied building at Motijheel, the commercial center of the capital, Dhaka.

Mission of UBL

Maintaining the maximum ethical standards community accountability praiseworthy of a leading corporate citizen.

Continuously improving profitability, productivity and thereby enhancing shareholder value.

Creating and maintaining a set of hard working and efficient employees.

To extend financial assistance to poorer section of the people.

To achieve balance growth & equitable development.

Vision of UBL

To be leading commercial bank in the country and contribute maximum of the welfare for the people of the country.

Prime objective is to deliver a quality that demonstrates a true reflection of its vision.

Excellence in banking.

To provide quality service to the customer.

To set high standard of integrity.

Bring total satisfaction to its clients, sponsors and employees.

Objectives of UBL

Objectives mean the end towards which an activity is aimed. An organization without objective

is like a person who is wandering with no purpose. All the activities of an organization are due to

its objectives and goals. For the attainment of those objectives, various types of financial

products and plans are developed. UBL has also some objectives, which are as follows:

To ensure growth and development of the bank.

To use resources of the bank efficiently.

To get more deposits.

To participate in development of the country.

Paying special attention to the areas, which are under developed.

To develop SME'S, foreign remittance, foreign trade.

To increase industrialization in the country.

To provide employment opportunities.

To make people more of mind to have saving habits.

To increase the services (backed by technology) by efficient employees.

To increase deposit mobilization.

For smooth functioning of foreign trade, establish large foreign network.

To expand the more credit facilities for the customers.

To maintain a good position in the competitive banking sectors in Bangladesh.

Technologies, Products & Services of UBL

UBL's products and services are regularly upgraded and realigned to fulfill customer expectation. Their delivery standards are constantly monitored and improved to assure the highest satisfaction. Their people are routinely up skilled and empowered to be able to effectively responding to customer needs. The bank specially emphasizes on the service base on technologies. Because the life became very fast and people want take service within sort time. The consumer-banking sector of the Bank deals with number of tasks related to various services. Transaction account, savings schemes or loan facilities also provide a rare blend of conveniences and unparalleled secure quality services. The products that are recently being offered by the bank are as follows –

General Banking Services: Uttara Bank Limited provides all general banking services to its customers through 211 fully computerized branches all over Bangladesh. It presents Savings account and Current account for deposit and withdrawal of money as and when required. In addition it provides other banking services of transfer of money through Pay order, Demand draft etc. As a result of adapting the modern technology it's able to deliver quickest and most accurate services to the clients.

Deposit Schemes: In addition to normal banking services Uttara Bank entertains special depositors with enhanced interest rates. Special deposit schemes available with UBL are Fixed Deposit Receipt account, Double Benefit Deposit scheme and Monthly Deposit scheme. Any Bangladeshi staying at home or abroad may have a FDR account at Uttara Bank. The duration of a FDR may be 3, 6, 12, 24 and 36 months. Interest rate is quite attractive which varies with duration. Double Benefit Deposit Scheme doubles your deposit just in 8.5 years. Minimum deposit required for the program is BDT 100,000. Monthly Deposit Scheme is another unique opportunity for limited income people to save money for future. This scheme is of two options, 5 years and 10 years of duration. Another selection to be made is for monthly installment. You have 5 alternatives here, starting from BDT 500 through 10,000. Lucrative interest rate is offered here These deposit schemes are targeted to definite groups of people and in the mean time all these schemes have successfully hit their targets. Every day new clients are getting in for a deposit scheme in Uttara Bank limited. In addition to the above, Uttara Bank has introduced another deposit scheme, named Special Notice Deposit. Government, semi Government organizations and individuals are entitled to open this scheme in UBL. A 7 days' notice is required to withdraw money from this account. This scheme offers a handsome interest as well.

International Banking: Any individual, firm or organization earning foreign exchange may open a foreign currency account with Uttara Bank. Account holder is allowed to make payments abroad in foreign currency and local payment in BDT. Account is also entitled to get interest under some conditions. Uttara Bank maintains its accounts with a good number of reputed banks in Europe, America, Australia and Far eastern countries. This is to settle any trading issue or help remittance payment for expatriate Bangladeshis.

Loan and Credit Schemes: Uttara Bank distributes loans in different schemes. It provides Consumer credits, Personal loans, Building repair loans and small business loans. UBL started Uttara Consumer Credit scheme in 1996. This scheme provides financial assistance to people for purchasing Motor Bike, Motor car, Refrigerator, Air cooler, Personal computer and many more consumer goods. Personal loan is available for salaried officers to meet their emergency needs like marriage of self or dependent, medical expenses of self or dependent or educational expenses. This program doesn't ask for a security even. Building repair loan is sanctioned for those having buildings of their own. With reasonable interest rate UBL provides this loan to a deserving candidate. People doing small businesses often suffer from inadequacy of fund. They have almost no source of finance. UBL comes forward with sufficient fund for them. Other Products and Services: This bank up date itself everyday with modern world and provides modern banking services like online banking, Automated teller machine and card to its clients. Uttara Bank offers locker service for its clients and all major branches are ready with lockers at reasonable charge. Bank also provides several of service and promises to upgrade their products and services for clients.

UBL Networks

Corporate Offices (Corporate Branch & Local Office): 2

Regional Office: 12

Worldwide Affiliates: 600

Total Branches (Including Corporate Branch & Local Office): 222

Authorized Dealer Branches: 38

Treasury & Dealing Room: 1

Training Institute: 1

Man Power: 3562

DIFFERENT WINGS:

Name of the Division	Affiliated Departments
Human Resources Division	Personnel Department Disciplinary Department Test Key Department Research & Planning Department Risk Management Department
Central Accounts Division	Accounts Department Reconciliation Department
Credit Division	Approval Department Admin. & Monitoring Department Lease Finance Department Recovery Department
Internal Control & Compliance Division	Audit & Inspection Department Monitoring Department Compliance Department
Banking Control & Common Services Division	Anti-Money Laundering Department Branches Operation Department Business Promotion Department Green Banking Department Public Relations Department
Board & Share Division	Board Department Share Department

International Division	Correspondence Banking Department Remittance Department Trade Services Department
Treasury Division	Front Office (Dealing Room) Back Office Asset & Liability Management Department
Establishment Division	General Services Department Transport Department Stationery & Records Department Engineering Department
Information & Communication Technology (lCT) Division	MIS Department Development & Support Department Card Department
Corporate Banking Division	Credit Marketing Department Credit Business Development Department

Regional Offices

Dhaka Central Zone	Dhaka North Zone
Dhaka South Zone	Narayanganj Zone
Mymensing Zone	Chittagong Zone
Sylhet Zone	Bogra Zone
Rajshahi Zone	Khulna Zone
Barishal Zone	Comilla Zone

Highlights of Uttara Bank Limited

UTTARA BANK LIMITED

Highlights on the overall activities of the Bank for the year ended 2013 and 2012

Sl. No.	Particulars	2013 Taka	2012 Taka	Change in %
1	Paid-up-Capital	3,637,093,980	3,306,449,080	10
2	Total Capital (Teir -I+II)	10,203,847,785	9,300,594,902	10
3	Capital surplus/(Deficit)	2,008,647,785	1,781,934,902	13
4	Total Assets	132,385,487,918	123,790,627,973	7
5	Total Deposits	111,300,124,941	93,658,586,510	19
6	Total Loans & Advances	64,829,765,851	61,328,563,493	6
7	Total Contingent Liabilities	18,775,861,815	12,005,317,556	56
8	Advance/ Deposit Ratio	0.58:1	0.65:1	-11
9	Percentage of Classified Loans against total Loans & Advances	8.04%	8.39%	-4
10	Profit after tax & provision	1,310,370,278	1,236,356,336	6
11	Amount of classified loan during current year	3,476,300,000	3,393,000,000	2
12	Provision kept against classified loans	1,419,491,911	1,803,533,437	-21
13	Provision surplus /(deficit)	61,829,477	62,648,745	-1
14	Cost of Fund (%)	7.78%	7.23%	8
15	Interest earning Assets	106,790,364,097	98,677,618,328	8
16	Non-interest earning Assets	25,595,123,821	25,113,009,645	2
17	Return on Investment (ROI) %	9.72%	8.85%	10
18	Return on Assets (ROA)%	0.99%	1.0%	-1
19	Income from Investment	4,447,142,890	3,716,097,423	20
20	Earning per Share (EPS)	3.60	3.40	6
21	Consolidated Earning per Share (CEPS)	3.63	3.42	6
22	Market value per share (DSE)	31.10	38.10	-18
23	Price Earning Ratio (Times)	8.63	10.19	-15
24	Net Assets value per share	29.36	29.63	-1

ABOUT JOB:

Name & Description of The Job:

The name of the organization where I have done my internship was Uttara Bank Limited. My job was at Gulshan Branch of the bank which is situated at Landmark Shopping Centre(1st Floor) ,12-14, Gulshan North C/A Gulshan-2, Dhaka, Bangladesh.

Job Description

As part of the Internship program of Bachelor of Business Administration course requirement, I got the opportunity to join Uttara Bank Limited for the period of 3 months starting from September 08, 2014 to December 07, 2014. During internship, one needs to obey the rules and regulation of the organization, do the daily schedule activities, and any other the jobs assigned by the supervisor. During the internship program, from September 08, 2014 to December 07, 2014; I worked in General Banking. In General Banking I had provided day to day services like sort the data, written pay order, clearing ,transfer scroll, bank cash scroll, account department (arranging voucher), account opening (general) to the customers.

