

# Financial Highlights

(BDT in Million)

Particulars	2011	2012	2013	2014	2015
<b>Income Statement</b>					
Interest Income	10,719.69	14,207.72	16,590.37	16,758.21	16,967.11
Interest Expenses	8,022.13	10,556.79	11,795.76	11,385.39	11,808.55
Net Interest Income	2,697.56	3,650.93	4,794.61	5,372.82	5,158.56
Non-Interest Income	3,404.69	2,459.83	2,500.35	2,623.20	2,785.45
Non-Interest Expenses	2,600.57	2,759.98	3,039.26	3,585.45	4,008.26
Net Non-Interest Income	804.12	(300.15)	(538.91)	(962.25)	(1,222.81)
Profit before Provision and Tax	3,501.68	3,350.78	4,255.70	4,410.57	3,935.75
Provision for Loans and Assets	497.50	969.33	1,027.00	2,122.06	1,292.47
Profit after Provision before Tax	3,004.18	2,381.45	3,228.70	2,288.51	2,643.28
Provision for tax including deferred tax	1,270.00	1,000.00	1,250.00	1,100.00	1,250.00
Profit after Tax	1,734.18	1,381.45	1,978.70	1,188.51	1,393.28
<b>Balance Sheet</b>					
Authorized Capital	8,000.00	8,000.00	12,000.00	12,000.00	12,000.00
Paid-up Capital	4,968.10	6,110.75	6,599.61	7,391.57	7,391.57
Shareholders' Equity	9,659.33	10,924.55	12,574.24	13,519.17	15,513.73
Deposits	102,262.02	132,093.64	124,566.97	140,475.84	154,869.52
Loans and Advances	79,999.80	93,610.87	97,688.50	117,060.03	126,338.83
Investments	24,645.38	41,314.19	30,090.60	32,184.09	33,829.46
Fixed Assets	2,711.32	2,898.60	3,097.60	3,198.11	3,325.79
Total Assets	116,553.01	152,658.47	144,841.87	168,474.13	182,800.17
<b>Foreign Exchange Business</b>					
Import	95,008.70	113,434.10	100,685.60	107,089.70	119,982.40
Export	81,311.80	81,477.10	71,671.50	78,352.70	94,027.10
Remittance	7,150.00	15,792.80	12,434.70	18,208.60	19,003.20
<b>BIS Capital Measure (SOLO)</b>					
Total Risk Weighted Assets under Basel III	101,085.30	111,524.70	119,995.10	147,484.30	151,438.72
Tier I Capital	8,835.00	10,216.87	11,767.60	12,427.74	12,908.59
Tier II Capital	1,794.40	1,861.99	1,942.10	6,676.21	5,063.39
Total Capital/Regulatory Capital	10,629.40	12,078.86	13,709.70	19,103.95	17,971.98
Tier I Capital to RWA	8.74%	9.16%	9.81%	8.43%	8.53%
Tier II Capital to RWA	1.78%	1.67%	1.62%	4.52%	3.34%
Capital Adequacy Ratio under Basel III	10.52%	10.83%	11.43%	12.95%	11.87%
<b>Credit Quality</b>					
Non-performing Loans (NPLs)	2,084.62	4,090.92	4,659.75	5,965.63	6,250.77
Provision for unclassified Loan	889.63	969.00	995.00	2,547.49	3,703.87
Provision for classified Loan	712.42	1,495.87	2,425.05	2,404.18	2,551.00
NPLs to total Loans and Advances	2.61%	4.37%	4.77%	5.10%	4.95%
<b>Common Share Information</b>					
Market price per share (BDT)	34.80	19.10	16.70	13.70	10.70
No. of Shares Outstanding (Million)	496.81	611.08	659.96	739.16	739.16
Earning per Share (BDT)	3.49	2.26	2.68	1.61	1.88
Dividend:	23%	15%	20%	10%	12%
Cash	-	7%	8%	10%	12%
Stock	23%	8%	12%	-	-
Dividend Payout Ratio	65.90%	66.37%	66.71%	62.19%	63.66%
Market Capitalization	17,288.96	11,671.54	11,021.33	10,126.49	7,909.01
Book Value per Share	19.44	17.88	19.05	18.29	20.99
Market Value Book Value multiple	1.79	1.07	0.88	0.75	0.51
Price Earning Multiple (Times)	9.97	8.45	5.57	8.52	5.68
<b>Operating Performance Ratio</b>					
Net Interest Margin (NIM)	2.93%	2.99%	3.58%	3.82%	3.27%
Net Non-interest Margin	0.87%	(0.25%)	(0.40%)	(0.68%)	(0.77%)
Earning base in Assets (average)	90.46%	90.61%	90.09%	89.78%	89.85%
Cost Income Ratio	42.62%	45.17%	41.66%	44.84%	50.46%
Credit Deposit Ratio	81.68%	79.26%	77.02%	83.33%	81.58%
Cost of Deposit	9.63%	10.02%	8.93%	8.26%	7.52%
Yield on Loans and Advances	13.86%	14.72%	14.28%	13.28%	11.68%
Spread	4.23%	4.70%	5.35%	5.02%	4.16%
Return on Average Assets	1.70%	1.03%	1.33%	0.76%	0.79%
Return on Average Equity	20.59%	13.42%	16.84%	9.11%	9.60%
Equity Multiple (Times)	12.07	13.97	11.52	12.46	11.78
<b>Other Information</b>					
No. of Branches	75	86	91	100	109
No. of Employees	1,668	1,981	1,814	1,962	2,117
No. of Correspondence Relationship	638	627	644	638	641