

Five Years Performance

Creore Taka unless otherwise specified

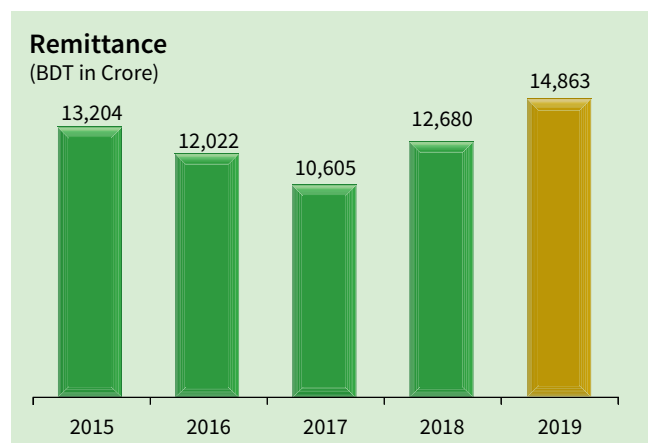
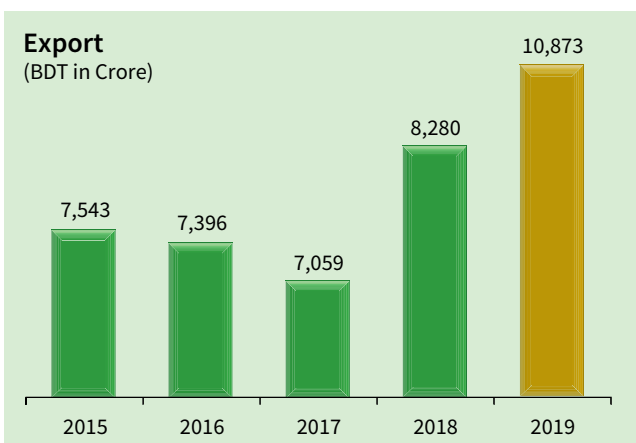
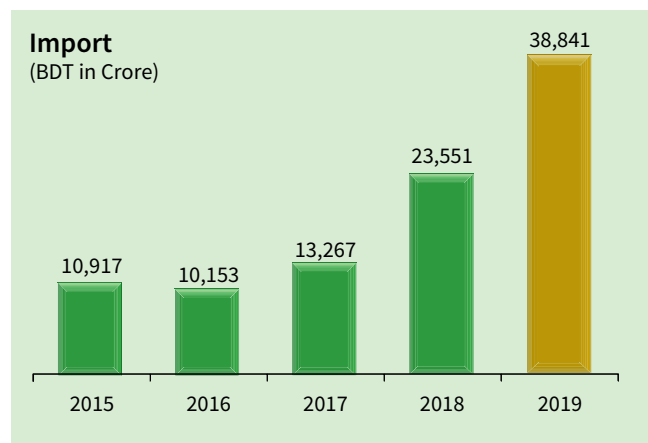
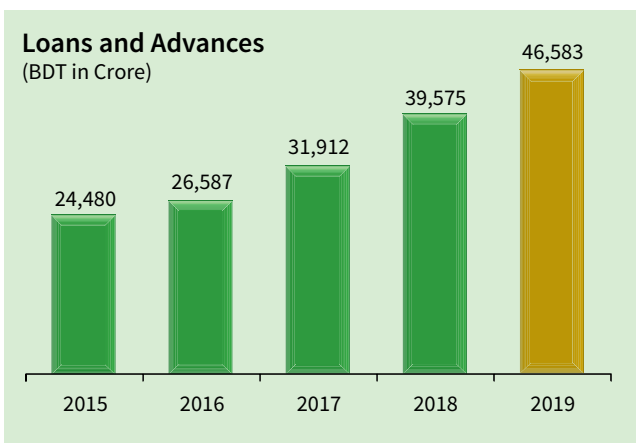
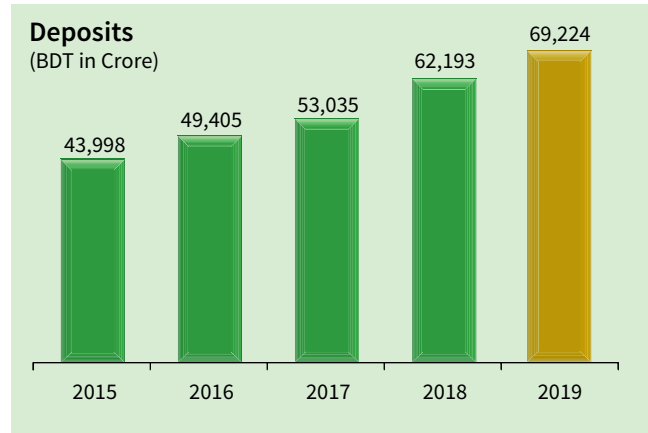
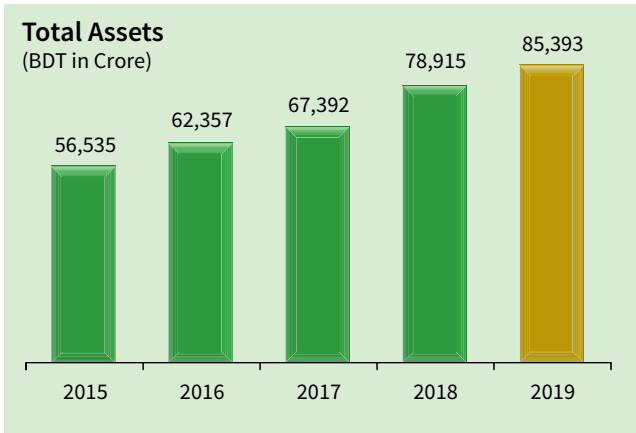
Particulars	2019	2018	2017	2016	2015
Balance Sheet Matrix					
Authorized Capital	2,500	2,500	2,500	2,500	2,500
Paid-up Capital	2,072	2,072	2,072	2,072	2,072
Reserve Fund	2,090	2,009	1,938	1,744	1,747
total Shareholders' Equity	4,243	4,159	4,073	3,658	4,468
Deposits	69,224	62,193	53,035	49,405	43,998
Loans and Advances	46,583	39,575	31,912	26,587	24,480
Investments	19,968	15,923	17,088	22,754	20,570
Fixed Assets	1,460	1,478	1,556	1,578	1,595
Total Assets	85,393	78,915	67,392	62,357	56,535
Total Off Balance Sheet Items	17,184	16,245	12,334	8,390	9,007
Interest Earning Assets	53,002	52,014	39,708	29,115	26,265
Non-interest Earning Assets	32,391	26,901	27,684	33,242	30,270
Income Statement Matrix					
Interest income	3,459	3,231	2,253	2,145	2,364
Interest Expenses	2,825	2,339	1,818	2,062	2,294