Some Aspects of My Job:

As it's a bank, each and every activities must be recorded and every work must be perfectly done. I had do everything very carefully because I was told that whatever I do, is related with money. All the activities were associated me with area of the study.

Observation and Recommendation:

During the internship period I have had some interesting observations. One of them is, before and after doing each task every employee reports to the second officer(rank after the branch manager) of the branch. Another observation is, the banks online facilities have just started and they have lot of issues with this to be fixed.

PROJECT:

Summery:

It is very important to have a practical application of the knowledge acquired from any academic course of the study. Because only a lot of theoretical knowledge will become fruitless if is not applied in the practical life. So I need proper application of my knowledge to get some benefit from my theoretical knowledge to make it more fruitful. Such an application can be possible through internship.

The internship program exercise a significant importance as it enables a student to familiar with the practical business activities. The student work closing with the people of an organization and learn about the function of that organization. These programs enable a student to develop his/her analytical skills and scholastic aptitude.

As part of the Internship program of Bachelor of Business Administration course requirement, I got opportunity of doing my internship in Uttara Bank Limited for the period of three months starting from September 08, 2014 to December 07, 2014. During my intern period in the Uttara Bank Limited, Gulshan Branch, I worked under general banking departments of the bank. I worked under the supervision of Ms. Mahfuza huq (General Banking Incharge, Gulshan Branch) and her assistance and guidance in completing this report.

My project was “An Analysis of Financial Performance e and General Banking Activities of Uttara Bank Limited”, which was assigned by my internship supervisor Mr. Riyashad Ahmed, Assistant Professor, BRAC Business School; BRAC University. I had chosen this topic A company’s financial statement analysis provides various financial information that investors and creditors use to evaluate a company’s financial performance.

Objective:

The writing of this report contains two objectives: General objective and Specific objective.

General Objective: The general objective of this report is to complete the internship program. As per requirement of BBA program of BRAC University, a student need to work in a business organization for three months to acquire practical knowledge about real business operations of a company.

Specific objectives: The specific objectives of this report are to analyze the financial performance as well as general banking activities of Uttara Bank Limited. To complete this report requires the internee to understand the facts that a real organization faces in the practical world. Thus, specific objectives also include relating the theoretical knowledge to the practical field. A student should be able to extract the gist of any events that might relate to his/her context. This ability helps the students to increase their quality and effectiveness. Thus, as a final word, specific objectives of this report include how to collect, analyze and interpret data and draw relevant recommendations about any event which will prove the eligibility of an BBA student.

Scope Of The Report:

This report contains the analysis of financial performance along with general banking activities of Uttara Bank Ltd. The time frame is set on the last five fiscal years. The analysis includes the horizontal (trend) analysis and ratio analysis on its own performance. Findings and relevant recommendations are made based on that analysis. For avoiding the complexity, selected performance variables are taken into consideration while analyze the performance. Sole performance analysis of the branch is avoided due to unavailability of data.

Methodology:

The study requires a systematic procedure from selection of the topic to preparation of the final report. To perform the study, the data sources were to be identified and collected, to be classified, analyzed, interpreted and presented in a systematic manner and key points were to be found out. The overall process of methodology has been given as below.

- **Selection of the topic**: The topic of the study was assigned by the honorable supervisors. While assigning the topic necessary recommendations and suggestions were provided by my honorable supervisor to make this internship report a well organized and perfect one.

- **Identifying data sources**: Essential data sources, both primary and secondary data source, were identified that would be needed to carry on the study and complete this report.

Information collected to furnish this report is both from primary and secondary sources. But mainly I have focused on secondary data.

Primary Sources of Data:

- Face to face conversation with the respective officers of the banks
- Practical experience gained by visiting different desks during internship period
- Face to face conversation with the clients
- Take Interview

Secondary Sources of Data:

- Annual Reports of Uttara Bank Limited
- Different circular issued by the Head Office and Bangladesh Bank
- Relevant papers
- Official Records of Uttara Bank Limited
- Official web site of the Uttara Bank Ltd
- Prior research repo

- **Data Collection**: Primary data were collected through direct and face to face interview of the different personnel of the Uttara Bank Limited, Gulshan Branch.

- **Classification, analysis, interpretations and presentation of data:** Some arithmetic and graphical tools are used in this report for analyzing the collected data and to classifying those to interpret them in a clear and understandable manner.

- **Findings of the study**: The collected data were pointed out and shown as findings. Few recommendations are also made for improvement of the current situation.

- **Final report preparation**: On the basis of the suggestions of my honorable faculty some corrections were made to present the paper in this form.

Limitations:

After completing the institutional experience, practical performance in real life becomes difficult. So, my lack of experience greatly influenced in preparing this report.

Besides, I have to face some other limitations as follows:

- Interns report is one kind of research work. Research work requires huge time. I had to keep that and mind and limit my research to some extent.
- The bank personnel and officials were sometimes very busy with their occupational activities. Hence it was little bit difficult for them to help within their high schedule.
- Unwilling to provide data because of confidentially.
- It is too much difficult to comment and suggest based on only the annual report and information supplied by the organization.

Horizontal Analysis:

A company's financial statements for a single accounting period can reveal important information about its performance and financial health. But comparing the financial statements of more than one period can provide better context and help identify any changes that may signal strengths or weaknesses. We can compare financial statements for more than one period by using horizontal analysis. Horizontal analysis, also called "trend analysis," is used to discover trends in the earnings, assets and liabilities of a company over the course of several years. With horizontal analysis, we compare the amount changes and the percent change of each item in a financial statement for two consecutive periods. A financial statement showing horizontal analysis of two consecutive periods is called a comparative financial statement.

Horizontal Analysis of Balance Sheet

In this horizontal analysis of Balance sheet, here all the particulars from the FY2009-FY2013 have shown by the amount, increase or decrease in the amount and also in the percentage. To do so, I have assumed the FY2009 as a base year. For the purpose of calculation, here I have shown all the data in million. The horizontal analysis of Balance Sheet is given bellow as a table:

Horizontal Analysis of Balance Sheet

Particulars	2013	Increase or (Decrease) During		2012	Increase or (Decrease) During		2011	Increase or (Decrease) During		2010	Increase or (Decrease) During		2009
		Amount	Percentage %		Amount	Percentage %		Amount	Percentage %		Amount	Percentage %	
PROPERTY & ASSETS													
Cash:	8,775.08	3,426.92	64.08	8,522.61	3,174.45	59.36	6,770.22	1,422.06	26.59	6,636.97	1,288.81	24.10	5,348.16
Balance with other Banks and financial institutions:	1,419.78	1,133.82	396.50	693.73	407.77	142.60	5,366.01	5,080.05	1776.49	429.88	143.92	50.33	285.96
Investment:	45,749.47	23,246.99	103.31	41,998.23	19,495.75	86.64	22,894.75	392.27	1.74	18,591.13	-3,911.35	-17.38	22,502.48
Loans and Advances:	64,829.77	25,378.41 0.00	64.33	61,328.56	21,877.20	55.45	54,010.29	14,558.93	36.90	48,672.69	9,221.33	23.37	39,451.36
Fixed assets including land, building furniture’s	3,204.27	2,115.85	194.40	2,843.36	1,754.94	161.24	2,762.23	1,673.81	153.78	2,798.14	1,709.72	157.08	1,088.42
Other Assets	7,456.27	7,175.61	2556.69	8,030.32	7,749.66	2761.23	5,520.85	5,240.19	1867.10	4,228.82	3,948.16	1406.74	280.66
Total Assets	132,110.04	60,164.04	83.62	123,693.80	51,747.80	71.93	97,417.93	25,471.93	35.40	81,451.82	9,505.82	13.21	71,946.00
LIABILITIES AND CAPITAL													
Deposits and other accounts:	110,989.82	51,602.56	86.89	93,541.40	34,154.14	57.51	72,152.38	12,765.12	21.49	65,868.03	6,480.77	10.91	59,387.26
Other liabilities	10,324.45	5,149.08	99.49	10,673.42	5,498.05	106.23	8,402.19	3,226.82	62.35	6,766.08	1,590.71	30.74	5,175.37
Total Liabilities	121,408.90	55,669.85	84.68	113,884.25	48,145.20	73.24	87,783.90	22,044.85	33.53	72,840.98	7,101.93	10.80	65,739.05
Total Share Holders' Equity	10,701.10	4,494.15	72.41	9,809.54	3,602.59	58.04	9,634.03	3,427.08	55.21	8,610.84	2,403.89	38.73	6,206.95
Total Liabilities and Share Holders' Equity	132,110.04	60,164.04	83.62	123,693.80	51,747.80	71.93	97,417.93	25,471.93	35.40	81,541.82	9,595.82	13.34	71,946

Graphical Presentation & Discussion of Cash:

Cash

Particulars	**Year (Taka in Million)**					
	2009	**2010**	**2011**	**2012**	**2013**	**Average**
Cash	5,348.16	5,348.16	5,348.16	8,522.61	8,775.08	6,668.43
Increase or Decrease		1,288.81	1,422.06	3174.45	3426.92	2,328.06
Growth		24%	27%	59%	64%	44%

