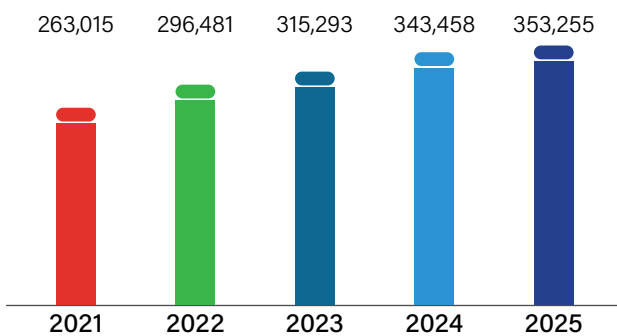
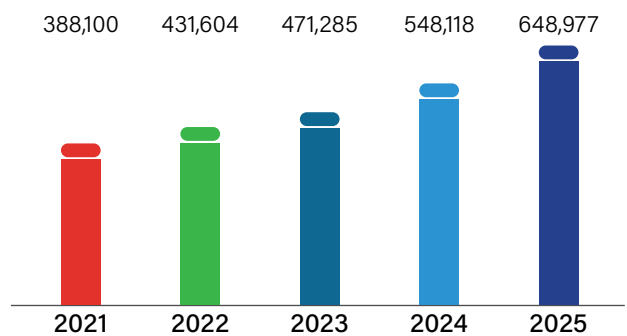


GRAPHICAL FINANCIAL DASHBOARD

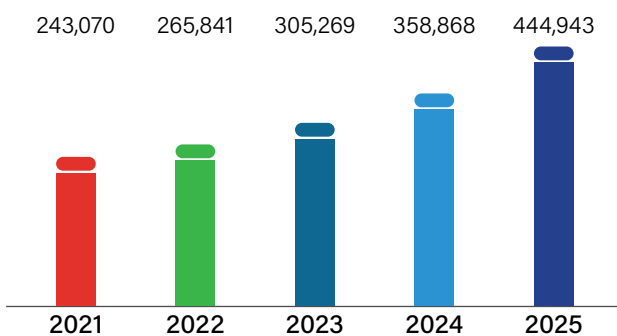
LOANS AND ADVANCES (BDT in million)



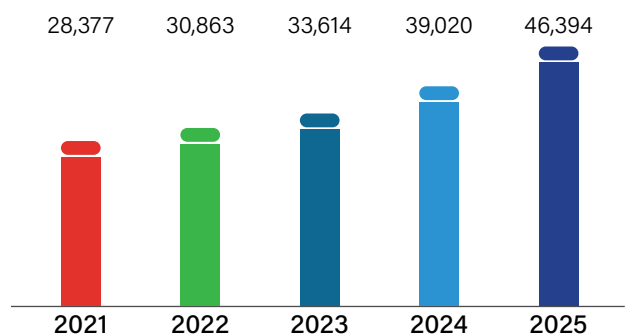
TOTAL ASSETS (BDT in million)



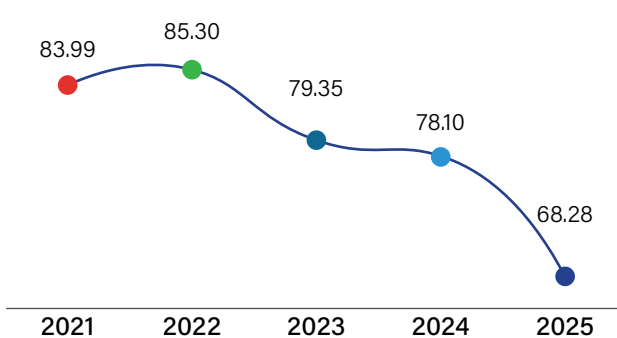
DEPOSITS AND OTHER ACCOUNTS (BDT in million)



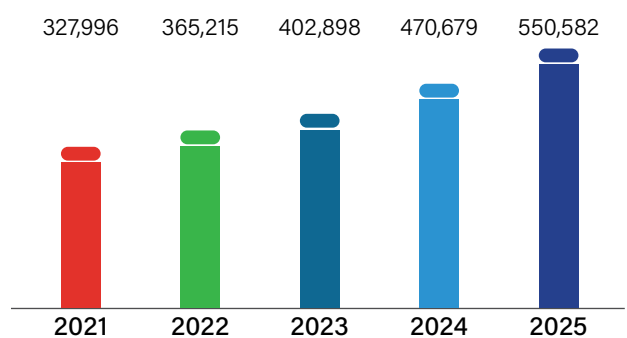
SHAREHOLDERS' EQUITY (BDT in million)



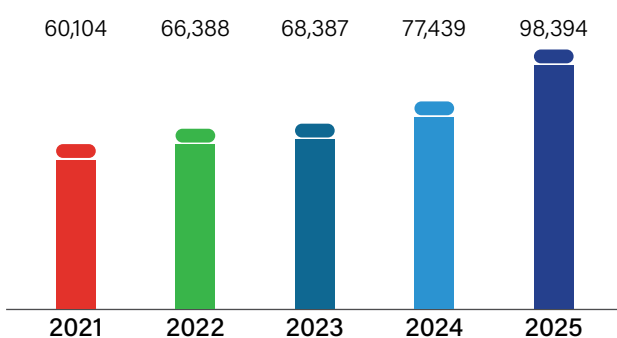
CREDIT-DEPOSIT RATIO (in %)