Investment income	1,416	1,203	1,469	1,561	1,495
Non-interest income	511	388	449	436	428
Non-interest Expenses	1,661	1,651	1,540	1,525	1,114
Total Income	5,387	4,822	4,171	4,142	4,286
total Expenditure	4,487	3,990	3,358	3,587	3,408
Operating Profit	900	832	813	555	878
Profit Before Tax	391	350	968	(751)	(60)
Net Profit After Tax	107	104	676	(697)	65
Capital Measures					
Risk Weighted Assets	45,970	39,414	33,679	26,700	26,469
Going concern capital (Tier-1)	2,643	2,697	2,066	1,692	1,747
Gone concern capital (Tier-2)	1,965	1,279	1,382	985	777
Total Capital	4,608	3,976	3,448	2,677	2,524
Capital Surplus/(Deficit)	11	35	80	7	(123)
Tier-I Capital Ratio	5.75%	6.84%	6.14%	6.34%	6.60%
Tier-II Capital Ratio	4.27%	3.25%	4.10%	3.69%	2.94%
Capital to Risk Weighted Asset Ratio Basel-III	10.02%	10.09%	10.24%	10.03%	9.54%
Credit Quality					
Classified Loans	6,643	6,993	5,570	6,804	4,640
Provision for Unclassified Loans	1,146	322	394	502	459
Provision for Classified Loans	2,678	2,965	2,750	3,057	2,245
Provision for Contingent Liabilities	116	123	123	84	90
Percentage of NPLs to total Loans and Advances	14.26%	17.67%	17.45%	25.59%	18.96%

