## Financial Highlights

(BDT in Million)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income Statement</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Income</td>
<td>14,207.72</td>
<td>16,590.37</td>
<td>16,758.21</td>
<td>16,967.11</td>
<td>16,533.37</td>
</tr>
<tr>
<td>Interest Expenses</td>
<td>10,556.79</td>
<td>11,795.76</td>
<td>11,980.39</td>
<td>11,808.35</td>
<td>10,518.54</td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>3,650.93</td>
<td>4,794.61</td>
<td>5,372.82</td>
<td>5,158.56</td>
<td>6,014.83</td>
</tr>
<tr>
<td>Non-Interest Income</td>
<td>2,459.83</td>
<td>2,500.35</td>
<td>2,623.20</td>
<td>2,785.45</td>
<td>4,074.15</td>
</tr>
<tr>
<td>Non-Interest Expenses</td>
<td>2,759.98</td>
<td>3,039.26</td>
<td>3,585.45</td>
<td>4,008.26</td>
<td>5,652.54</td>
</tr>
<tr>
<td>Net Non-Interest Income</td>
<td>(300.15)</td>
<td>(539.91)</td>
<td>(962.25)</td>
<td>(1,222.81)</td>
<td>(1,578.39)</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>3,350.78</td>
<td>4,255.70</td>
<td>4,410.57</td>
<td>3,933.75</td>
<td>4,436.94</td>
</tr>
<tr>
<td>Provision for Loans and Assets</td>
<td>969.33</td>
<td>1,027.00</td>
<td>2,122.06</td>
<td>1,292.47</td>
<td>949.08</td>
</tr>
<tr>
<td>Profit after tax before tax</td>
<td>2,381.45</td>
<td>3,228.70</td>
<td>2,288.51</td>
<td>2,643.28</td>
<td>3,487.36</td>
</tr>
<tr>
<td>Provision for tax including deferred tax</td>
<td>1,000.00</td>
<td>1,250.00</td>
<td>1,100.00</td>
<td>1,250.00</td>
<td>1,260.00</td>
</tr>
<tr>
<td>Profit after tax</td>
<td>1,381.45</td>
<td>1,978.70</td>
<td>1,188.51</td>
<td>1,393.28</td>
<td>2,227.36</td>
</tr>
</tbody>
</table>

**Balance Sheet**

- Authorized Capital: 8,000.00
- Paid-up Capital: 6,110.75
- Shareholders' Equity: 10,924.55
- Loans and Advances: 93,610.87
- Investments: 41,314.19
- Fixed Assets: 2,886.60
- Total Assets: 152,658.47

**Foreign Exchange Business**

- Import: 113,434.10
- Export: 81,477.10
- Remittance: 15,792.80

**BIS Capital Measure (SOLO)**

- Total Risk-Weighted Assets (RWA): 111,524.70
- Tier I Capital: 10,216.87
- Tier II Capital: 1,861.99
- Total Capital/Regulatory Capital: 12,078.86
- Tier I Capital to RWA: 9.16%
- Tier II Capital to RWA: 1.67%
- Capital to Risk-weighted Asset Ratio (CRAR) under Basel III: 10.83%

**Credit Quality**

- Non-performing Loans (NPLs): 4,090.92
- Provision for unclassified Loan: 969.00
- Provision for classified Loan: 1,485.87
- NPLs to total Loans and Advances: 4.37%

**Common Share Information**

- Market price per share: 19.10
- No. of Shares Outstanding: 611.08
- Earning per Share: 2.26
- Cash: 7%
- Dividend: 15%
- Stock: 8%
- Dividend Payout Ratio: 66.37%
- Book Value per Share: 17.88
- Market Value Book Value multiple: 1.07
- Price Earning Multiple (Times): 8.45

**Operating Performance Ratio**

- Net Interest Margin (NIM): 2.99%
- Net Non-interest Margin: (0.25%)
- Earning base in Assets (average): 90.61%
- Cost Income Ratio: 45.17%
- Credit Deposit Ratio: 32.99%
- Cost of Deposit: 10.02%
- Yield on Loans and Advances: 14.72%
- Spread: 4.70%
- Return on Average Assets: 1.03%
- Return on Average Equity: 13.62%
- Equity Multiple (Times): 13.97

**Other Information**

- No. of Branches: 86
- No. of Employees: 1,981
- No. of Correspondence Relationship: 827