

PERFORMANCE OF THE BANK AT A GLANCE
Five years Financial Highlights

Taka in Million (where applicable)

	2007	2008	2009	2010	2011
Authorised Capital	2,500.00	2,500.00	5,000.00	10,000.00	10,000.00
Paid up Capital	1,352.01	1,757.62	2,284.90	4,501.25	5,941.65
Reserve fund and other Reserve	1,995.36	2,863.63	4,371.62	5,771.09	6,638.67
Equity fund	3,326.52	4,621.25	6,656.52	10,272.34	12,580.32
Deposits	34,901.77	46,904.66	53,900.15	67,961.24	81,127.17
Loans and Advances	32,687.75	46,332.69	50,387.68	63,230.14	72,733.54
Investments	6,266.62	6,526.82	9,671.53	10,980.81	20,840.29
Import Business	28,779.21	38,796.88	33,078.44	41,245.21	55,044.49
Export Business	9,577.92	12,522.04	11,903.72	16,125.52	20,981.99
Remittance	7,444.00	12,098.00	13,392.00	12,504.85	16,079.26
Operating Income	5,269.03	7,417.64	9,333.03	10,157.99	13,923.05
Operating Expenses	3,488.78	5,054.15	6,195.33	6,057.79	9,708.29
Operating Profit	1,780.25	2,363.49	3,137.70	4,100.20	4,214.76
Profit before Tax	1,356.32	1,788.96	2,686.49	3,248.23	3,630.15
Profit after Tax	677.18	882.28	1,719.50	2,371.68	2,198.96
Retained Profit	8.13	5.34	46.47	388.11	253.79
Total Assets (excluding contra items)	42,522.85	57,365.52	65,937.49	83,554.18	103,510.70
Fixed Assets	522.00	775.31	849.10	1,191.49	1,506.77
Number of Branches	53	57	65	79	87
Number of Employees	1,230	1,400	1,496	1,622	1,944
Earning per Share (EPS) Tk.	5.01	5.02	7.53	5.33	3.70
Dividend : Cash (%)	-	-	-	-	10.00%
Bonus (%)	30.00	30.00	47.00	32.00	17.00%
Return on Equity (ROE) (%)	20.23	21.76	28.49	25.35	18.98
Return on Assets (ROA) (%)	1.59	1.54	2.61	2.84	2.12
Capital Adequacy Ratio (%)	10.61	10.61	13.55	10.91	11.26
Non performing Loans as % of Total Advances	4.17	4.14	2.84	2.27	2.68
Volume of Non-performing Loans	1,353.31	1,902.58	1,420.57	1,425.28	1,938.30
Amount of provision against Classified Loans	644.11	912.90	720.22	742.80	780.01
Amount of provision against Unclassified Loans	388.78	456.07	509.67	740.31	795.15
Amount of provision against Off-balance sheet exposures	51.69	109.41	111.93	174.93	201.37
Advance Deposit Ratio (%)	93.66%	98.78%	93.48%	93.04%	83.00%