Five Years Performance

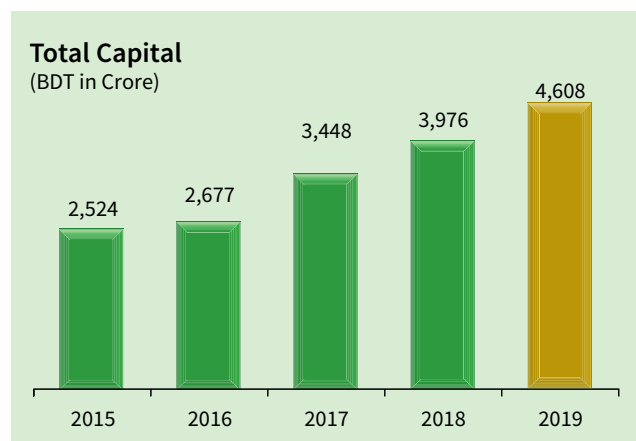
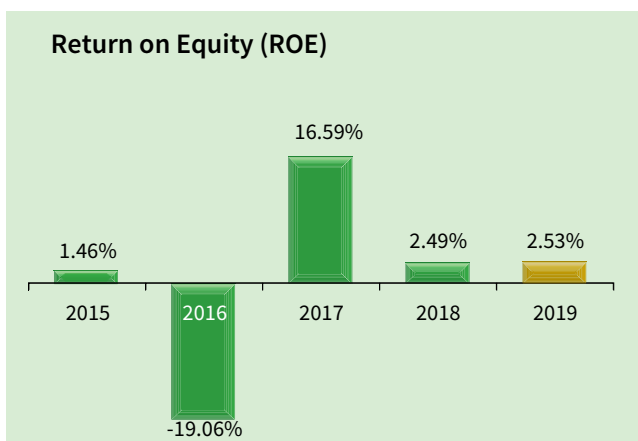
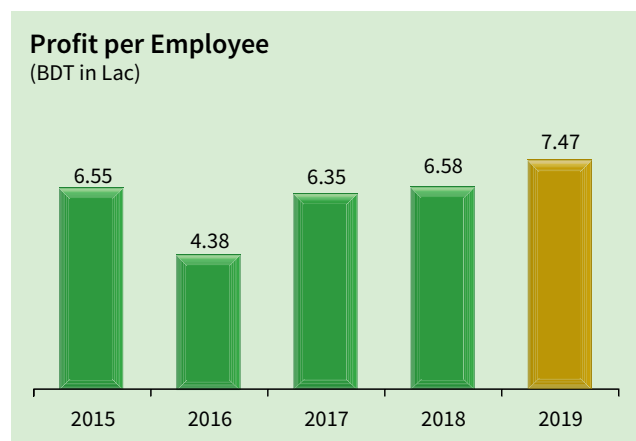
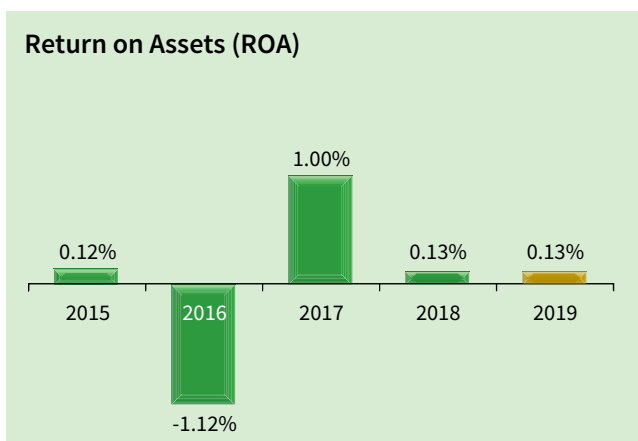
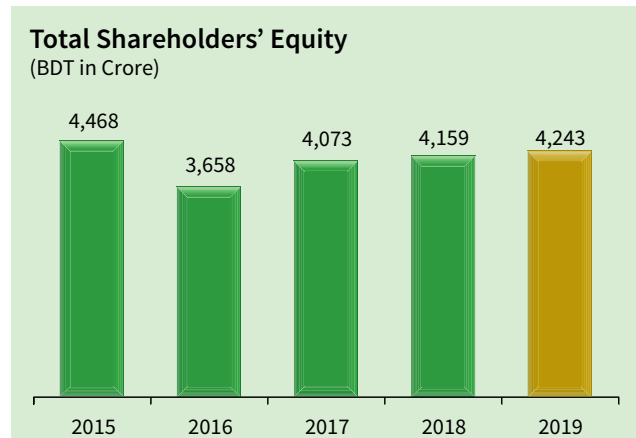
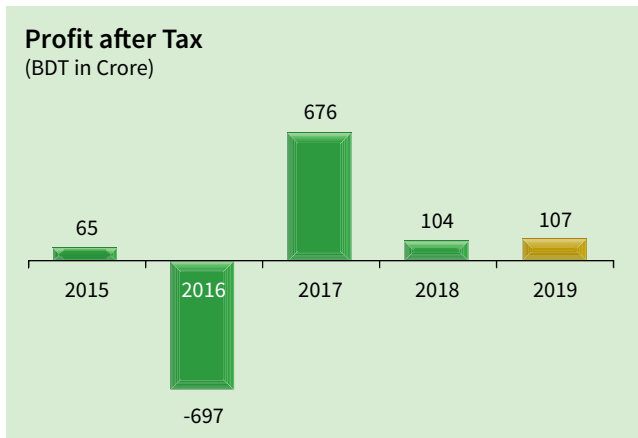
Crore Taka unless otherwise specified