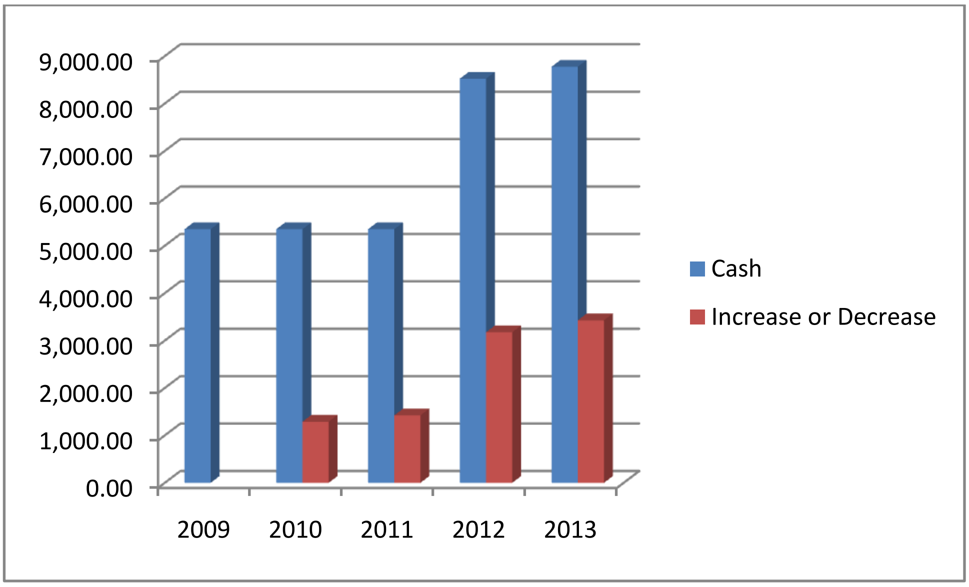


Figure: Cash (Amount in Million)

During the five years (2009-2013) of study the total growth of cash of Uttara Bank Limited were on average 44%. Here, total cash ranges from 5,348.16 to 8,775.08 million maintaining Tk. 6,668.43 million on an average per year. Moreover, significant changes have occurred in cash amount in each year. As here, FY2009 is the base year, so the changes in amount have been increased from FY2010 to FY2013. In FY2013 the highest increased in cash amount have been occurred compared with the other FY but in FY 2009 the lowest increased in cash amount. Only remaining FY 2009, it has been clear that there is an increasing trend in the changes of cash. So, with the cash or liquidity the bank will be able to make payments. In addition, each FY the percentage change of cash is increasing. It is very clear that an increasing upward trend is there from FY 2010 to FY 2013. Amount is increasing which means current assets is also increasing in each of the year.

Graphical Presentation & Discussion of Investment:

Investment

Particulars	**Year (Taka in Million)**					
	2009	**2010**	**2011**	**2012**	**2013**	**Average**
Investment	22,502.48	18,591.13	22,894.75	41,998.23	45,749.47	30,347
Increase or Decrease		-3911.35	392.27	19,495.75	23,246.99	9,806
Growth		-17%	2%	87%	103%	44%

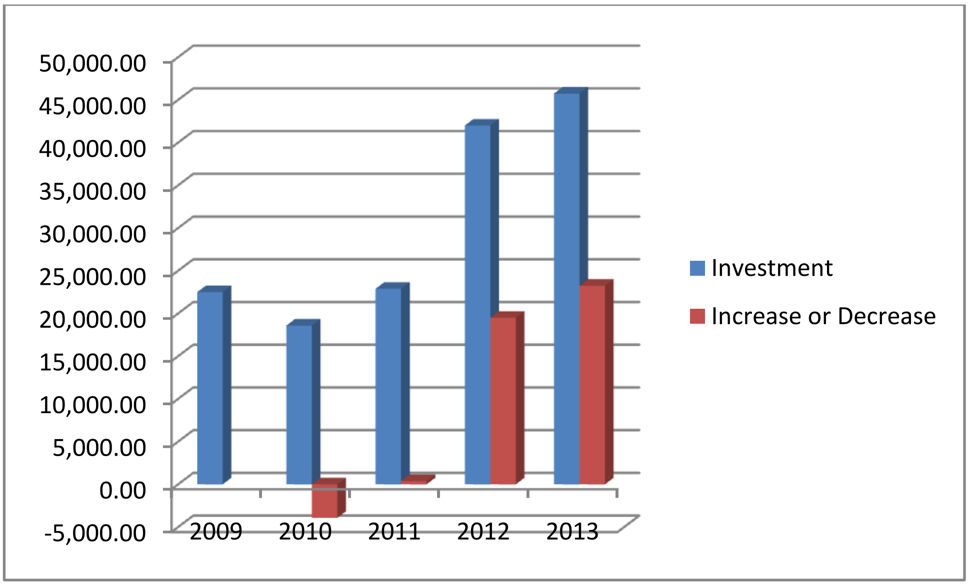


Figure: Investment (Amount in Million)

During the five years (2009-2013) of study the total growth of investment of Uttara Bank Limited were on average 44%. Here, Investment ranges from 22,502.48 to 45,749.47 million maintaining Tk. 30,347 million on an average per year. Moreover, significant changes have occurred in investment in each year. We can see that in FY2010 we got negative investment picture here. here, FY2009 is the base year, so the changes in investment have been increased from FY2011 to FY2013. In FY2013 the highest increased in investment have been occurred compared with the other FY but in FY 2010 the highest decreased in investment. In addition, each FY the percentage change of investment is increasing only FY 2010 percentage changes of investment slightly decrease. It is very clear that an increasing upward trend is there from FY 2011 to FY 2013. So, in each year bank's investment is increasing which makes their revenue more prosperous.

Graphical Presentation & Discussion of Loans & Advances:

Loans & Advances

Particulars	**Year (Taka in Million)**					
	2009	**2010**	**2011**	**2012**	**2013**	**Average**
Loans & Advances	39,451.36	48,672.69	54,010.29	61,328.56	64,829.77	53,658.53
Increase or Decrease		9221.33	14,558.93	21,877.20	25,378.41	17758.97
Growth		23%	37%	55%	64%	45%

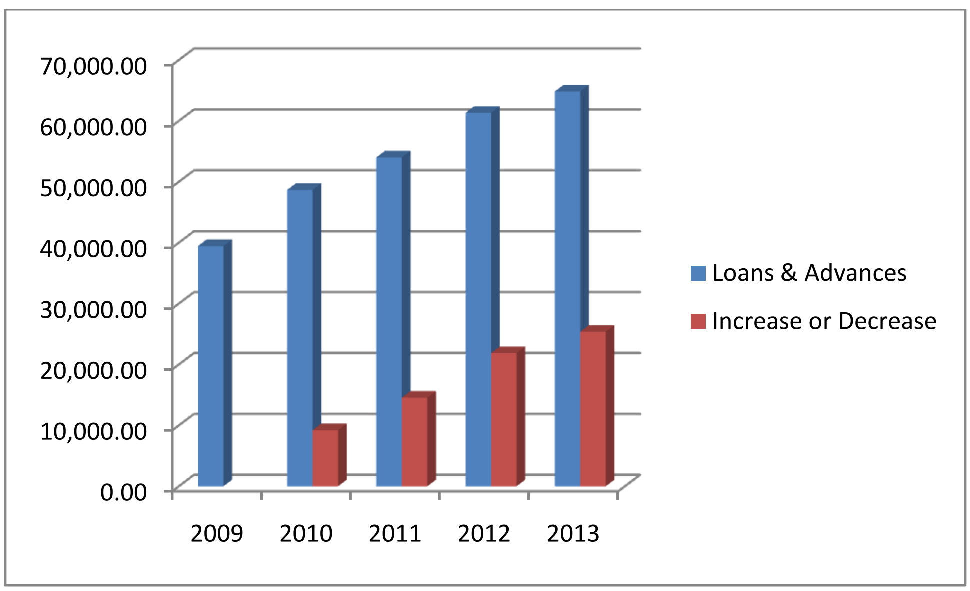


Figure: Loans and Advances (Amount in Million)

During the five years (2009-2013) of study the total growth of loans and advances of Uttara Bank Limited were on average 45%. Loans and advances ranges from 39,451.36

to 64,829.77 million maintaining Tk. 53,658.53 million on an average per year. Moreover, significant changes have occurred in loans and advances in each year. As here, FY2009 is the base year, so the changes in loans and advances have been increased from FY2010 to FY2013. It has been clear that there is an increasing trend in the changes of loans and advances. In FY2013 the highest increased in Loans and Advances have been occurred compared with the other FY. In addition, each FY the percentage change of loans and advances is increasing. It is very clear that an increasing upward trend is there from FY 2010 to FY 2013. So, in each year bank's loans and advances is increasing which makes their investment capability is adequate.

