

Financial Highlights

(BDT in Million)

Particulars	2012	2013	2014	2015	2016
Income Statement					
Interest Income	14,207.72	16,590.37	16,758.21	16,967.11	16,533.37
Interest Expenses	10,556.79	11,795.76	11,385.39	11,808.55	10,518.54
Net Interest Income	3,650.93	4,794.61	5,372.82	5,158.56	6,014.83
Non-Interest Income	2,459.83	2,500.35	2,623.20	2,785.45	4,074.15
Non-Interest Expenses	2,759.98	3,039.26	3,585.45	4,008.26	5,652.54
Net Non-Interest Income	(300.15)	(538.91)	(962.25)	(1,222.81)	(1,578.39)
Profit before Provision and Tax	3,350.78	4,255.70	4,410.57	3,935.75	4,436.44
Provision for Loans and Assets	969.33	1,027.00	2,122.06	1,292.47	949.08
Profit after Provision before Tax	2,381.45	3,228.70	2,288.51	2,643.28	3,487.36
Provision for tax including deferred tax	1,000.00	1,250.00	1,100.00	1,250.00	1,260.00
Profit after Tax	1,381.45	1,978.70	1,188.51	1,393.28	2,227.36
Balance Sheet					
Authorized Capital	8,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Paid-up Capital	6,110.75	6,599.61	7,391.57	7,391.57	7,391.57
Shareholders' Equity	10,924.55	12,574.24	13,519.17	15,513.73	16,809.61
Deposits	132,093.64	124,566.97	140,475.84	154,869.52	165,257.45
Loans and Advances	93,610.87	97,688.50	117,060.03	126,338.83	150,912.52
Investments	41,314.19	30,090.60	32,184.09	33,829.46	32,920.69
Fixed Assets	2,898.60	3,097.60	3,198.11	3,325.79	3,175.03
Total Assets	152,658.47	144,841.87	168,474.13	182,800.17	204,127.47
Foreign Exchange Business					
Import	113,434.10	100,685.60	107,089.70	119,982.40	139,766.40
Export	81,477.10	71,671.50	78,352.70	94,027.10	113,035.20
Remittance	15,792.80	12,434.70	18,208.60	19,003.20	24,048.20
BIS Capital Measure (SOLO)					
Total Risk Weighted Assets under Basel III	111,524.70	119,995.10	147,484.30	151,438.72	171,704.24
Tier I Capital	10,216.87	11,767.60	12,427.74	12,908.59	14,330.00
Tier II Capital	1,861.99	1,942.10	6,676.21	5,063.39	8,037.17
Total Capital/Regulatory Capital	12,078.86	13,709.70	19,103.95	17,971.98	22,367.17
Tier I Capital to RWA	9.16%	9.81%	8.43%	8.53%	8.35%
Tier II Capital to RWA	1.67%	1.62%	4.52%	3.34%	4.68%
Capital to Risk-weighted Asset Ratio (CRAR) under Basel III	10.83%	11.43%	12.95%	11.87%	13.03%
Credit Quality					
Non-performing Loans (NPLs)	4,090.92	4,659.75	5,965.63	6,250.77	7,745.88
Provision for unclassified Loan	969.00	995.00	2,547.49	3,703.87	3,916.60
Provision for classified Loan	1,495.87	2,425.05	2,404.18	2,551.00	3,117.14
NPLs to total Loans and Advances	4.37%	4.77%	5.10%	4.95%	5.13%
Common Share Information					
Market price per share (BDT)	19.10	16.70	13.70	10.70	15.10
No. of Shares Outstanding (Million)	611.08	659.96	739.16	739.16	739.16
Earning per Share (BDT)	2.26	2.68	1.61	1.88	3.01
Dividend:	15%	20%	10%	12%	20.00%
Cash	7%	8%	10%	12%	15.00%
Stock	8%	12%	-	-	5.00%
Dividend Payout Ratio	66.37%	66.71%	62.19%	63.66%	66.37%
Market Capitalization	11,671.54	11,021.33	10,126.49	7,909.01	11,161.32
Book Value per Share	17.88	19.05	18.29	20.99	22.74
Market Value Book Value multiple	1.07	0.88	0.75	0.51	0.66
Price Earning Multiple (Times)	8.45	5.57	8.52	5.68	5.01
Operating Performance Ratio					
Net Interest Margin (NIM)	2.99%	3.58%	3.82%	3.27%	3.43%
Net Non-interest Margin	(0.25%)	(0.40%)	(0.68%)	(0.77%)	(0.90%)
Earning base in Assets (average)	90.61%	90.09%	89.78%	89.85%	90.61%
Cost Income Ratio	45.17%	41.66%	44.84%	50.46%	56.03%
Credit Deposit Ratio	79.26%	77.02%	83.33%	81.58%	91.32%
Cost of Deposit	10.02%	8.93%	8.26%	7.52%	6.25%
Yield on Loans and Advances	14.72%	14.28%	13.28%	11.68%	10.37%
Spread	4.70%	5.35%	5.02%	4.16%	4.12%
Return on Average Assets	1.03%	1.33%	0.76%	0.79%	1.15%
Return on Average Equity	13.42%	16.84%	9.11%	9.60%	13.78%
Equity Multiple (Times)	13.97	11.52	12.46	11.78	12.14
Other Information					
No. of Branches	86	91	100	109	119
No. of Employees	1,981	1,814	1,962	2,117	2,043
No. of Correspondence Relationship	627	644	638	641	652