

## Five Years Performance at a Glance

Figure in million taka where applicable

Particulars	2012	2013	2014□	2015	2016
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	6,951.74	7,646.91	8,029.25	8,832.18	8,832.18
Statutory reserve	3,818.04	4,283.42	4,783.51	5,224.07	5,927.55
Other reserve (including general & assets revaluation reserve)	479.89	460.92	394.20	432.46	366.00
Retained earnings (Profit & Loss Account)	886.15	878.58	1,042.17	1,165.94	1,416.46
Shareholders' equity	12,135.82	13,269.83	14,249.14	15,654.64	16,542.20
Deposits	96,918.22	98,229.44	105,703.61	112,722.21	132,764.87
Loans and advances	79,948.22	88,167.20	90,920.77	104,854.73	126,003.48
Investments	30,851.74	19,908.32	26,568.66	21,457.59	23,958.16
Fixed assets	1,743.59	1,736.64	2,573.25	2,628.18	2,500.13
Total assets (excluding contra items)	125,841.50	124,042.70	135,159.52	146,369.95	172,706.23
Total assets (including contra items)	149,973.98	150,278.49	169,681.09	180,622.89	214,046.51
<b>Capital</b>					
Total risk weighted assets (RWA)	111,451.00	117,820.23	112,720.56	122,752.60	147,483.46
Tier-I capital	11,666.09	12,819.07	13,865.10	15,232.35	16,113.80
Tier-II capital	1,111.78	1,168.37	1,262.32	1,361.81	1,532.80
Total capital	12,777.87	13,987.44	15,127.42	16,594.15	17,646.60
Tier-I capital adequacy ratio	10.47%	10.88%	12.30%	12.41%	10.93%
Tier-II capital adequacy ratio	1.00%	0.99%	1.12%	1.11%	1.04%
Capital to Risk Weighted Assets (CRAR)	11.47%	11.87%	13.42%	13.52%	11.97%
<b>Asset Quality</b>					
Amount of non-performing loans & advances	4,369.02	4,862.41	6,735.52	7,409.95	7,274.01
Non performing loans & advances as % of total loans & advances	5.51%	5.56%	7.49%	7.18%	5.92%
Specific provision against classified loans and advances	1,705.14	2,663.39	2,705.15	3,169.66	3,312.15
General provision against un-classified loans and advances	620.74	667.96	721.24	851.68	979.71
General provision against off-balance sheet items	256.17	274.62	345.22	345.22	413.40
Percentage (%) of net classified loan	3.59%	2.53%	4.48%	4.12%	3.22%
Interest suspense balance	613.31	979.43	1,488.80	1,719.32	1,923.58
<b>Foreign Exchange Business</b>					
Import	45,283.46	52,614.08	51,308.41	49,995.21	56,406.85
Export	13,346.66	14,549.29	14,354.30	17,137.57	16,720.86
Remittance	21,705.40	16,323.39	18,703.40	15,371.00	17,316.47
<b>Financial Performance</b>					
Interest income on loans and advances	11,668.75	12,194.10	12,019.78	11,146.34	11,272.07
Interest paid on deposits and borrowings	9,427.21	10,154.70	9,339.23	8,056.17	7,281.26
Net interest margin	2,241.54	2,039.39	2,680.56	3,090.17	3,990.81

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Net interest margin (%)	3.89%	2.93%	2.56%	2.48%	2.80%
Income from investments	2,793.48	2,801.83	2,672.99	2,678.53	2,015.41
Total income	15,606.88	16,227.89	15,961.79	15,006.91	14,850.84
Total expenses	11,580.06	12,529.08	12,214.99	11,140.65	10,359.62
Operating profit	3,958.12	3,698.81	3,746.80	3,866.26	4,491.22
Provision for loans & advances and other provisions made during the year	1,274.07	1,371.94	1,246.32	1,638.55	948.81
Profit before tax	2,742.75	2,326.88	2,500.48	2,202.71	3,517.41
Provision for tax	1,308.99	1,189.03	999.15	838.89	1,439.30
Profit after tax	1,433.76	1,137.84	1,501.33	1,363.82	2,078.11
Profit available for distribution	886.15	878.58	1,042.17	1,165.94	1,416.46
<b>Shareholders' Information</b>					
Earnings per share (EPS)	2.06	1.49	1.70	1.54	2.35
Price earnings (PE) ratio (times)	8.73	8.80	6.59	5.89	5.36
Dividend : Cash (%)	-	6%	-	12.75%	16%
Bonus (%)	10.00%	5%	10%	-	-
Right Share	-	-	-	-	-
Net asset value (NAV) per share	17.46	17.34	16.13	17.72	18.73
Net operating cash flow per share	2.16	4.06	1.97	2.75	4.85
Market value of share	18.20	13.10	11.20	9.10	12.60
Market capitalisation	12,652.16	10,017.45	8,992.77	8,037.28	11,128.55
Number of shares (Nos.)	695,173,558.00	764,690,913.00	802,925,458.00	883,218,003.00	883,218,003.00
Number of shareholders (Nos.)	90089	96213	88,643	76045	62411
<b>Financial Ratios</b>					
Credit Deposit Ratio (CDR) (%)	77.00%	83.00%	77.41%	83.57%	83.92%
Return on equity (ROE) (%)	11.81%	8.96%	10.87%	9.12%	12.91%
Return on assets (ROA) (%)	1.14%	0.91%	1.16%	0.97%	1.30%
Cost of fund (%)	11.95%	11.61%	10.81%	9.84%	8.37%
Cost income ratio (%)	72.05%	76.61%	76.53%	74.24%	69.76%
<b>Other Information</b>					
Number of branches	93	101	103	104	106
Number of ATM	47	56	67	73	73
Number of employees	1811	2192	2277	2296	2310
Number of foreign correspondents	434	420	396	405	393
<b>Credit Ratings</b>					
Long term	AA-	AA	AA	AA	AA
Short term	ST-2 (AR-2)	ST-2 (AR-2)	ST-2 (AR-2)	ST-2 (AR-2)	ST-1 (AR-1)