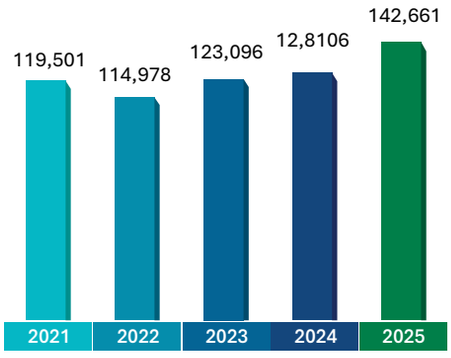
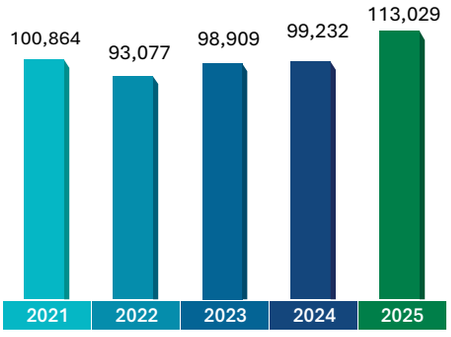
Five Years Financial Summary
Graphical Presentation

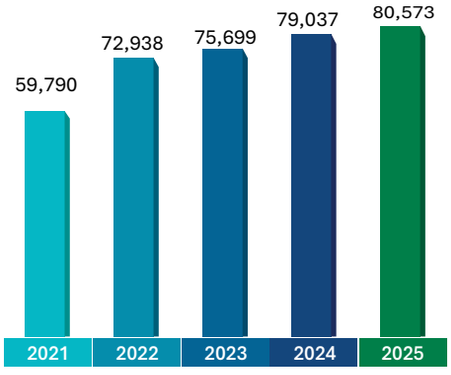
Total Asset
(BDT in Crore)



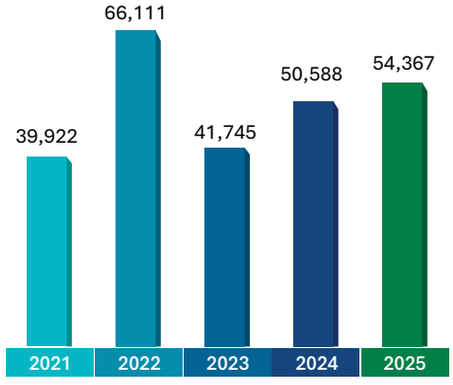
Deposit
(BDT in Crore)



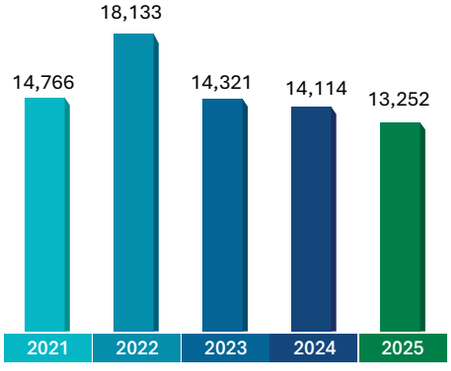
Loans and Advance
(BDT in Crore)



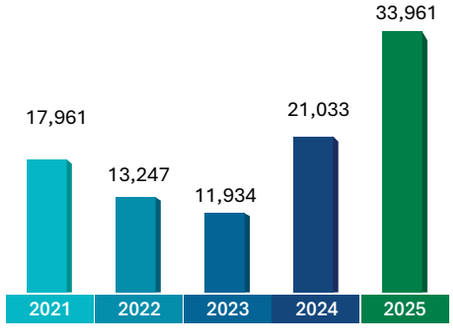
Import
(BDT in Crore)



Export
(BDT in Crore)

