

## Five Years Performance

Crore Taka unless otherwise specified

Particulars	2020	2019	2018	2017	2016
<b>Balance Sheet Matrix</b>					
Authorized Capital	2,500	2,500	2,500	2,500	2,500
Paid-up Capital	2,072	2,072	2,072	2,072	2,072
Reserve Fund	2,152	2,090	2,009	1,938	1,744
Total Shareholders' Equity	4,207	4,243	4,159	4,073	3,658
Deposits	92,199	69,224	62,193	53,035	49,405
Loans and Advances	51,944	46,583	39,575	31,912	26,587
Investments	29,621	19,968	15,923	17,088	22,754
Fixed Assets	1,588	1,460	1,478	1,556	1,578
Total Assets	109,310	85,393	78,915	67,392	62,357
Total Off Balance Sheet Items	27,245	17,184	16,245	12,334	8,390
Interest Earning Assets	59,691	53,002	52,014	39,708	29,115
Non-interest Earning Assets	49,618	32,391	26,901	27,684	33,242
<b>Income Statement Matrix</b>					
Interest income	3,119	3,459	3,231	2,253	2,145
Interest Expenses	3,140	2,825	2,339	1,818	2,062
Investment income	1,776	1,416	1,203	1,469	1,561
Non-interest income	746	511	388	449	436
Non-interest Expenses	1,758	1,661	1,651	1,540	1,525
Total Income	5,641	5,387	4,822	4,171	4,142
Total Expenditure	4,898	4,487	3,990	3,358	3,587
Operating Profit	743	900	832	813	555
Profit Before Tax	310	391	350	968	(751)
Net Profit After Tax	63	107	104	676	(697)
<b>Capital Measures</b>					
Risk Weighted Assets	46,642	45,970	39,414	33,679	26,700
Going concern capital (Tier-1)	2,728	2,643	2,697	2,066	1,692
Gone concern capital (Tier-2)	1,941	1,965	1,279	1,382	985
Total Capital	4,669	4,608	3,976	3,448	2,677
Capital Surplus/(Deficit)	5	11	35	80	7
Tier-I Capital Ratio	5.85%	5.75%	6.84%	6.14%	6.34%
Tier-II Capital Ratio	4.16%	4.27%	3.25%	4.10%	3.69%
Capital to Risk Weighted Asset Ratio Basel-III	10.01%	10.02%	10.09%	10.24%	10.03%
<b>Credit Quality</b>					
Classified Loans	6,472	6,643	6,993	5,570	6,804
Provision for Unclassified Loans	1,148	1,146	322	394	502
Provision for Classified Loans	2,799	2,678	2,965	2,750	3,057
Provision for Contingent Liabilities	209	116	123	123	84
Percentage of NPLs to total Loans and Advances	12.46%	14.26%	17.67%	17.45%	25.59%