Graphical Presentation & Discussion of Fixed Assets:

Fixed Assets

Particulars	**Year (Taka in Million)**					
	2009	**2010**	**2011**	**2012**	**2013**	**Average**
Fixed Assets	1,088.42	2,798.14	2,762.23	2,843.36	3,204.27	2,539.28
Increase or Decrease		1709.72	1673.81	1,754.94	2,115.85	1813.58
Growth		157%	153%	161%	194%	166%

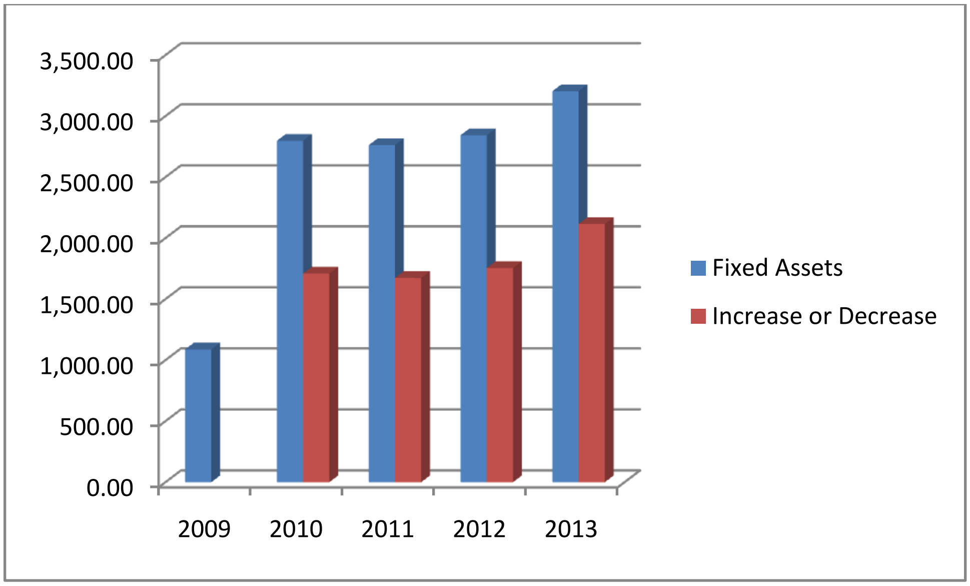


Figure: Fixed Assets (Amount in Million)

During the five years (2009-2013) of study the total growth of fixed assets of Uttara Bank Limited were on average 166%. Total cash ranges from 1,088.42 to 3,204.27 million maintaining Tk. 2,539.28 million on an average per year. Moreover, significant changes have occurred in fixed assets in each year. As here, FY2009 is the base year, so the changes in fixed assets have been increased from FY2010 to FY2013. In FY2013 the highest increased in fixed assets have been occurred compared with the other FY but in FY 2011, the changes in fixed assets slightly decline compared to FY 2010. Only reaming FY 2011, it has been clear that there is an increasing trend in the changes of fixed assets. In addition, the percentage change of fixed assets is increasing each year but we observed a little decrease in 2010.

Graphical Presentation & Discussion of Total Assets:

Total Assets

Particulars	**Year (Taka in Million)**					
	2009	**2010**	**2011**	**2012**	**2013**	**Average**
Total Assets	71,946.00	81,451.82	97,417.93	123,693.80	132,110.04	101,323.92
Increase or Decrease		9,505.82	25,471.93	51,747.80	60,164.04	36,722.40
Growth		13%	35%	72%	84%	51%

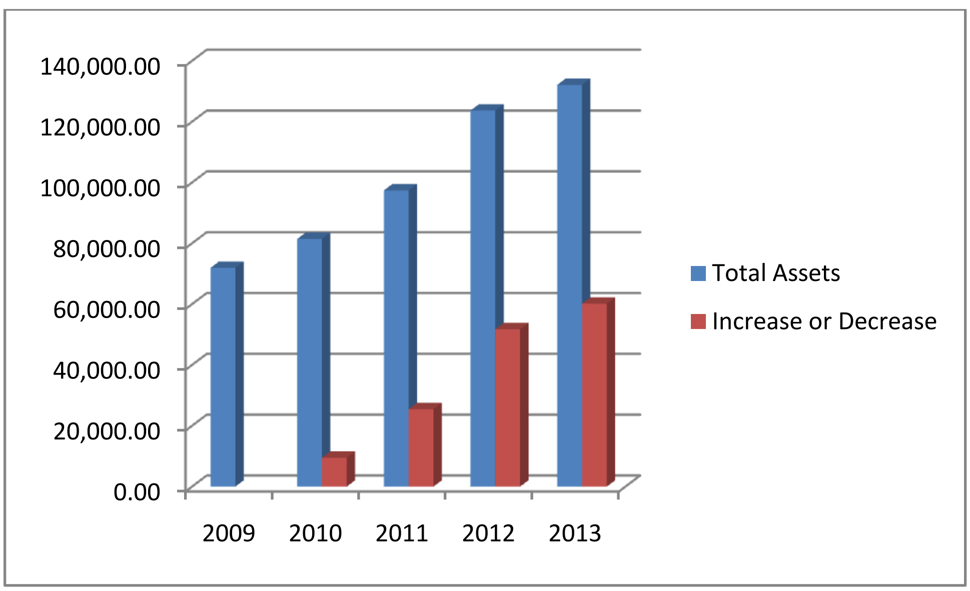


Figure: Total Assets (Amount in Million)

During the five years (2009-2013) of study the total growth of total assets of Uttara Bank Limited were on average 51%. Total assets ranges from 71,946.00 to 132,110.04 million maintaining Tk. 101,323.92 million on an average per year. Moreover, significant changes have occurred in total assets in each year. As here, FY2009 is the base year, so the changes in total assets have been increased from FY2010 to FY2013. It has been clear that there is an increasing trend in the changes of total assets. In FY2013 the highest increased in total assets have been occurred compared with the other FY. In addition, each FY the percentage change of total assets is increasing. It is very clear that an increasing upward trend is there from FY 2010 to FY 2013. So, in each year bank's total assets is increasing which makes their loan repayment capability is adequate.

Graphical Presentation & Discussion of Total Liabilities:

Total Liabilities

Particulars	**Year (Taka in Million)**					
	2009	**2010**	**2011**	**2012**	**2013**	**Average**
Total Liabilities	65,739.05	72,840.98	87,783.90	113,884.25	121,408.90	92,331.42
Increase or Decrease		7,101.93	22,044.85	48,145.20	55,669.85	33,240.46
Growth		11%	34%	73%	85%	51%

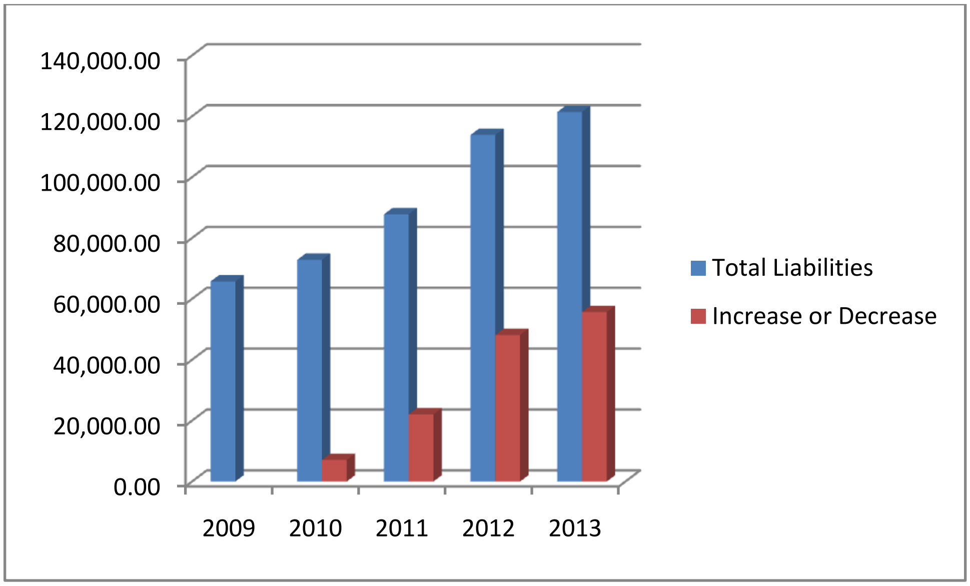


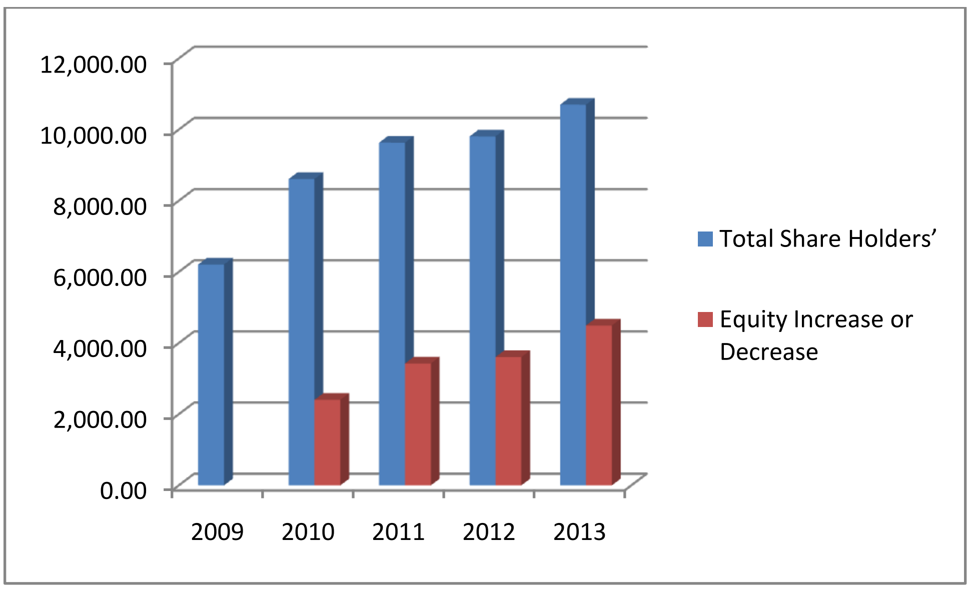
Figure: Total Liabilities (Amount in Million)

During the five years (2009-2013) of study the total growth of total liabilities of Uttara Bank Limited were on average 51%. Total liabilities ranges from 65,739.05 to 121,408.90 million maintaining Tk. 92,331.42 million on an average per year. Moreover, significant changes have occurred in total liabilities in each year. As here, FY2009 is the base year, so the changes in total liabilities have been increased from FY2010 to FY2013. It has been clear that there is an increasing trend in the changes of total liabilities. In FY2013 the highest increased in total liabilities have been occurred compared with the other FY. In addition, each FY the percentage change of total liabilities is increasing. It is very clear that an increasing upward trend is there from FY 2010 to FY 2013. So, in each year bank’s total liabilities is increasing which makes their lending capability is adequate.

