



PERFORMANCE OF THE BANK AT A GLANCE

Five Year Financial Highlights

Taka in Million (where applicable)

Particulars	2006	2007	2008	2009	2010
Authorised Capital	2,500.00	2,500.00	2,500.00	5,000.00	10,000.00
Paid up Capital	1,201.79	1,352.01	1,757.62	2,284.90	4,501.25
Reserve fund and other Reserve	1,215.58	1,995.36	2,863.63	4,371.62	5,771.09
Equity fund	2,417.37	3,326.52	4,621.25	6,656.52	10,272.34
Deposits	28,147.34	34,901.77	46,904.66	53,900.15	67,961.24
Loans and Advances	24,678.36	32,687.75	46,332.69	50,387.68	63,230.14
Investments	3,552.08	6,266.62	6,526.82	9,671.53	10,980.81
Import Business	17,646.80	28,779.21	38,796.88	33,078.44	41,245.21
Export Business	8,557.00	9,577.92	12,522.04	11,903.72	16,125.52
Operating Income	3,913.19	5,269.03	7,417.64	9,333.03	10,157.99
Operating Expenses	2,645.62	3,488.78	5,054.15	6,195.33	6,057.79
Operating Profit	1,267.57	1,780.25	2,363.49	3,137.70	4,100.20
Profit before Tax	1,056.51	1,356.32	1,788.96	2,686.49	3,248.23
Profit after Tax	479.22	677.18	882.28	1,719.50	2,371.68
Retained Profit	7.83	8.13	5.34	46.47	388.11
Total Assets (excluding contra)	32,615.01	42,522.85	57,365.52	65,937.49	83,554.18
Fixed Assets	353.71	522.00	775.31	849.10	1,191.49
Number of Branches	48	53	57	65	79
Number of Employees	1,118	1,230	1,400	1,496	1,622
Earning per Share (EPS)	3.99	5.01	5.02	7.53	5.33
Dividend : Cash (%)	10.00	-	-	-	-
Bonus (%)	12.50	30.00	30.00	47.00	32.00
Return on Equity (ROE) (%)	19.82	20.23	21.76	28.49	25.35
Return on Assets (ROA) (%)	1.47	1.59	1.54	2.61	2.84
Capital Adequacy Ratio	9.78	10.61	10.61	13.55	10.91
Non performing Loans as % of Total Advances	4.95	4.17	4.14	2.84	2.27
Volume of Non-performing Loans	1,212.26	1,353.31	1,902.58	1,420.57	1,425.28
Amount of provision against Classified Loans	523.58	644.11	912.90	720.22	742.80
Amount of provision against Unclassified Loans	282.09	388.78	456.07	509.67	740.31
Amount of provision against Off-balance sheet exposures	-	51.69	109.41	111.93	174.93
Advance /Deposit Ratio (%)	87.68%	93.66%	98.78%	93.48%	93.04%