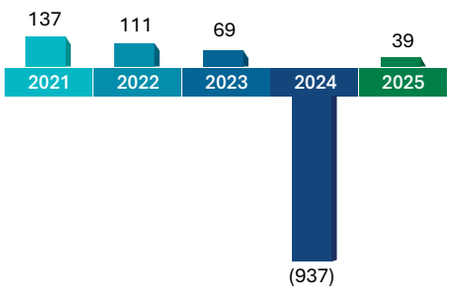


Foreign Remittance
(BDT in Crore)

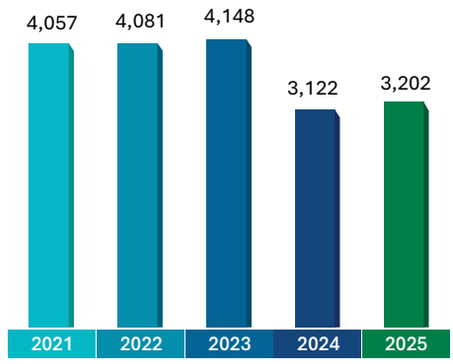


Five Years Financial Summary
Graphical Presentation

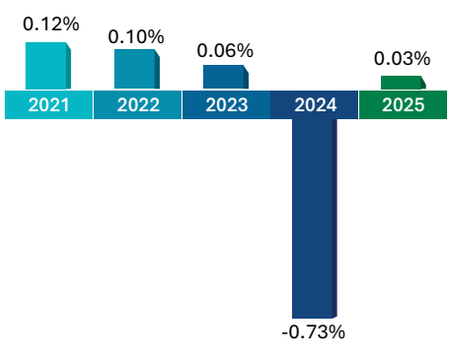
Profit after Tax
(BDT in Crore)



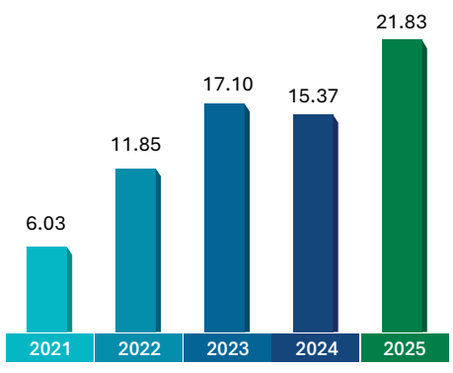
Total Shareholders' Equity
(BDT in Crore)



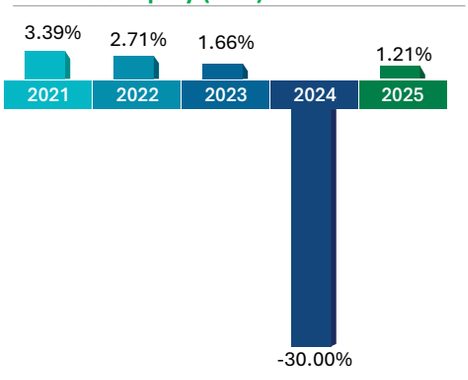
Return on Assets



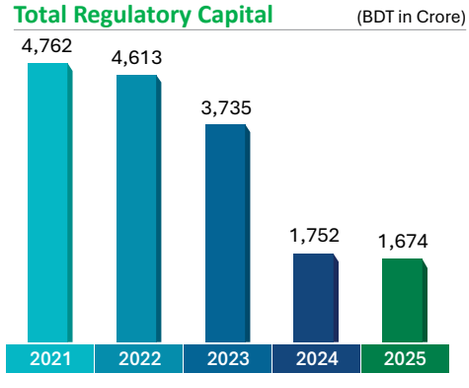
Profit per Employee
(BDT in Lakh)



Return on Equity (ROE)

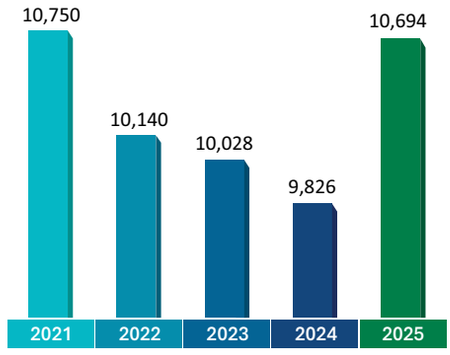


Total Regulatory Capital
(BDT in Crore)