Graphical Presentation & Discussion of Total Share Holders' Equity:

Total Shareholders' Equity

Particulars	Year (Taka in Million)					
	2009	**2010**	**2011**	**2012**	**2013**	**Average**
Total Share Holders' Equity	6,206.95	8,610.84	9,634.03	9,809.54	10,701.10	8,992.49
Increase or Decrease		2,403.89	3,427.08	3,605.59	4,494.15	3,482.68
Growth		39%	55%	58%	72%	56%



During the five years (2007-2011) of study the total growth of total share holders' equity of Uttara Bank Limited were on average 56%. Here, total share holders' equity ranges from 6,206.95 to 10,701.10 million maintaining Tk. 8,992.49 million on an average per year. Moreover, significant changes have occurred in total share holders' equity in each year. As here, FY2009 is the base year, so the changes in total share holders' equity have been increased from FY2010 to FY2013. It has been clear that there is an increasing trend in the changes of total share holders' equity. In FY2013 the highest increased in total share holders' equity has been occurred compared with the other FY. In addition, each FY the percentage change of total share holders' equity is increasing. It is very clear that an increasing upward trend is there from FY 2010 to FY 2013. So, in each year bank's total share holders' equity is increasing which makes their value of share holders' is adequate.

Graphical Presentation & Discussion of Total Liabilities & Share Holders' Equity:

Total Liability & Shareholders' Equity

Particulars	**Year (Taka in Million)**					
	2009	**2010**	**2011**	**2012**	**2013**	**Average**
Total Liabilities & Share Holders' Equity	71,946.00	81,541.82	97,417.93	123,693.80	132,110.04	101,341.92
Increase or Decrease		9,595.82	25,471.93	51,747.80	60,164.04	36,744.90
Growth		13%	35%	72%	84%	51%

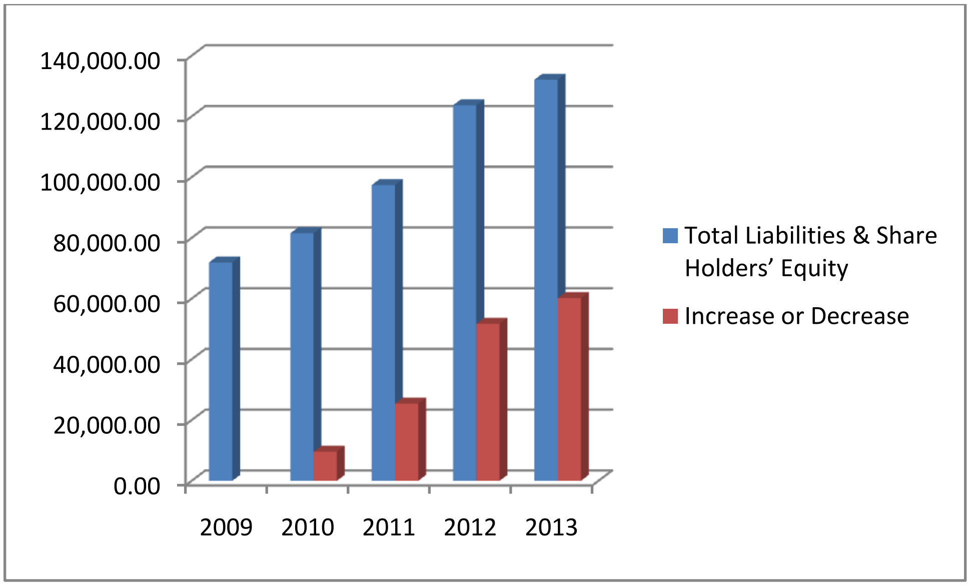


Figure: Total Liabilities and Share Holders’ Equity (Amount in Million)

During the five years (2009-2013) of study the total growth of total liabilities and share holders’ equity of Uttara Bank Limited were on average 51%.In, total share holders’ equity ranges from 71,946.00 to 132,110.04 million maintaining Tk. 101,341.92 million on an average per year. Moreover, significant changes have occurred in total liabilities and share holders’ equity in each year. As here, FY2009 is the base year, so the changes in total liabilities and share holders’ equity have been increased from FY2010 to FY2013. It has been clear that there is an increasing trend in the changes of total liabilities and share holders’ equity. In FY2013 the highest increased in total liabilities and share holders’ equity has been occurred compared with the other FY. In addition, each FY the percentage change of total share holders’ equity is increasing. It is very clear that an increasing upward trend is there from FY 2010 to FY 2013. So, in each year bank’s total liabilities and share holders’ equity is increasing which makes their lending capability as well as value of share holders’ is adequate.

RATION ANALYSIS:

A bank's balance sheet and profit and loss account are valuable information sources for identifying risk taking and assessing risk management effectiveness. Although the taka amounts found on these statements provide valuable insights into the performance and condition of a bank, financial analysts, bankers and bank supervisors typically use data from them to develop financial ratios to evaluate bank performance. This is done to provide perspective and facilitate making comparisons. There are literally hundreds useful financial ratios we can use to evaluate bank performance. However, in most instances, directors only need a few basic ratios to identify fundamental performance issues and help them formulate questions regarding any underlying problems and asking management's plans for correcting them. This section will discuss some selected ratios from various perspectives. From this various perspective Ratio Analysis can be dividing into five categories. These five categories are as follows:

1) Liquidity Ratio:

- Current Ratio
- Quick Ratio
- Working Capital
- Cash Conversion Cycle

2) Assets Management Ratio:

- Inventory Tunover Ratio
- Days In Inventory
- Total Assets Turnover Ratio
- Days Sale Outstanding
- Average Payment Period

3) Debt Management Ratio

- Debt Ratio
- Times Interest Earn

4) Profitability Ratio:

- Gross Profit Margin
- Operation Profit Margin
- Net Profit Margin
- Basic Earning Power
- Return on Assets
- Return on Equity

5) Stock Market Ratio:

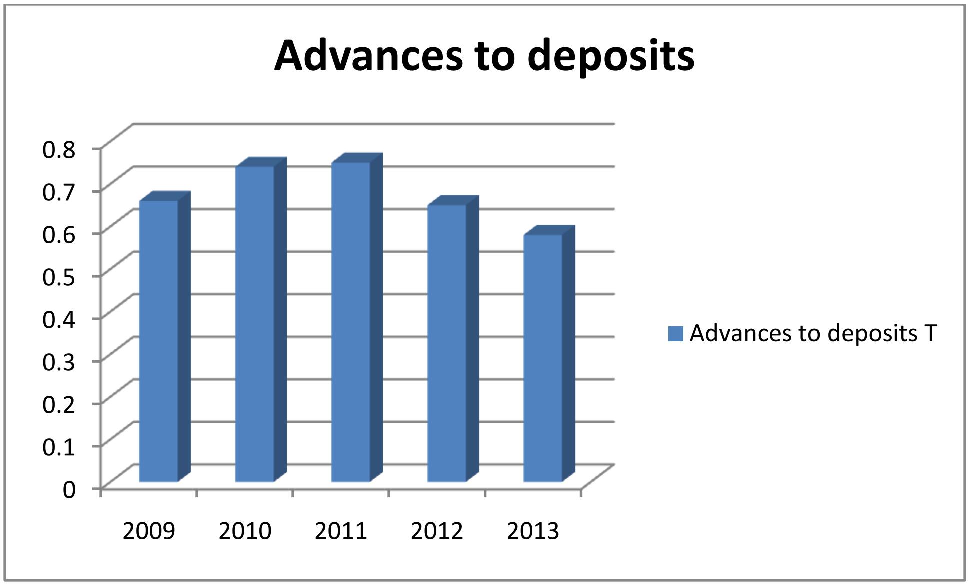
- Earning Per Share

Following the instructions of the supervisor, some important ratios are analyzed and showed below:

Advances to Deposits:

Advance to Deposit (ATD) ratio is the most commonly used liquidity ratios of a bank. A low ratio of ATD indicates excess liquidity, and potentially low profits, compared to other banks. A high ATD ratio presents the risk that some loans may have to be sold at a loss to meet depositors' claims. The ATD ratios of Uttara Bank Limited are given bellow:

			Advances to deposits (Times)		
Particulars			**Year**		
	2009	**2010**	**2011**	**2012**	**2013**
Advances to deposits T	0.66	0.74	0.75	0.65	0.58

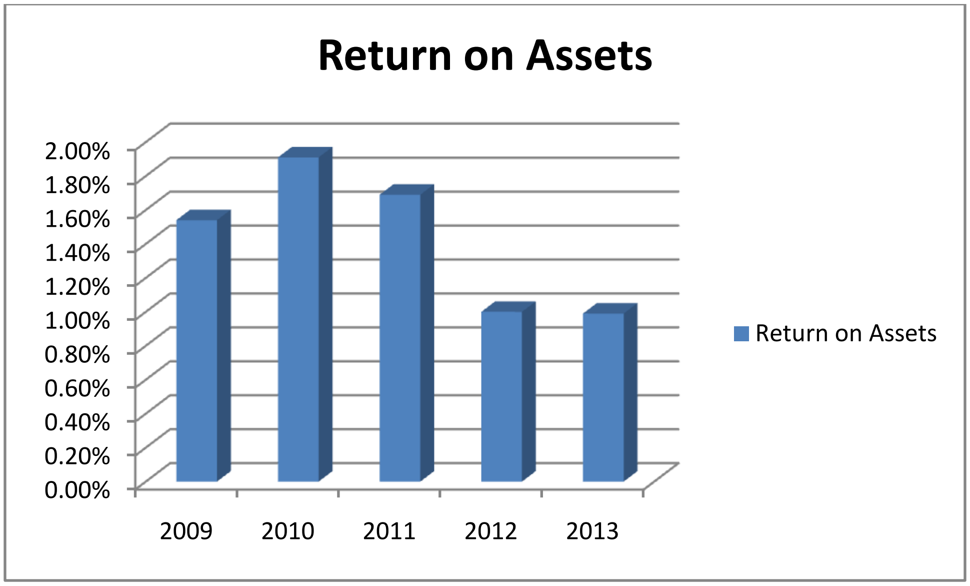


The bank's ATD ratio increases from FY2010 to FY 2011 and in FY2012 and 2013 ATD ratio slightly fall. The highest ATD ratio was in FY2011 which surely helps to higher risks of loan losses but it also increases profits in that period.