## Five Years Performance

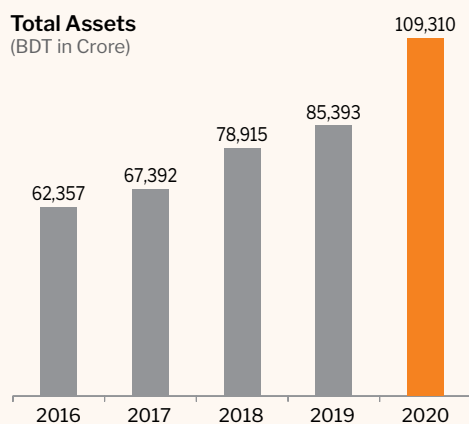
*Crore Taka unless otherwise specified*

Particulars	2020	2019	2018	2017	2016
<b>Foreign Exchange Business</b>					
Import	24,874	38,841	23,551	13,267	10,153
Export	10,637	10,873	8,280	7,058	7,396
Remittance (Inward)	21,014	14,863	12,680	10,605	12,022
<b>Operating Profit Ratios</b>					
Credit Deposit Ratio	56.34%	67.29%	63.63%	60.17%	53.81%
Cost of Deposit	3.72%	4.05%	3.89%	3.48%	4.35%
Cost of Borrowing	7.46%	6.12%	3.00%	0.91%	0.64%
Administrative Cost	2.77%	3.02%	3.33%	3.55%	4.07%
Yield on Loans and Advances	5.95%	7.18%	7.67%	8.38%	10.02%
Spread	3.03%	3.06%	3.60%	4.62%	4.49%
Return on Assets	0.06%	0.13%	0.13%	1.00%	-1.12%
Return on Equity	1.49%	2.53%	2.49%	16.59%	-19.06%
Current Ratio	1.07	1.02	1.03	1.10	1.08
<b>Performance Ratios</b>					
Profit per Employee (Million)	0.65	0.75	0.66	0.64	0.44
Operating profit as % of Working Fund	0.79%	1.26%	1.28%	1.43%	1.10%
Ratio of Fees Income	23.89%	13.79%	10.20%	14.43%	14.85%
Salary Exp. to total Overhead Exp.	65.77%	67.32%	67.41%	69.79%	66.05%
Cost to income/Efficiency Ratio	86.83%	83.29%	82.75%	80.51%	86.58%
<b>Shares Information Matrix</b>					
No. of Shares Outstanding (Million)	207.23	207.23	207.23	207.23	207.23
No. of Shareholders	7	7	9	9	9
Earnings per Share (Taka)	3.03	5.17	5.00	32.62	(33.63)
Net Asset Value per Share (Taka)	203	205	201	197	177
<b>Other Information</b>					
Number of Branches	960	956	953	943	935
Number of Islamic Windows	15	15	5	5	5
Number of Subsidiary Companies	6	6	6	6	6
Number of Employees	11,389	12,051	12,656	12,798	12,672
Number of Foreign Correspondents	348	326	335	335	318

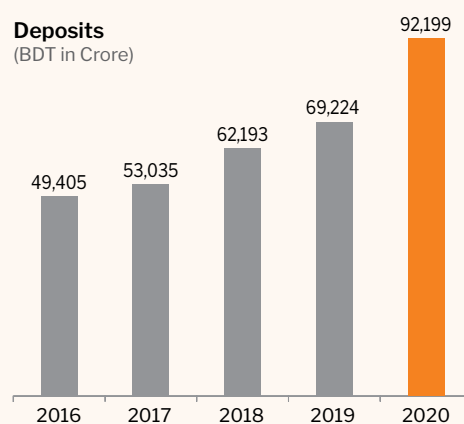
## Five Years Performance

### Graphical Presentation

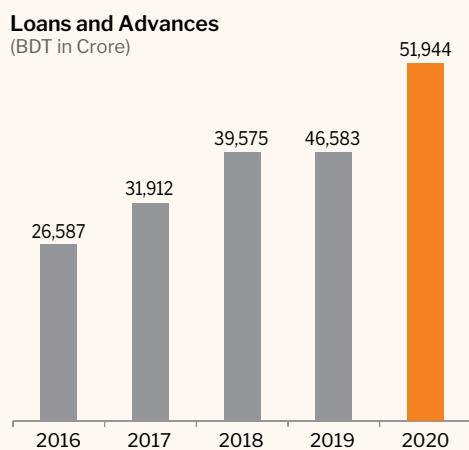
**Total Assets**  
(BDT in Crore)



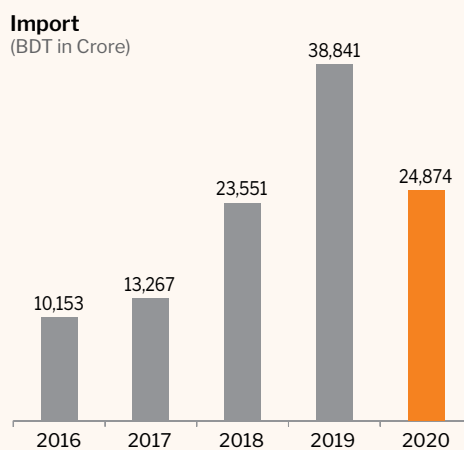
**Deposits**  
(BDT in Crore)



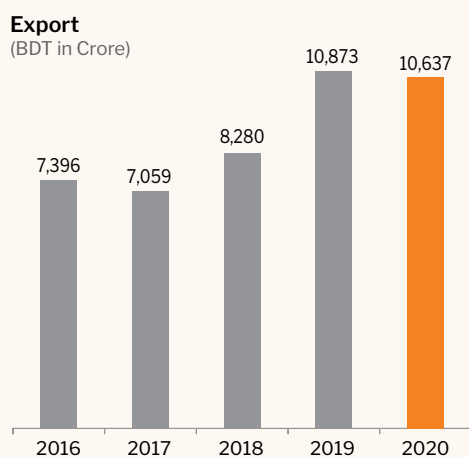
**Loans and Advances**  
(BDT in Crore)