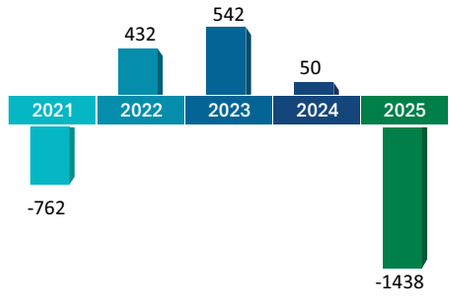


Five Years Financial Summary
Graphical Presentation

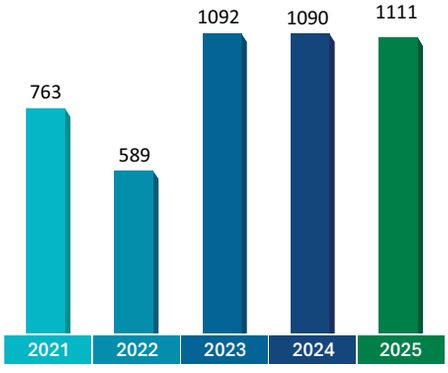
Number of Employees



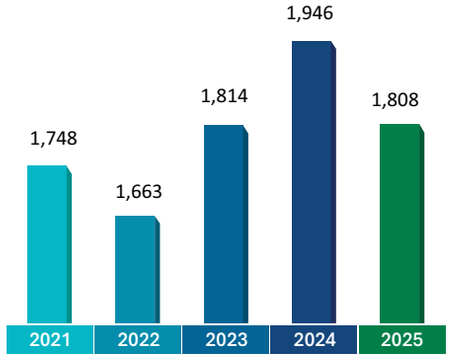
Net Interest Income (BDT in Crore)



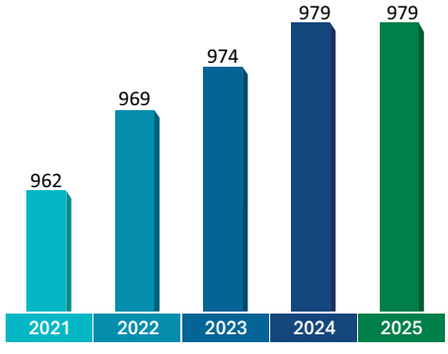
Non Interest Income (BDT in Crore)



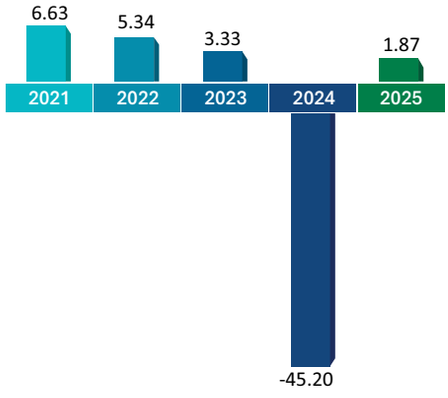
Non Interest Expenses (BDT in Crore)



Number of Branches

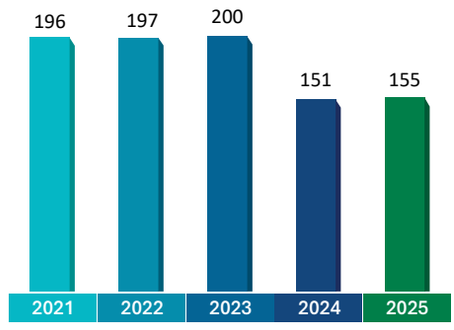


Earnings per Share (EPS)