Return on Assets:

Return on Assets (ROA) ratio is very important tools for measuring the profitability of a bank. The greater ROA ratio is better for the bank. The ROA ratios of Uttara Bank Limited are given bellow:

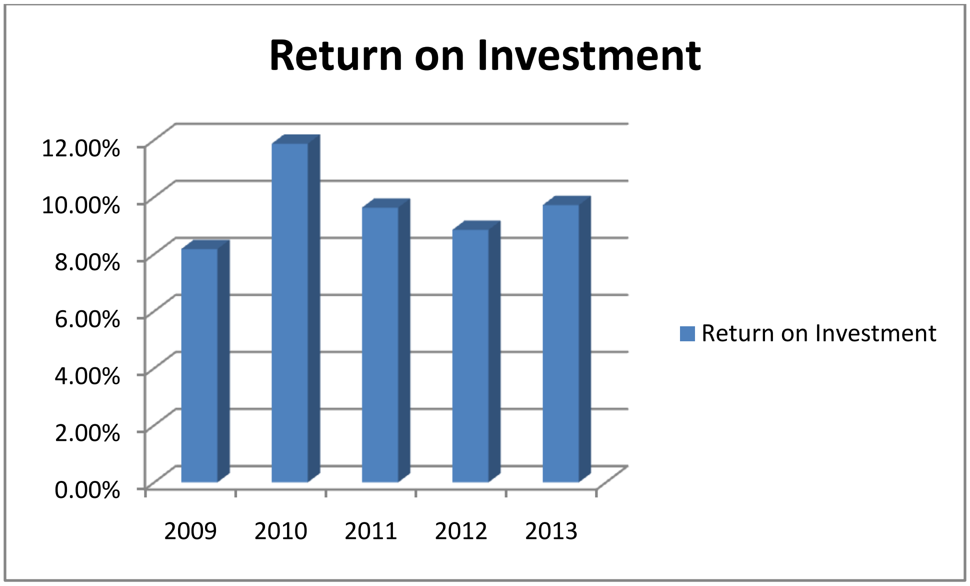
Particulars	Return on Assets Year				
	2009	**2010**	**2011**	**2012**	**2013**
Return on Assets	1.54%	1.91%	1.69%	1.00%	0.99%



The ROA ratio of UBL was increased in FY2010 (1.91%) and then it kept decreasing from FY 2011 (1.69%) which is bad sign for a bank. So, we can observe that ROA ratios were fluctuating. The highest ROA ratio was 1.91% in FY2010 and lowest ROA ratio was 0.99% in FY2013.

Return on Investment:

Particulars			**Return on Investment Year**		
	2009	**2010**	**2011**	**2012**	**2013**
Return on Investment	8.18%	11.87%	9.63%	8.85%	9.72%

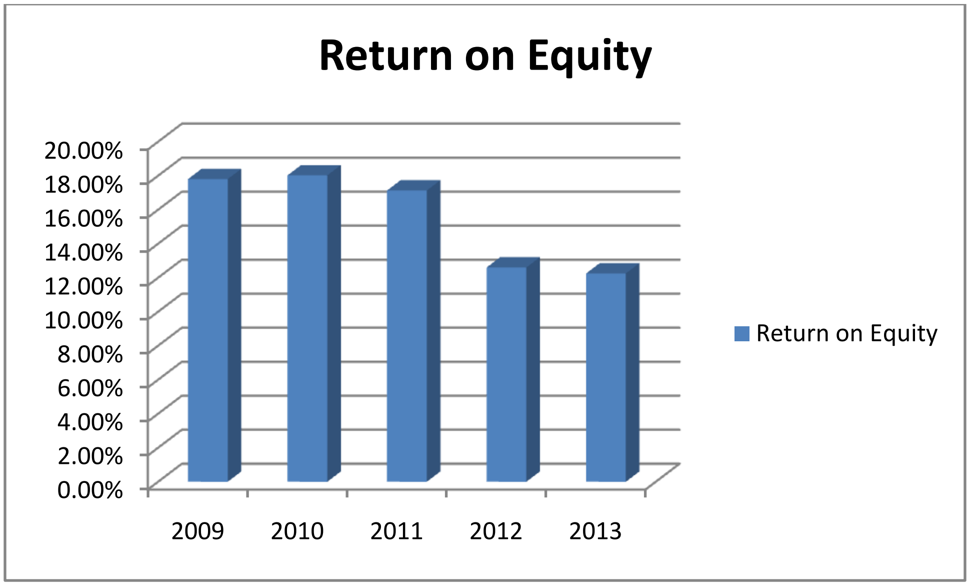


Return on investment (ROI) is very important for a bank's financial performance. Higher ROI is better and we can see that ROI of Uttara bank is fluctuating and highest was in FY 2013 9.72%.

Return on Equity:

Return on Equity (ROE) ratio is also very important tools for measuring the profitability of a bank. The greater ROE ratio is better for the bank. The ROE ratios of Uttara Bank Limited are given bellow:

Particulars	**Return on Equity Year**				
	2009	**2010**	**2011**	**2012**	**2013**
Return on Equity	17.80%	18.02%	17.13%	12.60%	12.25%

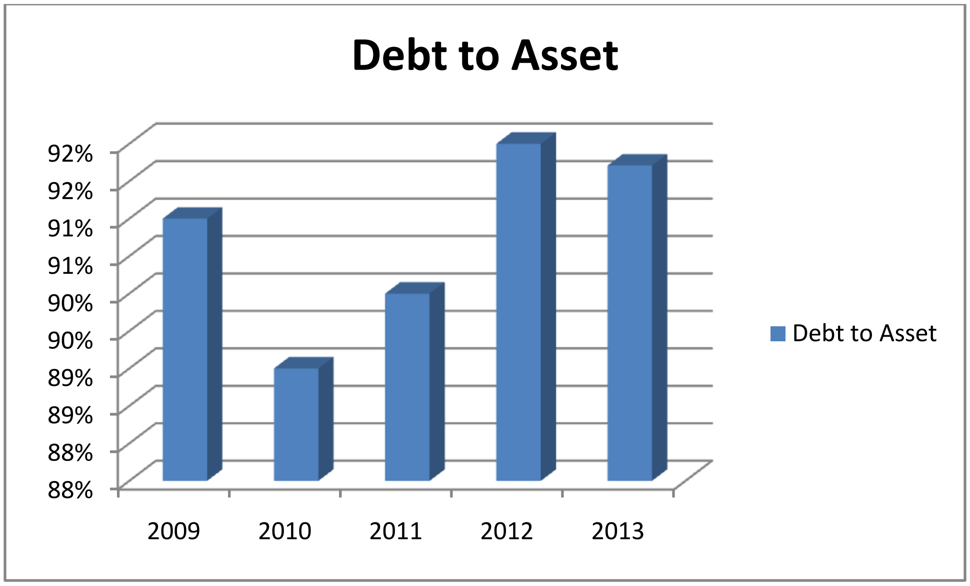


The ROE ratio of UBL is in fluctuating trend from FY2009 which stared significantly decrease from FY2011 (17.13%). The highest ROE ratio was 18.02% in FY2010 and lowest ROE ratio was 12.25% in FY2013

Debt to Assets:

Debt to Assets (DTA) is important tools for measuring the leverage of a bank. The higher portion of DTA, the greater is the degree of risk because creditors must be satisfied before in the bankruptcy. The lower ratio of DTA provides to mitigate of protection for the supplier of debt. The DTA ratios of Uttara Bank Limited are given bellow:

Particulars	**Debt to Asset Year**				
	2009	**2010**	**2011**	**2012**	**2013**
Debt to Asset	91%	89%	90%	92.00%	91.71%

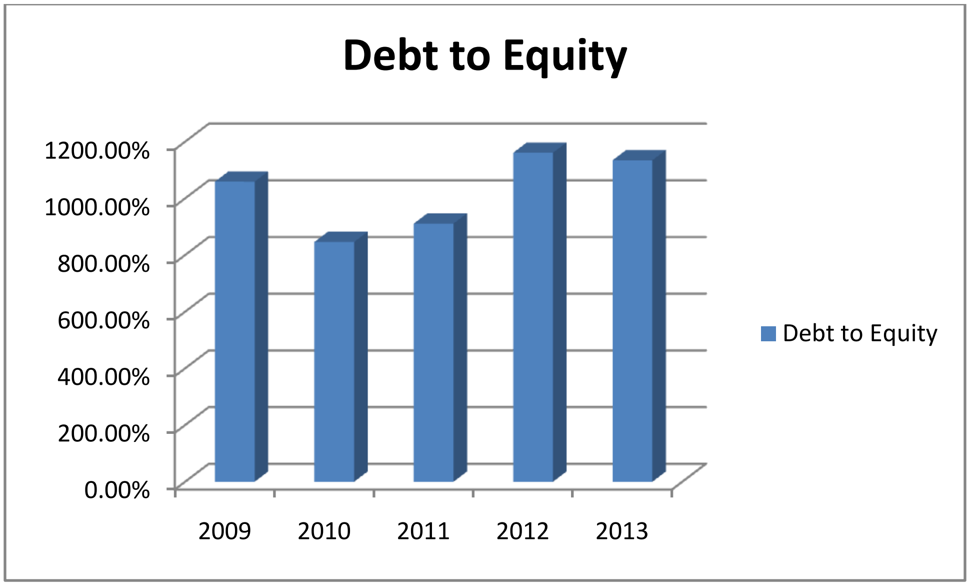


The DTA ratio of UBL is in fluctuating tren from but we can see that after FY2010 the ratio kept rising till FY2012 then slight fall in FY2013. The highest DTA ratio was 92% in FY2012 and lowest DTA ratio was 89% in FY2010.