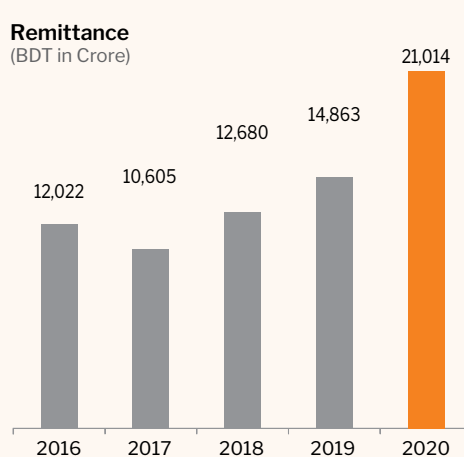
**Import**  
(BDT in Crore)



**Export**  
(BDT in Crore)

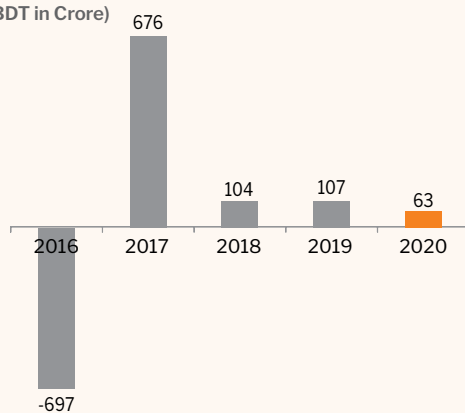


**Remittance**  
(BDT in Crore)

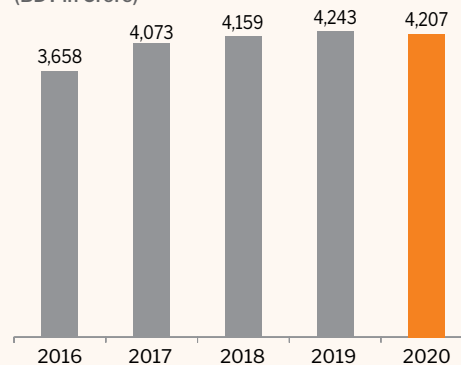


## Five Years Performance Graphical Presentation

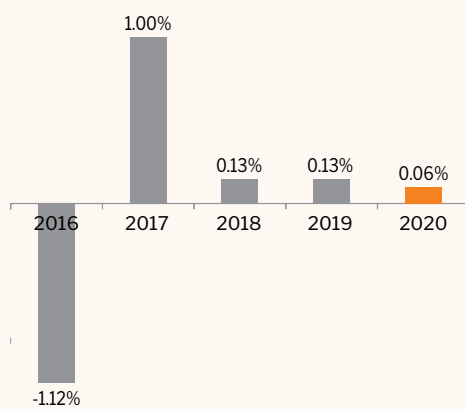
**Profit after Tax**  
(BDT in Crore)



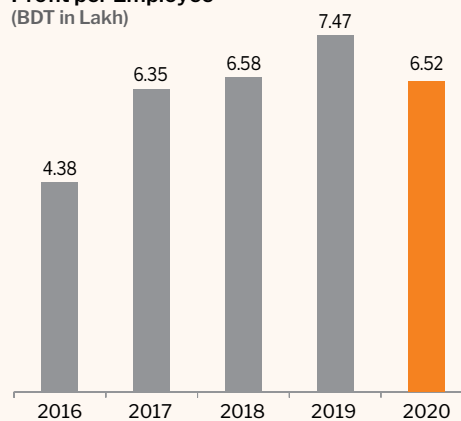
**Total Shareholders' Equity**  
(BDT in Crore)



