

KEY OPERATING & FINANCIAL HIGHLIGHTS (FIVE YEARS AT A GLANCE)

(BDT in Million)

Particulars	2018	2017	2016	2015	2014
BALANCE SHEET MATRIX					
Authorized Capital	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Paid-up Capital	8,149.20	7,761.15	7,391.57	7,391.57	7,391.57
Shareholders' Equity	18,683.55	17,584.02	16,809.61	15,513.73	13,519.17
Deposits*	243,643.42	220,516.63	165,257.45	154,869.52	140,475.84
Loans and Advances	224,230.61	199,660.72	150,912.52	126,338.83	117,060.03
Investments	38,977.94	34,772.14	32,920.69	33,829.46	32,184.09
Fixed Assets	3,288.46	3,057.50	3,175.03	3,325.79	3,198.11
Total Assets	291,385.65	260,169.93	204,127.47	182,800.17	168,474.13
Total Off Balance Sheet Items	104,569.47	112,379.03	81,697.78	64,036.65	60,798.58
Interest Earning Assets	267,358.90	229,698.70	169,784.40	138,809.50	139,712.20
Non-Interest Earnings Assets	24,026.80	30,471.22	34,343.10	43,990.70	28,762.20
INCOME STATEMENT MATIX					
Interest Income**	23,759.83	19,101.29	16,769.12	16,967.11	16,758.21
Interest Expenses	16,277.03	12,897.32	10,750.30	11,808.55	11,385.39
Net Interest Income	7,482.80	6,203.98	6,018.82	5,158.56	5,372.82
Non-Interest Income	4,357.71	5,650.33	4,076.48	2,785.45	2,623.20
Non-Interest Expenses	5,494.93	5,283.74	5,658.87	4,008.26	3,585.45
Net Non-Interest Income	(1,137.22)	366.59	(1,582.38)	(1,222.81)	(962.25)
Total Income	28,117.54	24,751.62	20,845.60	19,752.56	19,381.41
Total Expenditure	21,771.96	18,181.06	16,409.17	15,816.81	14,970.84
Profit before Provision and Tax	6,345.57	6,570.56	4,436.43	3,935.75	4,410.57
Provision for Loans and Advances	1,994.63	2,252.85	949.08	1,292.47	2,122.06
Profit after Provision before Tax	4,350.94	4,317.72	3,487.35	2,643.28	2,288.51
Porvision for tax including deferred tax	1,350.00	1,300.00	1,260.00	1,250.00	1,100.00
Profit after Tax	3,000.94	3,017.72	2,227.35	1,393.28	1,188.51
FOREIGN EXCHANGE BUSINESS					
Import	196,389.70	190,753.60	139,766.40	119,982.40	107,089.70
Export	158,307.70	134,752.90	113,035.20	94,027.10	78,352.70
Remittance	35,943.00	29,976.40	24,048.20	19,003.20	18,208.60
CAPITAL MEASURES					
Total Risk Weighted Assets	221,963.29	206,080.14	171,704.24	151,438.72	147,484.30
Tier-1 Capital	17,950.97	16,299.02	14,330.00	12,908.59	12,427.74
Tier-2 Capital	11,535.32	8,282.36	8,037.17	5,063.39	6,676.21
Total Capital/Regulatory Capital	29,486.29	24,581.38	22,367.17	17,971.98	19,103.95
Capital Surplus/ (Deficit)	3,128.17	1,397.36	4,123.59	2,828.10	4,355.51
Tier-1 Capital to RWA	8.08%	7.91%	8.35%	8.52%	8.43%
Tier-2 Capital to RWA	5.20%	4.02%	4.68%	3.34%	4.52%
Capital to Risk Weighted Assets Ratio (CRAR)	13.28%	11.93%	13.03%	11.87%	12.95%

* 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.

(BDT in Million)

Particulars	2018	2017	2016	2015	2014
CREDIT QUALITY					
Non-performing Loans (NPLs)	10,802.43	7,564.72	7,745.88	6,250.77	4,831.63
Provision for Unclassified Loan	5,627.68	4,584.18	3,916.60	3,703.87	2,547.49
Provision for classified Loan	4,763.84	3,967.46	3,117.14	2,551.00	2,405.18
Provision for Contingent Liabilities	998.57	1,079.90	793.14	616.44	583.00
NPLs to total Loans and Advances	4.82%	3.79%	5.13%	4.95%	4.13%
INVESTORS INFORMATION					
Market price per share (BDT)	18.00	26.40	15.10	10.70	13.70
No. of Shares Outstanding (Million)	814.92	776.11	739.16	739.16	739.16
Earning per Share (BDT) (Restated for 2017)	3.68	3.70	3.01	1.88	1.61
Dividend	15%	22%	20%	12%	10%
Cash	-	17.00%	15.00%	12.00%	10.00%
Stock	15.00%	5.00%	5.00%	0.00%	0.00%
Dividend Payout Ratio	40.76%	56.56%	66.37%	63.66%	62.19%
Market Capitalization	14,668.56	20,489.30	11,161.32	7,909.01	10,126.49
Book Value per Share	22.93	22.66	22.74	20.99	18.29
Market Value Book Value multiple	0.78	1.17	0.66	0.51	0.75
Price Earning Multiple (Times)	4.89	7.14	5.01	5.68	8.52
OPERATING PROFIT RATIO					
Net Interest Margin (NIM)	3.01%	2.92%	3.43%	3.27%	3.82%
Net Non-interest Margin	(0.46%)	0.17%	(0.90%)	(0.77%)	(0.68%)
Earning base in Assets (average)	91.47%	91.53%	90.61%	89.85%	89.78%
Credit Deposit Ratio	86.30%	84.25%	85.15%	78.54%	86.71%
Cost of Deposit	6.47%	5.85%	6.25%	7.52%	8.26%
Yield on Loans and Advances	9.59%	9.06%	10.37%	11.68%	13.28%
Spread	3.12%	3.21%	4.12%	4.16%	5.02%
Return on Average Assets	1.09%	1.30%	1.15%	0.79%	0.76%
Return on Average Equity	16.55%	17.55%	13.78%	9.60%	9.11%
Equity Multiple (Times)	15.60	14.80	12.14	11.78	12.46
PERFORMANCE RATIO					
Profit per Employee	2.75	3.00	2.17	1.86	2.25
Operating Profit as % of Working Fund	2.18%	2.53%	2.17%	2.15%	2.62%
Net Interest Income as % of Working Fund	2.57%	2.38%	2.95%	2.82%	3.19%
Burden Coverage	79.30%	106.94%	72.04%	69.49%	73.16%
Burden	20.70%	(6.94%)	27.96%	30.51%	26.84%
Ratio to Fees Income	20.14%	21.97%	18.54%	21.06%	19.42%
Salary Exp. to total Operating Exp.	44.72%	47.39%	43.84%	45.26%	50.18%
Salary Exp. To Fees Income	103.06%	96.13%	132.52%	108.42%	115.89%
Cost Income /Efficiency Ratio	46.41%	44.57%	56.05%	50.46%	44.84%
OTHER INFORMATION					
No. of Branches	138	129	119	109	100
No. of Employees	2,305	2,192	2,043	2,117	1,962
No. of Correspondence Relationship	635	640	641	641	638