Debt to Equity:

Debt to Equity (DTE) ratio is used for measuring the financial performance of a bank because usually the portion of debt of a bank is significantly higher than the portion of its equities. The DTE ratios of Uttara Bank Limited are given bellow:

Particulars	**Debt to Equity Year**				
	2009	**2010**	**2011**	**2012**	**2013**
Debt to Equity	1059.00%	846.00%	911.00%	1160.95%	1134.54%

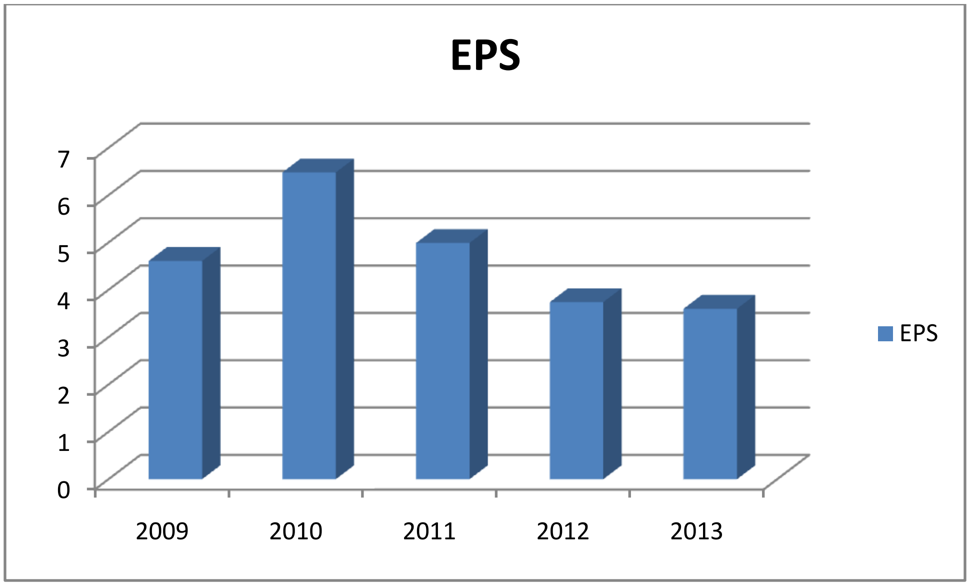


The DTE ratio of UBL went down in FY2010 then kept rising till FY2012 then again slightly fall in. The highest DTE ratio was in FY2012 (1160.95%) and lowest DTE ratio was in FY 2010 (846%).

Earning Per Share:

Earnings per share (EPS) are the company's profit allocated to each outstanding share of common stock. EPS serves as an indicator of a company's value for a market. The EPS ratios of Uttara Bank Limited are given bellow:

Particulars	**EPS Year**				
	2009	**2010**	**2011**	**2012**	**2013**
EPS	4.61	6.48	4.99	3.74	3.6

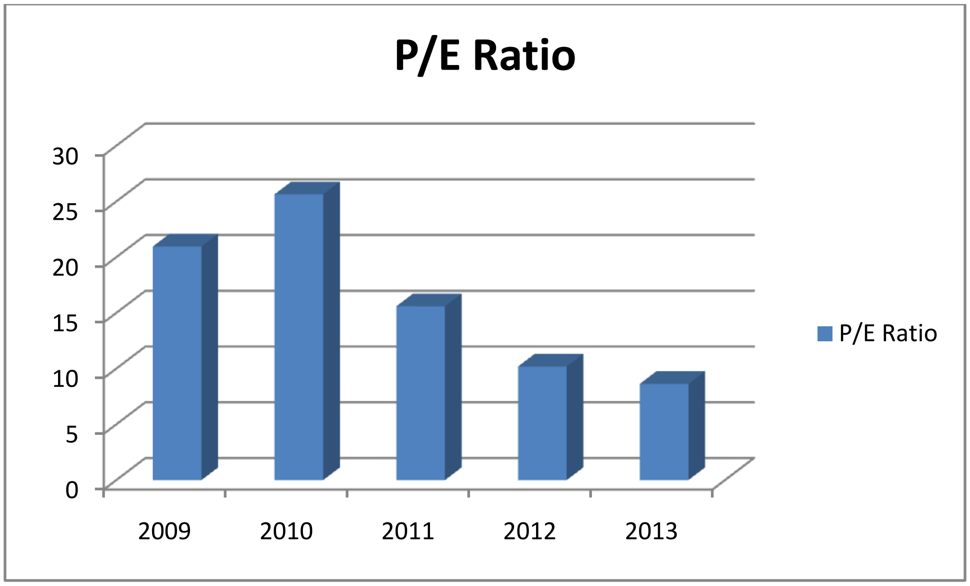


EPS ratio of UBL was increasing till FY2010 (6.48Tk.) then it was decreasing to. The highest EPS ratio was 142.56 taka per shre in FY2008 and the lowest EPS ratio was 6.48 taka per share in FY2010.

P/E Ratio:

The Price Earning (P/E) Ratio of a stock is a measure of the price paid for a share relative to the annual Earnings per Share. The price-to-earnings ratio is widely used valuation multiple used for measuring the relative valuation of companies. A higher P/E ratio means that investors are paying more for each unit of net income, so the stock is more expensive compared to one with a lower P/E ratio. The P/E ratios of Uttara Bank Limited are given bellow:

Particulars	**P/E Ration (Times) Year**				
	2009	**2010**	**2011**	**2012**	**2013**
P/E Ratio	20.96	25.64	15.59	10.19	8.63

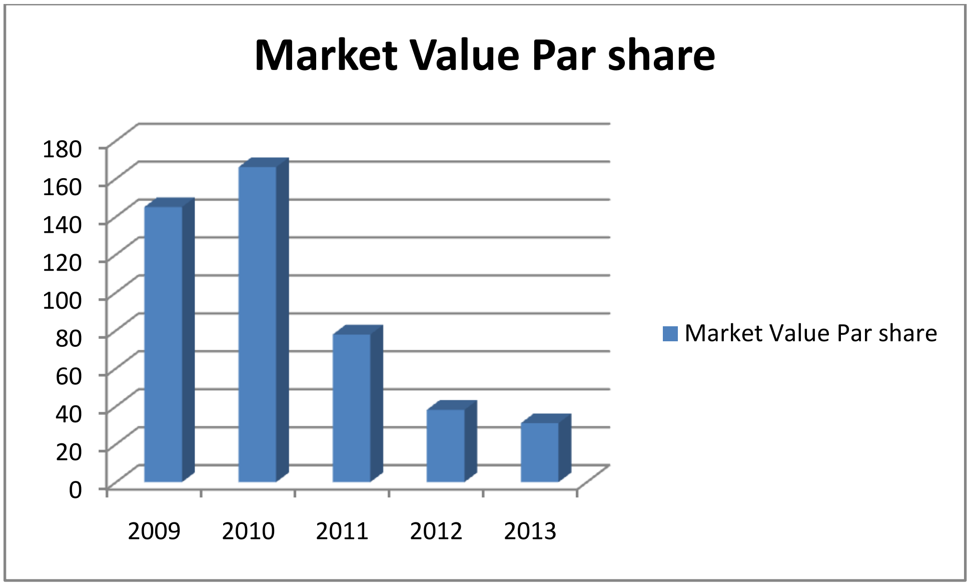


P/E ratio of UBL was continuously decreasing from FY2011. The highest P/E ratio was 25.64 times in FY2010 and the lowest P/E ratio was 8.63 times in FY2013.

Market Value Par Share:

Market Value per Share (MVPS) is defined as the company's assessed market value divided by the total number of shares held by stock owners in the company. The market value per share is a financial metric that investors use to determine whether or not to purchase a stock. The MVPS ratios of Uttara Bank Limited are given bellow:

Particulars	**Market Value Par share Year**				
	2009	**2010**	**2011**	**2012**	**2013**
Market Value Par share	145.03	166.07	77.8	38.1	31.1



MVPS ratio of UBL continuously decreases from FY2011 (77.80 Tk.). The highest MVPS ratio was 166.07 taka per share in FY2010 and the lowest MVPS ratio was 31.10 taka per share in FY2013.