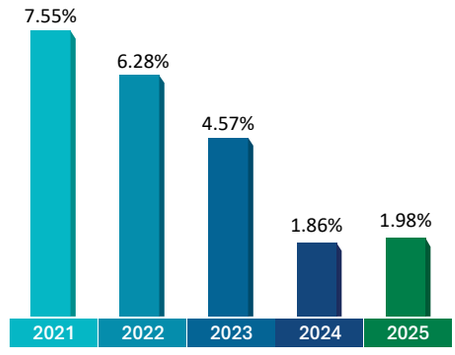


Five Years Financial Summary
Graphical Presentation

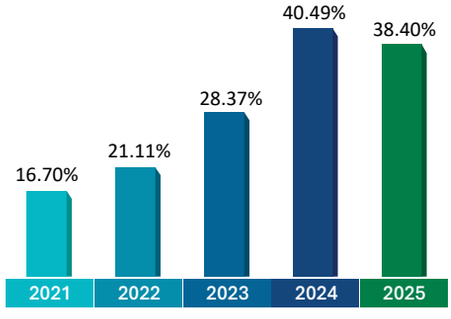
Net Asset Value per Share



Capital to Risk Weighted Asset Ratio (CRAR)

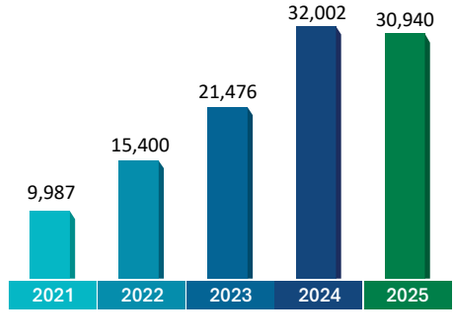


NPL Ratio



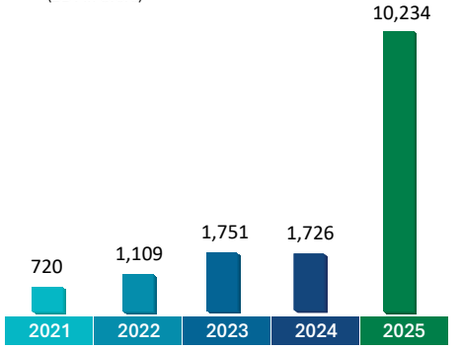
NPL

(BDT in Crore)

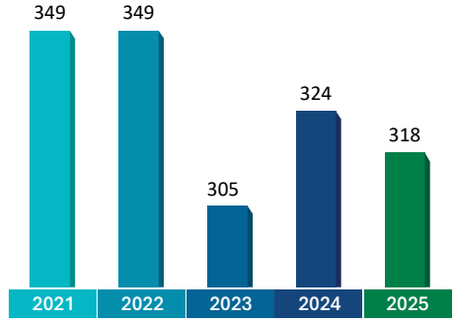


NPL Recovery

(BDT in Crore)



