

Five Years Performance at a Glance

Figure in million taka where applicable

Particulars	2015	2016	2017	2018	2019
	Taka	Taka	Taka	Taka	Taka
Balance Sheet Metrics					
Authorised capital	10,000.00	10,000.00	10,000.00	20,000.00	20,000.00
Paid up capital	8,832.18	8,832.18	8,832.18	8,832.18	9,273.79
Statutory reserve	5,224.07	5,927.55	6,545.22	7,238.03	8,034.00
Other reserve (including general & assets revaluation reserve)	432.46	366.00	545.54	478.52	476.19
Retained earnings (Profit & Loss Account)	1,165.94	1,416.46	1,151.05	1,127.88	1,583.43
Shareholders' equity	15,654.64	16,542.20	17,073.99	17,676.61	19,367.41
Deposits	112,722.21	132,800.38	159,988.45	191,343.75	200,018.31
Loans and advances	104,854.73	126,003.48	146,633.84	173,866.79	179,036.56
Investments	21,457.59	23,958.16	29,403.28	33,471.28	37,738.65
Fixed assets	2,628.18	2,500.13	2,486.89	2,617.13	2,733.64
Total assets (excluding contra items)	146,369.95	172,706.23	202,309.46	240,528.12	256,887.04
Total assets (including contra items)	180,622.89	214,046.51	256,665.41	316,706.83	340,925.88
Capital Metrics					
Total risk weighted assets (RWA)	122,752.60	147,483.46	158,051.15	186,830.69	190,878.28
Tier-I capital	15,232.35	16,113.80	16,431.92	17,128.19	18,801.64
Tier-II capital	1,361.81	1,532.80	1,763.50	6,452.97	6,802.88
Total capital	16,594.15	17,646.60	18,195.41	23,581.16	25,604.52
Tier-I capital adequacy ratio	12.41%	10.93%	10.40%	9.17%	9.85%
Tier-II capital adequacy ratio	1.11%	1.04%	1.11%	3.45%	3.56%
Capital to Risk Weighted Assets (CRAR)	13.52%	11.97%	11.51%	12.62%	13.41%
Credit Quality					
Amount of non-performing loans & advances	7,409.95	7,274.01	8,490.07	10,091.88	8,617.37
Non performing loans & advances as % of total loans & advances	7.07%	5.77%	5.79%	5.80%	4.81%
Specific provision against classified loans and advances	3,169.66	3,312.15	3,853.44	4,216.99	5,356.14
General provision against un-classified loans and advances	862.87	1,004.11	1,143.07	1,813.93	2,084.04
General provision against off-balance sheet items	345.22	413.40	543.56	760.61	838.84
Percentage (%) of net classified loan	4.04%	3.14%	3.16%	3.38%	1.82%
Interest suspense balance	1,719.32	1,923.58	1,710.94	1,658.52	3,285.57
Trade/Foreign Exchange Business Metrics					
Import	49,995.21	56,406.85	83,722.55	101,943.81	107,718.46
Export	17,137.57	16,720.86	25,893.60	48,577.16	68,293.00
Remittance	15,371.00	17,316.47	27,012.09	29,492.80	42,849.75
Income Statement Metrics					
Interest income on loans and advances	11,146.34	11,272.07	12,714.10	17,702.08	20,415.08
Interest paid on deposits and borrowings	8,056.17	7,281.26	8,102.79	12,012.33	14,017.96
Net interest margin	3,090.17	3,990.81	4,611.32	5,689.75	6,397.12
Net interest margin (%)	2.48%	2.80%	2.85%	2.97%	2.97%
Income from investments	2,678.53	2,015.41	2,024.94	2,793.14	2,877.11
Total income	15,006.91	14,850.84	16,805.55	22,429.93	25,562.05
Total expenses	11,140.65	10,359.62	11,882.93	16,211.20	18,844.82
Operating profit	3,866.26	4,491.22	4,922.62	6,218.73	6,717.23

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	Taka	Taka	Taka	Taka	Taka
Provision for loans & advances and other provisions made during the year	1,663.55	973.81	1,834.25	2,754.70	2,737.37
Profit before tax	2,202.71	3,517.41	3,088.38	3,464.03	3,979.87
Provision for tax	838.89	1,439.30	1,324.92	1,648.19	1,847.07
Profit after tax	1,363.82	2,078.11	1,763.45	1,815.84	2,132.80
Profit available for distribution	1,165.94	1,416.46	1,151.05	1,127.88	1,583.43
Share Based Metrics					
Earnings per share (EPS)	1.54	2.35	2.00	2.06	2.30
Price earnings (PE) ratio (times)	5.89	5.36	8.85	7.73	5.22
Dividend : Cash (%)	12.75%	16%	13%	5%	15%
Bonus (%)	-	-	-	5%	2%
Right Share	-	-	-	-	-
Net asset value (NAV) per share	17.72	18.73	19.33	20.01	20.88
Net operating cash flow per share	2.75	4.85	1.72	5.75	4.61
Market value of share	9.10	12.60	17.70	15.90	12.00
Market capitalisation	8,037.28	11,128.55	15,632.96	14,043.17	11,128.55
Number of shares (Nos.)	883,218,003	883,218,003	883,218,003	883,218,003	927,378,903
Number of shareholders (Nos.)	76045	62411	51223	45924	43181
Financial Ratios					
Credit Deposit Ratio (CDR) (%)	83.57%	83.92%	83.56%	82.90%	82.80%
Return on equity (ROE) (%)	9.12%	12.91%	10.49%	10.45%	11.51%
Return on assets (ROA) (%)	0.97%	1.30%	0.94%	0.82%	0.86%
Cost of fund (%)	9.84%	8.37%	7.83%	8.66%	8.78%
Cost income ratio (%)	44.38%	40.67%	43.44%	40.31%	41.81%
Burden coverage ratio (%)	38.32%	50.79%	54.67%	46.08%	47.03%
Other Information					
Number of branches	104	106	109	116	121
Number of ATM	73	73	74	95	120
Number of employees	2296	2310	2146	2145	2148
Number of foreign correspondents	405	393	377	359	333
Credit Ratings					
Local Rating :					
Long term	AA	AA	AA	AA	AA
Short term	ST-2 (AR-2)	ST-1 (AR-1)	ST-1	ST-1	ST-1
International Rating (by Moody's) :				B1 (Stable Outlook)	B1