

Five Years Performance at a Glance

Figures in million taka where applicable

Particulars	2017	2018	2019	2020	2021
	Taka	Taka	Taka	Taka	Taka
Balance sheet metrics					
Authorised capital	10,000	20,000	20,000	20,000	20,000
Paid up capital	8,832	8,832	9,274	9,459	10,169
Statutory reserve	6,545	7,238	8,034	8,835	9,693
Other reserve (including general & assets revaluation reserve)	546	479	476	1,096	668
Retained earnings (Profit & Loss Account)	1,151	1,128	1,583	1,439	1,667
Shareholders' equity	17,074	17,677	19,367	20,829	22,196
Deposits	159,988	191,344	200,018	197,021	203,244
Loans and advances	146,634	173,867	179,037	178,159	189,490
Investments	29,403	33,471	37,739	43,482	49,298
Fixed assets	2,487	2,617	2,734	2,692	2,585
Interest earning assets	173,892	209,048	222,270	231,901	248,901
Non-interest earning assets	28,417	31,480	34,617	25,768	28,993
Total assets (excluding contra items)	202,309	240,528	256,887	257,668	277,894
Total assets (including contra items)	256,665	316,707	340,926	337,372	377,689
Capital metrics					
Total risk weighted assets (RWA)	158,051	186,831	190,878	210,227	205,011
Tier-I capital	16,432	17,128	18,802	19,658	25,986
Tier-II capital	1,763	6,453	6,803	8,112	6,535
Total capital	18,195	23,581	25,605	27,770	32,521
Tier-I capital adequacy ratio	10.40%	9.17%	9.85%	9.35%	12.68%
Tier-II capital adequacy ratio	1.11%	3.45%	3.56%	3.86%	3.19%
Capital to Risk Weighted Assets (CRAR)	11.51%	12.62%	13.41%	13.21%	15.86%
Asset quality					
Amount of non-performing loans & advances	8,490	10,092	8,617	8,879	8,665
Non performing loans & advances as % of total loans	5.79%	5.80%	4.81%	4.98%	4.57%
Specific provision against classified loans	3,853	4,217	5,356	5,148	6,680
General provision against un-classified loans	1,143	1,814	2,084	3,353	3,240
General provision against off-balance sheet items	544	761	839	839	936
Percentage (%) of net classified loan	3.16%	3.38%	1.82%	2.09%	1.05%
Interest suspense balance	1,711	1,659	3,286	4,418	5,674
Cumulative amount of bad debts written off	6,672	7,918	9,305	9,406	10,127

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Trade/Foreign exchange business metrics					
Import	83,723	101,944	107,718	96,148	132,891
Export	25,894	48,577	68,293	58,355	71,237
Remittance	27,012	29,493	42,850	44,616	46,018
Income statement metrics					
Interest income on loans and advances	12,714	17,702	20,415	15,955	13,518
Interest paid on deposits and borrowings	8,103	12,012	14,018	11,619	7,917
Net interest margin	4,611	5,690	6,397	4,336	5,600
Net interest margin (%)	2.85%	2.97%	2.97%	1.91%	2.33%
Non-interest income	4,091	4,728	5,147	5,787	5,936
Total operating income	8,703	10,418	11,544	10,123	11,536
Non-interest/operating expenses	3,780	4,199	4,827	4,879	5,168
Total income	16,806	22,430	25,562	21,742	19,453
Total expenses	11,883	16,211	18,845	16,497	13,086
Operating profit	4,923	6,219	6,717	5,244	6,368
Provision for loans & advances and other provisions made during the year	1,834	2,755	2,737	1,237	2,079
Profit before tax	3,088	3,464	3,980	4,007	4,288
Provision for tax	1,325	1,648	1,847	1,775	1,786
Profit after tax	1,763	1,816	2,133	2,232	2,503
Profit available for distribution	1,151	1,128	1,583	1,439	1,667
Share based metrics					
Earnings per share (EPS) -Basic	2.00	2.06	2.30	2.36	2.46
Price earnings (PE) ratio (times)	8.85	7.73	5.22	5.59	6.22
Dividend : Cash (%)	13.00%	5.00%	15.00%	7.50%	12.00%
Bonus (%)	0.00%	5.00%	2.00%	7.50%	4.00%
Right Share					
Net asset value (NAV) per share	19.33	20.01	20.88	22.02	21.83
Net operating cash flow per share	1.72	5.75	4.61	2.12	1.30
Market value of share	17.70	15.90	12.00	13.20	15.30
Market capitalisation	15,633	14,043	11,129	12,486	15,558
Number of shares (Nos.)	883,218,003	883,218,003	927,378,903	945,926,481	1,016,870,967
Number of shareholders (Nos.)	51223	45924	43181	41284	40300

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Financial ratios					
Credit Deposit Ratio (CDR) (%)	83.56%	82.90%	82.80%	81.36%	81.38%
Return on equity (ROE) (%)	10.49%	10.45%	11.51%	11.10%	11.63%
Return on assets (ROA) (%)	0.94%	0.82%	0.86%	0.87%	0.93%
Cost of fund (COF) (%)	7.83%	8.66%	8.57%	7.53%	5.97%
Cost of deposits & borrowings (CODB) (%)	5.37%	6.47%	6.64%	5.36%	3.69%
Yield on advances (YOA) (%)	9.42%	10.78%	10.89%	8.45%	7.43%
Interest spread (YOA-CODB) (%)	4.05%	4.31%	4.25%	3.09%	3.74%
Cost of operation/administration (COF-CODB) (%)	2.46%	2.19%	1.93%	2.17%	2.28%
Cost income ratio (%)	43.44%	40.31%	41.81%	48.20%	44.80%
Burden coverage ratio (%)	54.67%	46.08%	47.03%	48.25%	45.11%
Loan loss reserve ratio (%)	65.54%	58.22%	100.28%	107.73%	142.57%
Current account deposits (CD) as % of total deposits	5.92%	5.48%	5.24%	6.54%	7.13%
Savings account deposits (SD) as % of total deposits	13.13%	11.26%	11.35%	13.98%	14.85%
CASA deposits as % of total deposits	19.05%	16.74%	16.59%	20.52%	21.98%
Deposits Mix (Low : High)	37:63	37:63	37:63	41:59	41:59
Other information					
Number of branches	109	116	121	122	125
Number of ATM	74	95	120	135	144
Number of employees	2146	2145	2148	2156	2176
Number of foreign correspondents	377	359	333	338	345
Credit ratings					
Local rating :					
Long term	AA	AA	AA	AA	AA
Short term	ST-1	ST-1	ST-1	ST-1	ST-1
International rating (by Moody's) :					
		B1	B1	B1	B1