Number of Foreign Correspondents



Five Years Financial Summary

BDT in crore unless otherwise specified

Particulars	2025	2024	2023	2022	2021
Balance Sheet Matrix					
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	2,260	2,187	2,187	2,145	2,124
Total Shareholders' Equity	3,202	3,122	4,148	4,081	4,057
Deposits	113,029	99,232	98,909	93,077	100,864
Loans and Advances	80,573	79,037	75,699	72,938	59,790
Investments	40,037	27,760	25,444	22,519	39,033
Fixed Assets	1,700	1,741	1,746	1,824	1,562
Total Assets	142,660	128,106	123,096	114,978	119,501
Total Off Balance Sheet Items	26,338	30,127	31,474	37,320	30,357
Interest Earning Assets	85,920	83,066	80,473	77,749	66,235
Non-interest Earning Assets	56,740	45,040	42,623	37,229	53,266
Income Statement Matrix					
Interest income	4,895	5,313	5,009	4,301	3,504
Interest Expenses	6,334	5,263	4,466	3,869	4,266
Investment income	4,470	2,317	1,894	1,844	2,329
Non-interest income	1111	1090	1092	589	763
Non-interest Expenses	1,808	1,946	1,814	1,663	1,682
Total Income	10,476	8,720	7,995	6,734	6,596
Total Expenditure	8,142	7,209	6,280	5,532	5,948
Operating Profit	2,334	1,511	1,715	1,202	648
Profit Before Tax	548	(928)	259	121	167
Net Profit After Tax	39	(937)	69	111	137
Capital Measures					
Risk Weighted Assets	84,605	94,440	81,755	73,466	63,114
Going concern capital (Tier-1)	505	898	2,506	2,960	2,919
Gone concern capital (Tier-2)	1,169	854	1,229	1,653	1,843
Total Capital	1,674	1,752	3,735	4,613	4,762
Capital Surplus/(Deficit)	(6,787)	(7,692)	(4,441)	(2,733)	(1,548)
Tier-I Capital Ratio	0.60%	0.95%	3.07%	4.03%	4.63%
Tier-II Capital Ratio	1.38%	0.91%	1.50%	2.25%	2.92%
Capital to Risk Weighted Asset Ratio Basel-III	1.98%	1.86%	4.57%	6.28%	7.55%
Credit Quality					
Classified Loans	30,940	32,002	21,476	15,400	9,987
Provision for Unclassified Loans	676	402	877	1,001	1,176
Provision for Classified Loans	6,469	6,152	4,840	3,733	2,924
Provision for Contingent Liabilities	488	449	349	349	224
Percentage of NPLs to total Loans and Advances	38.40%	40.49%	28.37%	21.11%	16.70%

Five Years Financial Summary

BDT in crore unless otherwise specified

Particulars	2025	2024	2023	2022	2021
Foreign Exchange Business					
Import	54,367	50,588	41,745	66,111	39,922
Export	13,252	14,114	14,321	18,133	14,766
Remittance (Inward)	33,961	21,033	11,934	13,247	17,961
Operating Profit Ratios					
Credit Deposit Ratio	71.29%	79.65%	76.53%	78.36%	59.28%
Cost of Deposit	5.42%	4.78%	4.29%	3.72%	4.31%
Cost of Brorrowing	15.71%	17.88%	10.31%	9.82%	7.06%
Administrative Cost	1.95%	2.35%	2.19%	2.39%	2.08%
Yield on Loans and Advances	9.66%	9.89%	8.12%	7.22%	6.46%
Spread	5.19%	5.38%	2.61%	2.51%	3.18%
Return on Assets	0.03%	-0.73%	0.06%	0.10%	0.12%
Return on Equity	1.21%	-30.00%	1.66%	2.71%	3.39%
Current Ratio	1.02	1.02	0.70	1.01	1.04
Performance Ratios					
Profit per Employee (Million)	2.18	1.54	1.71	1.19	0.60
Operating profit as % of Working Fund	2.21%	1.84%	1.91%	1.35%	0.65%
Ratio of Fees Income	22.26%	26.44%	25.13%	14.15%	28.10%
Salary Exp. to total Overhead Exp.	72.38%	61.68%	64.20%	70.12%	67.35%
Cost to income/Efficiency Ratio	43.65%	56.29%	51.40%	58.05%	72.19%
Shares Information Matrix					
No. of Shares Outstanding (Million)	207.23	207.23	207.23	207.23	207.23
No. of Shareholders	8	7	8	9	9
Earnings per Share (Taka)	1.87	(45.20)	3.33	5.34	6.63
Net Asset Value per Share (Taka)	155	151	200	209	196
Other Information					
Number of Branches	979	979	974	970	962
Number of Islamic Windows	60	60	60	60	15
Number of Subsidiary Companies	6	6	6	6	6
Number of Employees	10,694	9,826	10,028	10,140	10,750
Number of Foreign Correspondents	318	324	305	349	349