Particulars	2019	2018	2017	2016	2015
Foreign Exchange Business					
Import	38,841	23,551	13,267	10,153	10,917
Export	10,873	8,280	7,058	7,396	7,543
Remittance (Inward)	14,863	12,680	10,605	12,022	13,204
Operating Profit Ratios					
Credit Deposit Ratio	67.29%	63.63%	60.17%	53.81%	55.64%
Cost of Deposit	4.05%	3.89%	3.48%	4.35%	5.47%
Cost of Borrowing	6.12%	3.00%	0.91%	0.64%	0.49%
Administrative Cost	3.02%	3.33%	3.55%	4.07%	3.54%
Yield on Loans and Advances	7.18%	7.67%	8.38%	10.02%	11.24%
Spread	3.06%	3.60%	4.62%	4.49%	4.70%
Return on Assets	0.13%	0.13%	1.00%	-1.12%	0.12%
Return on Equity	2.53%	2.49%	16.59%	-19.06%	1.46%
Current Ratio	1.02	1.03	1.10	1.08	1.17
Performance Ratios					
Profit per Employee (Million)	0.75	0.66	0.64	0.44	0.66
Operating profit as % of Working Fund	1.26%	1.28%	1.43%	1.10%	1.82%
Ratio of Fees Income	13.79%	10.20%	14.43%	14.85%	16.35%
Salary Exp. to total Overhead Exp.	67.32%	67.41%	69.79%	66.05%	62.46%
Cost to income/Efficiency Ratio	83.29%	82.75%	80.51%	86.58%	79.52%
Shares Information Matrix					
No. of Shares Outstanding (Million)	207.23	207.23	207.23	207.23	207.23
No. of Shareholders	7	9	9	9	12
Earnings per Share (Taka)	5.17	5.00	32.62	(33.63)	3.15
Net Asset Value per Share (Taka)	205	201	197	177	216
Other Information					
Number of Branches	956	953	943	935	930
Number of Islamic Windows	15	5	5	5	5
Number of Subsidiary Companies	6	6	6	6	6
Number of Employees	12,051	12,656	12,798	12,672	13,396
Number of Foreign Correspondents	326	335	335	318	322