FINDINGS

- UBL's property and assets is increasing year by year.
- Investment shows increasing trend.
- UBL's loans and advances is also increasing trend.
- Deposits and other account of UBL shows increasing trend.
- UBL's total liabilities and share holder's equity i s increasing year by year.
- UBL's operating expenses is increasing year by year .
- UBL's net interest income is increasing year by year.
- UBL's net profit is increasing year by year.
- Return on Assets (ROA) of UBL was not superior.
- UBL's market value per share is decreasing year by year.
- Insufficient usage of modern facility like communication technology.
- Little application of modern technology such as computer and internet.
- Poor condition of balance of payment.
- Lack of enthusiastic scheme for exporter and importer.

- Absence of attractive remuneration package.
- Network of corresponded banks is poor.
- Non-cooperation of government bodies.
- Lack of fair entrepreneur class.
- Knowledge of entrepreneur regarding foreign trade policy is limited.

RECOMMENDATIONS

There are few problems which need to be corrected by the management of the bank. Some necessary steps are recommended below on the basis of collected data, observation, expert officers' opinion and my knowledge and judgment.

- Horizontal analysis of total operating expense was increasing from FY2009 to FY2013 which was bad sign for a bank. The management of UBL should focus on slow down the increasing rate of total operating expense over the year by cutting down unnecessary costs.
- Horizontal analysis of total liabilities was increasing from FY2009 to FY2013 which was not superior for a bank. The management of UBL should focus on slow down the increasing rate of total liabilities.
- UBL should pay attention to reduce their operating expense to operating income ratio. This margin is categorized as unsatisfactory from FY2009 to FY2013. This ratio was increasing year by year which is bad sign for a bank. The bank may decrease this ratio either by increasing operating income by attracting more clients to invest or decreasing operating expense by making an optimum portfolio of investment which will reduce the overall expenses.
- Return on Assets (ROA) of UBL was not superior. ROA ratio was decreasing FY2010 to FY2013. UBL should pay attention to increase this ratio because higher ROA ratio indicated bank is running well.
- Introducing new marketing strategy to attract more clients, this will increase the total export and import business.
- Attractive incentive package for the exporter, this will help to increase the export and accordingly it will diminish the balance of payment gap of UBL.

- Effective training is very much essential for the foreign exchange officials so that they can easily deal with their valuable customers.
- Online Banking system is very important to maintain secure foreign exchange operation for UBL.
- Introduction of various incentives to increase remittance.
- Foreign exchange operation is more dynamic, less time-consuming and challenging job for a bank. Uttara Bank Ltd. should pay more attention to cope up with modern facility to face the challenges.
- In our country, financial problem is a great constraint to foreign trade and UBL is very mush conservative to post shipment finance. If the Bank takes a bit liberal position the exporter will easily come out from financial constraint.

CONCLUSION:

The finding in this report cannot be taken as a conclusion and it will be wrong to end here with such results. Because this study actually gives a simple picture and leaves room for further study in different areas of banking functions such as product of banks, productivity analysis, Data Environment analysis and more.

Banking sector is the chief financial intermediary in a country. It is a very challenging institution and in the age of globalization and free trade, the process and the system of running a Bank is changing. UBL already managed itself with this changing environment. The company strategies are clear and concise. The return is attractive for the bank. If the Bank goes this way, one can expect that in near future Uttara Bank Limited may become one of the top performers.

From the discussion it can be concluded that Uttara Bank Limited playing an important role in the economic development of the country and it has a prospect future to have a very good position in the Banking sector. To do this it should increase promotional activities to reach to the people easily as well as Uttara Bank Limited focus on major banking activities that may increase the bank ranking and financial performance position comparing with other banks. Such information assists the management of this bank in creating appropriate financial strategies for attaining the required planned financial performance.

The study provides bank managers with understanding of activities that would improve their bank's financial performance and foreign exchange operation. The results of this study imply that it might be necessary for the management of Uttara Bank Limited to take all required decisions by consistently observing key financial ratios, horizontal (trend) analysis among various elements and foreign exchange operation to enhance their position in the banking industry.

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APPENDIX

Highlights on the overall activities of the Bank for the year ended 2010 and 2009				
Sl.	Particulars	2010	2009	Change in
No.		Taka	Taka	%
1	Paid-up-Capital	2,395,977,600	1,597,318,400	50
2	Total Capital (Teir -I+II)	7,920,588,892	5,829,047,757	36
3	Capital surplus/(Deficit)	1,633,188,892	2,140,806,757	-24
4	Total Assets	81,451,822,803	71,945,998,489	13
5	Total Deposits	65,868,030,947	59,387,263,182	11
6	Total Loans & Advances	48,672,687,127	39,451,355,571	23
7	Total Contingent Liabilities	9,377,588,319	8,560,482,934	10
8	Advance/ Deposit Ratio	0.74:1	0.66:1	12
9	Percentage of Classified Loans against total Loans & Advances	5.50%	7.20%	-24
10	Profit after tax & provision	1,551,880,726	1,105,226,569	40
11	Amount of classified loan during current year	925,300,000	1,038,900,000	-11
12	Provision kept against classified loans	391,983,437	475,526,169	-18
13	Provision surplus /(deficit)	28,072,927	20,443,169	37
14	Cost of Fund (%)	4.74%	4.94%	-4
15	Interest earning Assets	65,036,584,230	59,741,714,627	9

16	Non-interest earning Assets	16,415,238,573	12,204,283,862	35
17	Return on Investment (ROI) %	11.87%	8.18%	45
18	Return on Assets (ROA)%	1.91%	1.54%	24
19	Income from Investment	2,206,593,581	1,840,039,983	20
20.a	Earning per Share (before split)	64.77	69.19	-6
20.b	Earning per Share (after split)	6.48	4.61	41
21	Net income per Share (after split)	6.48	4.61	41
22	Market value per share (before split)	1660.75	1450.25	15
23	Price Earning Ratio (Times)	25.64	20.96	22
24	Net Assets value per share (after split)	35.94	38.86	-8

UTTARA BANK LIMITED

Highlights on the overall activities of the Bank for the year ended 2012 and 2011

Sl. No.	Particulars	2012 Taka	2011 Taka	Change in %
1	Paid-up-Capital	3,306,449,088	2,875,173,120	15
2	Total Capital (Teir -I+II)	9,300,594,902	9,117,416,771	2
3	Capital surplus/(Deficit)	1,781,934,902	2,251,816,771	-21
4	Total Assets	123,790,627,973	97,417,927,797	27
5	Total Deposits	93,658,586,510	72,152,375,394	30
6	Total Loans & Advances	61,328,563,493	54,010,287,476	14
7	Total Contingent Liabilities	12,005,317,556	9,860,040,453	22
8	Advance/ Deposit Ratio	0.65:1	0.75:1	12
9	Percentage of Classified Loans against total Loans & Advances	8.39%	5.22%	61
10	Profit after tax & provision	1,236,356,336	1,650,339,616	-25
11	Amount of classified loan during current year	3,393,000,000	814,914,000	316
12	Provision kept against classified loans	1,803,533,437	1,091,983,437	65
13	Provision surplus /(deficit)	62,648,745	29,533,837	112
14	Cost of Fund (%)	7.23%	6.32%	14
15	Interest earning Assets	98,677,618,328	79,811,603,347	24
16	Non-interest earning Assets	25,113,009,645	17,606,324,450	43
17	Return on Investment (ROI) %	8.85%	9.63%	-8
18	Return on Assets (ROA)%	1.00%	1.69%	-41
19	Income from Investment	3,716,097,423	2,204,265,402	69

20	Earning per Share	3.74	4.99	-25
21	Consolidated Earning per Share (SPS)	3.76	5.01	-25
22	Market value per share	38.10	77.80	-51
23	Price Earning Ratio (Times)	10.19	15.59	-35
24	Net Assets value per share	29.63	29.13	2

UTTARA BANK LIMITED
Highlights on the overall activities of the Bank for the year ended 2013 and 2012

Sl. No.	**Particulars**	**2013 Taka**	**2012 Taka**	**Change in %**
1	Paid-up-Capital	3,637,093,980	3,306,449,080	10
2	Total Capital (Teir -I+II)	10,203,847,785	9,300,594,902	10
3	Capital surplus/(Deficit)	2,008,647,785	1,781,934,902	13
4	Total Assets	132,385,487,918	123,790,627,973	7
5	Total Deposits	111,300,124,941	93,658,586,510	19
6	Total Loans & Advances	64,829,765,851	61,328,563,493	6
7	Total Contingent Liabilities	18,775,861,815	12,005,317,556	56
8	Advance/ Deposit Ratio	0.58:1	0.65:1	-11
9	Percentage of Classified Loans against total Loans & Advances	8.04%	8.39%	-4
10	Profit after tax & provision	1,310,370,278	1,236,356,336	6
11	Amount of classified loan during current year	3,476,300,000	3,393,000,000	2
12	Provision kept against classified loans	1,419,491,911	1,803,533,437	-21
13	Provision surplus /(deficit)	61,829,477	62,648,745	-1
14	Cost of Fund (%)	7.78%	7.23%	8
15	Interest earning Assets	106,790,364,097	98,677,618,328	8

16	Non-interest earning Assets	25,595,123,821	25,113,009,645	2
17	Return on Investment (ROI) %	9.72%	8.85%	10
18	Return on Assets (ROA)%	0.99%	1.0%	-1
19	Income from Investment	4,447,142,890	3,716,097,423	20
20	Earning per Share (EPS)	3.60	3.40	6
21	Consolidated Earning per Share (CEPS)	3.63	3.42	6
22	Market value per share (DSE)	31.10	38.10	-18
23	Price Earning Ratio (Times)	8.63	10.19	-15
24	Net Assets value per share	29.36	29.63	-1