

FINANCIAL HIGHLIGHTS 2018

Particulars	Unit	2018	2017	Change (%)
Operating Results				
Interest Income**	Taka Million	23,759.83	19,101.29	24.39
Interest Paid on Deposit	Taka Million	16,277.03	12,897.32	26.20
Net Interest Income	Taka Million	7,482.80	6,203.98	20.61
Non-interest Income	Taka Million	4,357.71	5,650.33	(22.88)
Profit before Provision	Taka Million	6,345.57	6,570.56	(3.42)
Profit before Taxation (PBT)	Taka Million	4,350.94	4,317.72	0.77
Profit after Taxation (PAT)	Taka Million	3,000.94	3,017.72	(0.56)
Balance Sheet Position				
Total Assets	Taka Million	291,385.65	260,169.92	12.00
Loans & Advances	Taka Million	224,230.61	199,660.72	12.31
Deposits*	Taka Million	243,643.42	220,516.63	10.49
Borrowings	Taka Million	20,080.79	16,184.83	24.07
Equity	Taka Million	18,683.55	17,584.02	6.25
Share Information				
Market Price per Share	Taka	18.00	26.40	(32.58)
Market Capitalisation	Taka Million	14,668.56	20,489.30	(28.41)
Net asset value per Share	Taka	22.93	22.66	(1.19)
Earning per Share (EPS)	Taka	3.68	3.70	(0.56)
Price Earning Ratio (PE)	Times	4.89	7.14	(31.51)
Dividend Payout Ratio	%	40.76	56.56	(27.93)
Regulatory Capital Ratios				
Capital to Risk Weighted Assets Ratio (CRAR)	%	13.28	11.93	10.94
Tier-1 Capital Ratio	%	8.08	7.91	2.15
Tier-2 Capital Ratio	%	5.20	4.02	4.20
Liquidity Coverage Ratio (LCR)	%	108.85	100.79	7.99
Net Stable Funding Ratio (NSFR)	%	103.49	106.16	(2.52)
Leverage Ratio	%	5.46	5.58	(2.15)
Other Ratios				
Cost to income/ Efficiency Ratio	%	46.41	44.57	4.13
Return on Assets (ROA)	%	1.09	1.30	(16.15)
Return on Equity (ROE)	%	16.55	17.55	(5.70)
Net Interest Margin (NIM)	%	3.01	2.92	3.08
Advance Deposit (AD) Ratio	%	86.30	84.25	2.43
Non-performing Loans Ratio (NPL)	%	4.82	3.79	27.18
Operating Profit as % of Working Fund	%	2.18	2.53	13.83
Net Interest Income as % of Working Fund	%	2.57	2.38	(7.98)

* Deposits amount includes Deposits and other accounts, Refinance against EDF from BB and Adjusting account credit shown on Financial statements.

** Interest Income includes interest income and interest on investment shown on Financial Statements.