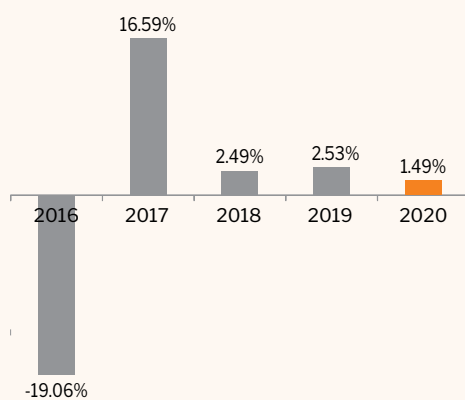
**Return on Assets (ROA)**



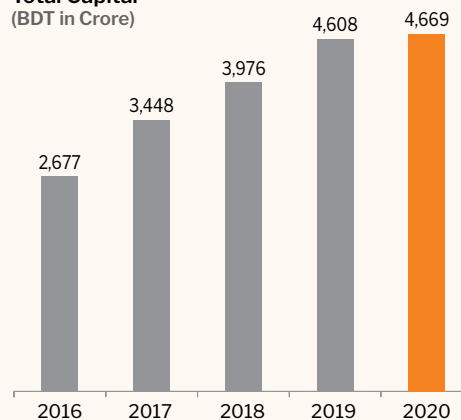
**Profit per Employee**  
(BDT in Lakh)



**Return on Equity (ROE)**

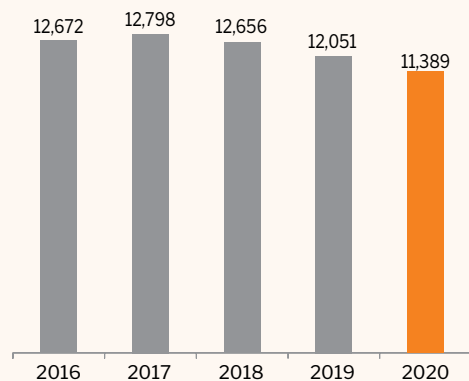


**Total Capital**  
(BDT in Crore)



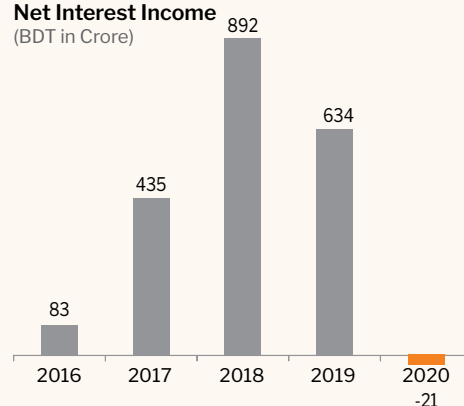
## Five Years Performance Graphical Presentation

**Number of Employees**



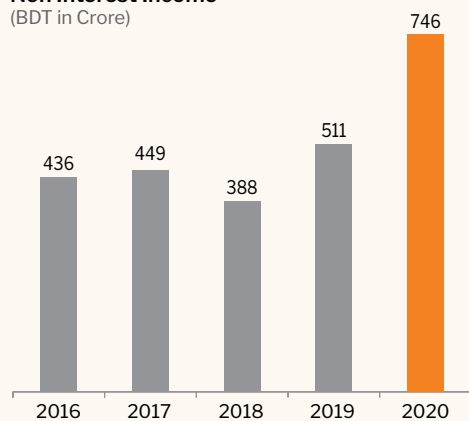
**Net Interest Income**

(BDT in Crore)



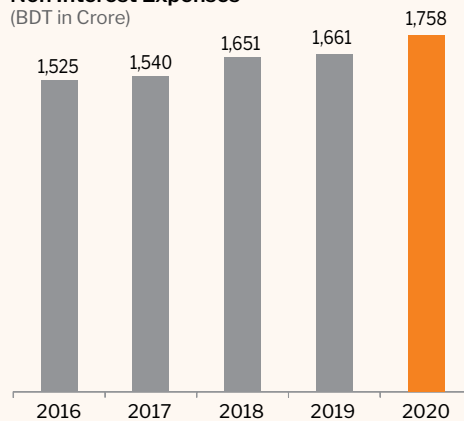
**Non Interest Income**

(BDT in Crore)