Five Years Performance Graphical Presentation

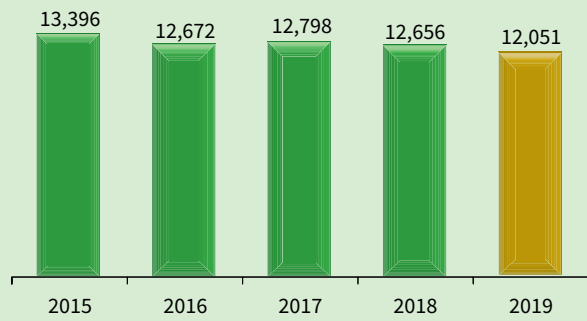


Five Years Performance Graphical Presentation

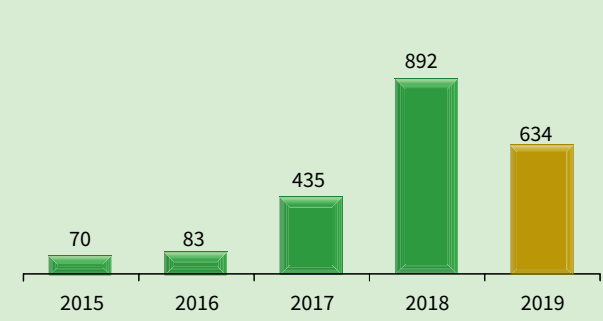


Five Years Performance Graphical Presentation

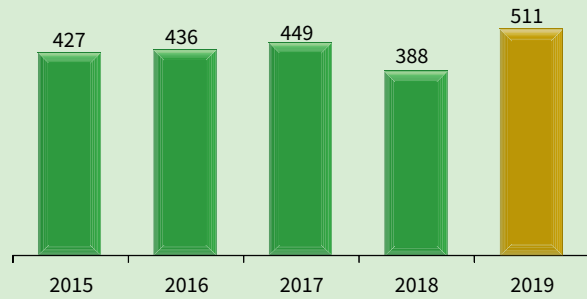
Number of Employee



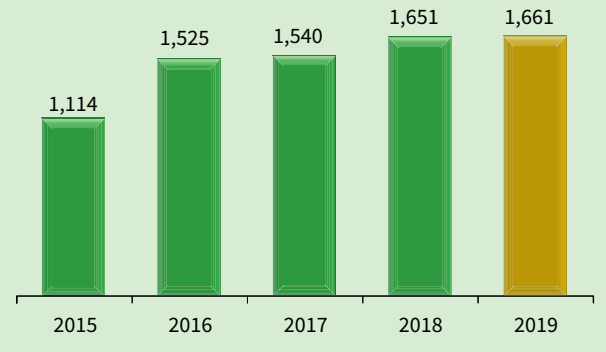
Net Interest Income
(BDT in Crore)



Non Interest Income
(BDT in Crore)



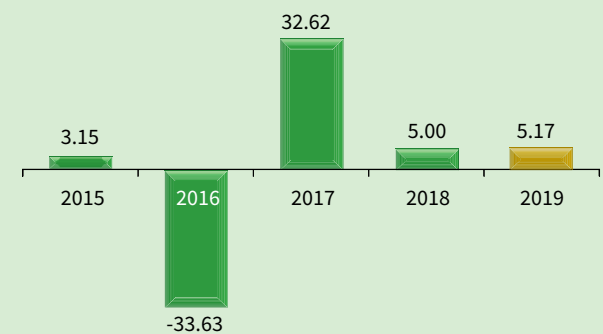
Non Interest Expenses
(BDT in Crore)



Number of Branches

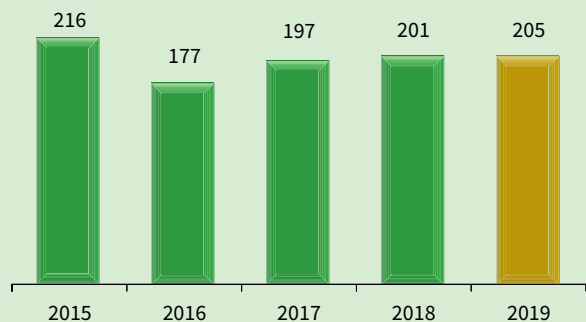


Earnings per Share (EPS)



Five Years Performance Graphical Presentation

Net Asset Value per Share



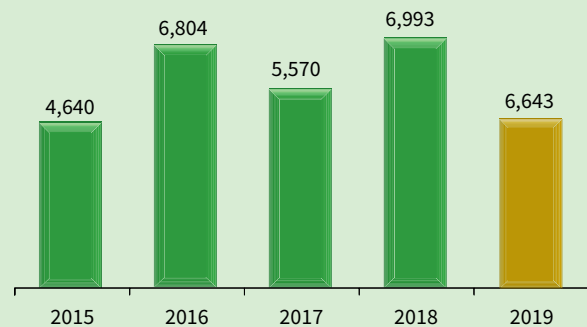
Capital to Risk Weighted Asset Ratio (CRAR)



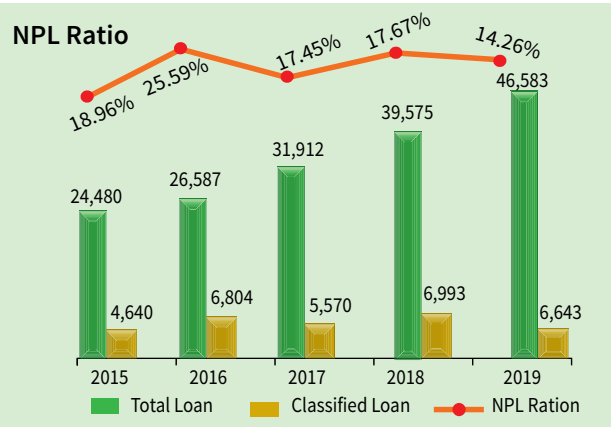
NPL Ratio



NPL (BDT in Crore)



NPL Ratio



Number of Foreign Correspondents

