

Five Years Performance at a Glance

Particulars	2011	2012	2013	2014	2015
Balance Sheet	Taka	Taka	Taka	Taka	Taka
Authorised capital	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Paid up capital	5,941.65	6,951.74	7,646.91	8,029.25	8,832.18
Statutory reserve	3,269.49	3,818.04	4,283.42	4,783.51	5,224.07
Other reserve (including general & assets revaluation reserve)	514.61	479.89	460.92	394.20	432.46
Retained earnings (Profit & Loss Account)	1,605.18	886.15	878.58	1,042.17	1,165.94
Shareholders' equity	11,330.95	12,135.82	13,269.83	14,249.14	15,654.64
Deposits	81,127.17	96,918.22	98,229.44	105,703.61	112,722.21
Loans and advances	72,733.54	79,948.22	88,167.20	90,920.77	104,854.73
Investments	20,840.29	30,851.74	19,908.32	26,568.66	21,457.59
Fixed assets	1,506.77	1,743.59	1,736.64	2,573.25	2,628.18
Total assets (excluding contra items)	103,510.70	125,841.50	124,042.70	135,159.52	146,369.95
Total assets (including contra items)	123,648.07	149,973.98	150,278.49	169,681.09	180,622.89
Capital					
Total risk weighted assets (RWA)	104,975.90	111,451.00	117,820.23	112,720.56	122,752.60
Tier-I capital	10,701.50	11,666.09	12,819.07	13,865.10	15,232.35
Tier-II capital	1,123.75	1,111.78	1,168.37	1,262.32	1,361.81
Total capital	11,825.25	12,777.87	13,987.44	15,127.42	16,594.15
Tier-I capital adequacy ratio	10.19%	10.47%	10.88%	12.30%	12.41%
Tier-II capital adequacy ratio	1.07%	1.00%	0.99%	1.12%	1.11%
Capital to Risk Weighted Assets (CRAR)	11.26%	11.47%	11.87%	13.42%	13.52%
Asset Quality					
Amount of non-performing loans & advances	1,938.30	4,369.02	4,862.41	6,735.52	7,409.95
Non performing loans & advances as % of total loans & adv	2.68%	5.51%	5.56%	7.49%	7.18%
Specific provision against classified loans and advances	780.01	1,705.14	2,663.39	2,705.15	3,169.66
General provision against un-classified loans and advances	795.15	620.74	667.96	721.24	851.68
General provision against off-balance sheet items	201.37	256.17	274.62	345.22	345.22
Percentage (%) of net classified loan	1.60%	3.59%	2.53%	4.48%	4.12%
Interest suspense balance	321.36	613.31	979.43	1,488.80	1,719.32
Foreign Exchange Business					
Import	55,044.49	45,283.46	52,614.08	51,308.41	49,995.21
Export	20,981.00	13,346.66	14,549.29	14,354.30	17,137.57
Remittance	16,079.26	21,705.40	16,323.39	18,703.40	15,371.00

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Financial Performance					
Interest income on loans and advances	9,669.34	11,668.75	12,194.10	12,019.78	11,146.34
Interest paid on deposits and borrowings	8,007.52	9,427.21	10,154.70	9,339.23	8,056.17
Net interest margin	1,661.82	2,241.54	2,039.39	2,680.56	3,090.17
Net interest margin (%)	4.31%	3.89%	2.93%	2.56%	2.48%
Income from investments	2,916.35	2,793.48	2,801.83	2,672.99	2,701.52
Operating income	13,923.05	15,606.88	16,227.89	15,961.79	15,029.90
Operating expenses	9,708.29	11,580.06	12,529.08	12,214.99	11,163.64
Operating profit	4,186.65	3,958.12	3,698.81	3,746.80	3,866.26
Provision for loans & advances and other provisions made d	547.95	1,274.07	1,371.94	1,246.32	1,663.55
Profit before tax	3,630.15	2,742.75	2,326.88	2,500.48	2,202.71
Provision for tax	1,684.04	1,308.99	1,189.03	999.15	838.89
Profit after tax	1,946.11	1,433.76	1,137.84	1,501.33	1,363.82
Profit available for distribution	1,858.03	886.15	878.58	1,042.17	1,165.94
Shareholders' Information					
Earnings per share (EPS)	3.70	2.06	1.49	1.70	1.54
Price earnings (PE) ratio (times)	8.21	8.73	8.80	6.59	5.89
Dividend : Cash (%)	10.00%	-	6%	-	12.75%
Bonus (%)	17.00%	10.00%	5%	10%	-
Right Share	-	-	-	-	-
Net asset value (NAV) per share	19.50	17.46	17.34	16.13	17.72
Net operating cash flow per share	5.48	2.16	4.06	1.97	2.75
Market value of share	30.40	18.20	13.10	11.20	9.10
Market capitalisation	18,062.63	12,652.16	10,017.45	8,992.77	8,037.28
Number of shares (Nos.)	594,165,435.00	695,173,558.00	764,690,913.00	802,925,458.00	883,218,003.00
Number of shareholders (Nos.)	93173	90089	96213	88,643	76045
Financial Ratios					
Credit Deposit Ratio (CDR)	83.00%	77.00%	83.00%	77.41%	83.57%
Return on equity (ROE) (%)	18.98%	11.81%	8.96%	10.93%	9.12%
Return on assets (ROA) (%)	2.12%	1.14%	0.91%	1.16%	0.97%
Return on investment (ROI) (%)	13.99%	9.05%	11.04%	11.50%	11.25%
Cost of fund (%)	11.46%	11.95%	11.61%	10.81%	9.84%
Cost income ratio (%)	70.00%	72.05%	76.61%	76.53%	74.28%

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Other Information					
Number of branches	87	93	101	103	104
Number of ATM	21	47	56	67	73
Number of employees	1716	1811	2192	2277	2296
Number of foreign correspondents	449	434	420	396	405
Credit Ratings					
Long term	AA3	AA-	AA	AA	AA
Short term	ST-2	AR-2	AR-2	AR-2	AR-2