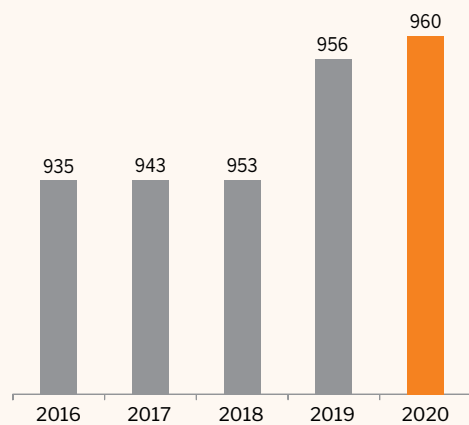


**Non Interest Expenses**

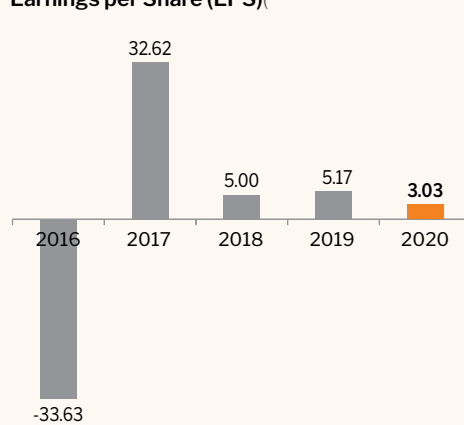
(BDT in Crore)



**Number of Branches**

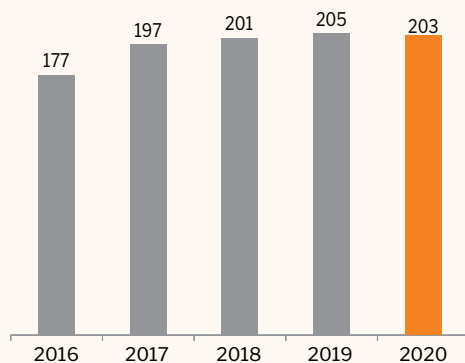


**Earnings per Share (EPS)**

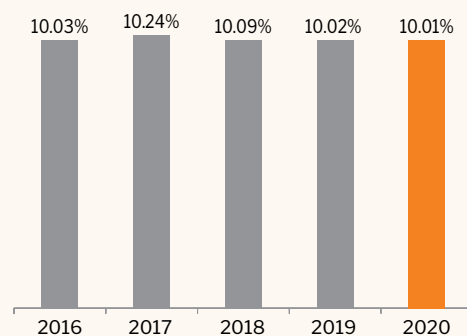


## Five Years Performance Graphical Presentation

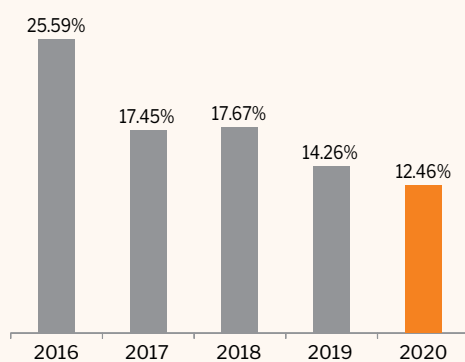
**Net Asset Value per Share**



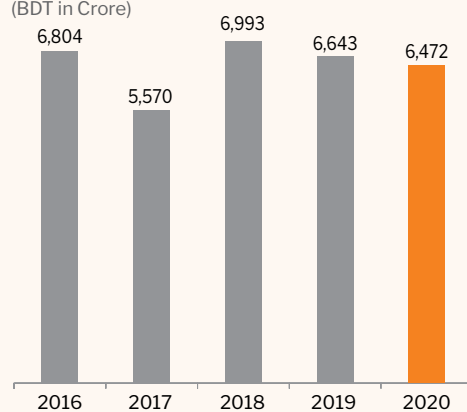
**Capital to Risk Weighted Asset Ratio (CRAR)**



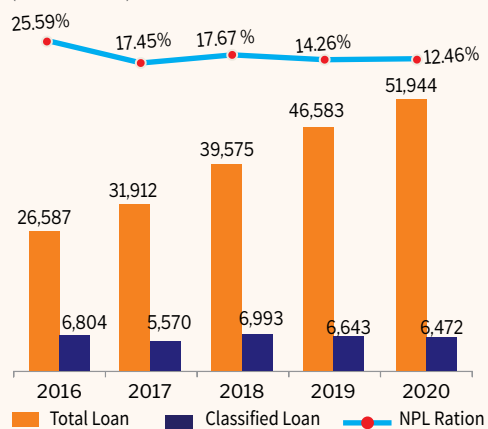
**NPL Ratio**



**NPL (BDT in Crore)**



**NPL Ratio (BDT in Crore)**



**Number of Foreign Correspondents**

