

Five Years at a Glance

BDT in Million

Particulars	2013	2014	2015	2016	2017
Income Statement					
Interest Income	16,590.37	16,758.21	16,967.11	16,769.12	19,101.30
Interest Expenses	11,795.76	11,385.39	11,808.55	10,750.30	12,897.32
Net Interest Income	4,794.61	5,372.82	5,158.56	6,018.82	6,203.98
Non-Interest Income	2,500.35	2,623.20	2,785.45	4,076.48	5,650.33
Non-Interest Expenses	3,039.26	3,585.45	4,008.26	5,658.87	5,283.74
Net Non-Interest Income	(538.91)	(962.25)	(1,222.81)	(1,582.38)	366.59
Profit before Provision and Tax	4,255.70	4,410.57	3,935.75	4,436.43	6,570.57
Provision for Loans and Advances	1,027.00	2,122.06	1,292.47	949.08	2,252.85
Profit after Provision before Tax	3,228.70	2,288.51	2,643.28	3,487.35	4,317.72
Provision for tax including deferred tax	1,250.00	1,100.00	1,250.00	1,260.00	1,300.00
Profit after Tax	1,978.70	1,188.51	1,393.28	2,227.35	3,017.72
Balance Sheet					
Authorized Capital	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Paid-up Capital	6,599.61	7,391.57	7,391.57	7,391.57	7,761.15
Shareholders' Equity	12,574.24	13,519.17	15,513.73	16,809.61	17,584.02
Deposits	124,566.97	140,475.84	154,869.52	165,257.45	220,516.63
Loans and Advances	97,688.50	117,060.03	126,338.83	150,912.52	199,660.72
Investments	30,090.60	32,184.09	33,829.46	32,920.69	38,322.15
Fixed Assets	3,097.60	3,198.11	3,325.79	3,175.03	3,057.50
Total Assets	144,841.87	168,474.13	182,800.17	204,127.47	260,169.93
Foreign Exchange Business					
Import	100,685.60	107,089.70	119,982.40	139,766.40	190,753.60
Export	71,671.50	78,352.70	94,027.10	113,035.20	134,752.90
Remittance	12,434.70	18,208.60	19,003.20	24,048.20	29,976.40
BIS Capital Measure (SOLO)					
Total Risk Weighted Assets under Basel III (Basel II for 2013-2014)	119,995.10	147,484.30	151,438.72	171,704.24	206,080.14
Core Capital (Tier I)	11,767.60	12,427.74	12,908.59	14,330.00	16,299.02
Supplementary Capital (Tier II)	1,942.10	6,676.21	5,063.39	8,037.17	8,282.36
Total Capital/Regulatory Capital	13,709.70	19,103.95	17,971.98	22,367.17	24,581.38
Core Capital (Tier I) to RWA	9.81%	8.43%	8.52%	8.35%	7.91%
Supplementary Capital (Tier 2) to RWA	1.62%	4.52%	3.34%	4.68%	4.02%
Capital to Risk Weighted ratio under Basel III	11.43%	12.95%	11.87%	13.03%	11.93%
Credit Quality					
Non-performing Loans (NPLs)	4,659.75	4,831.63	6,250.77	7,745.88	7,564.72
Provision for unclassified Loan	995.00	2,547.49	3,703.87	3,916.60	4,584.18
Provision for classified Loan	2,425.05	2,405.18	2,551.00	3,117.14	3,967.46
NPLs to total Loans and Advances	4.77%	4.13%	4.95%	5.13%	3.79%

BDT in Million

Particulars	2013	2014	2015	2016	2017
Common Share Information					
Market price per share (BDT)	16.70	13.70	10.70	15.10	26.40
No. of Shares Outstanding (Million)	659.96	739.16	739.16	739.16	776.11
Earning per Share (BDT) (restated:2016)	3.00	1.61	1.88	2.87	3.89
Dividend:	20%	10%	12%	20%	22%
Cash	8.00%	10.00%	12.00%	15.00%	17.00%
Stock	12.00%	0.00%	0.00%	5.00%	5.00%
Dividend Payout Ratio	66.71%	62.19%	63.66%	66.37%	56.56%
Market Capitalization	11,021.33	10,126.49	7,909.01	11,161.32	20,489.30
Book Value per Share	19.05	18.29	20.99	22.74	22.66
Market Value Book Value multiple	0.88	0.75	0.51	0.66	1.17
Price Earning Multiple (Times)	5.57	8.52	5.68	5.01	6.79

Operating Performance Ratio					
Net Interest Margin (NIM)	3.58%	3.82%	3.27%	3.43%	2.92%
Net Non-interest Margin	-0.40%	-0.68%	-0.77%	-0.90%	0.17%
Earning base in Assets (average)	90.09%	89.78%	89.85%	90.61%	91.53%
Cost Income Ratio	41.66%	44.84%	50.46%	56.05%	44.57%
Credit Deposit Ratio	80.83%	86.71%	78.54%	85.15%	84.25%
Cost of Deposit	8.93%	8.26%	7.52%	6.25%	5.85%
Yield on Loans and Advances	14.28%	13.28%	11.68%	10.37%	9.06%
Spread	5.35%	5.02%	4.16%	4.12%	3.21%
Return on Average Assets	1.33%	0.76%	0.79%	1.15%	1.30%
Return on Average Equity	16.84%	9.11%	9.60%	13.78%	17.55%
Equity Multiple (Times)	11.52%	12.46%	11.78%	12.14%	14.80%

Other Information					
No. of Branches	91	100	109	119	129
No. of Employees	1,814	1,962	2,117	2,043	2,192
No. of Correspondence Relationship	644	638	641	641	640