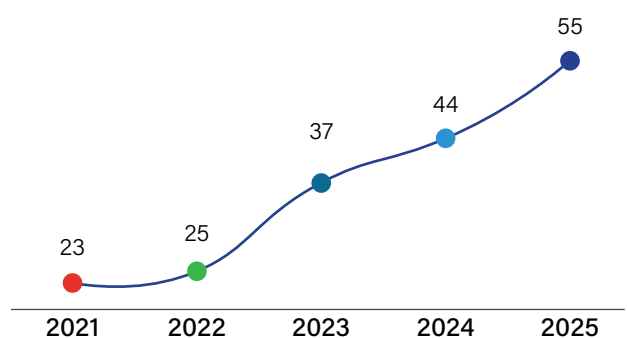
EARNING ASSETS (BDT in million)



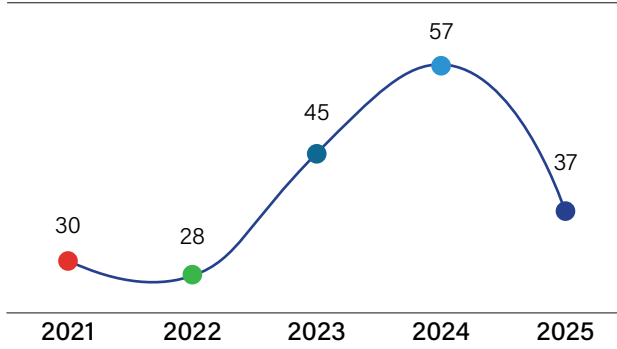
NON EARNING ASSETS (BDT in million)



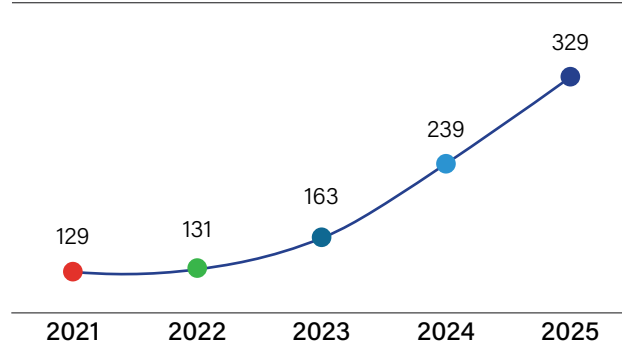
LIQUID ASSET TO TOTAL DEPOSIT (in %)



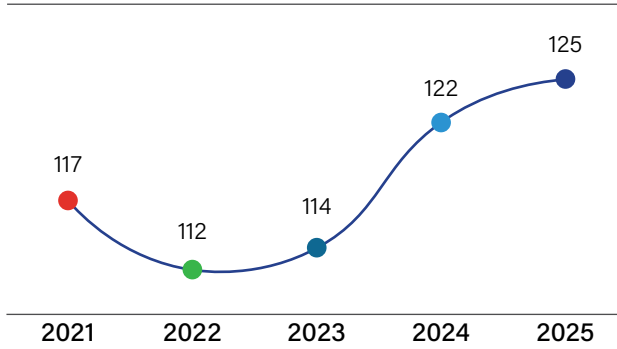
LIQUID ASSET TO SHORT TERM LIABILITY (in %)



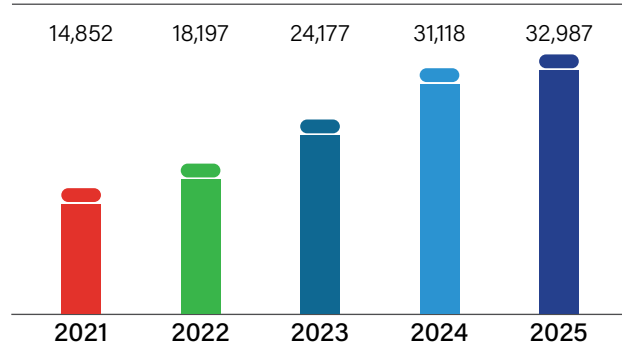
LIQUIDITY COVERAGE RATIO (LCR) (in %)



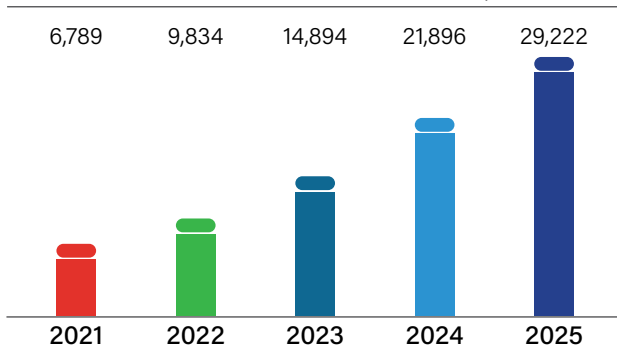
NET STABLE FUNDING RATIO (NSFR) (in %)



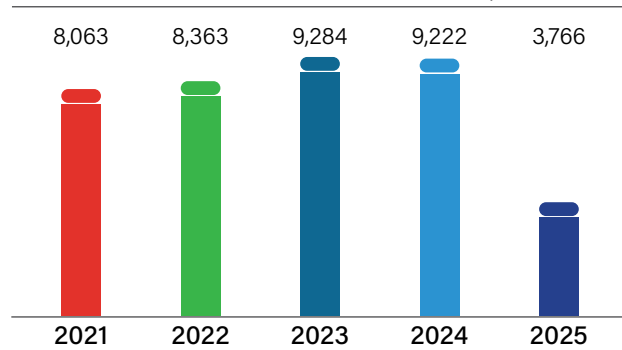
INTEREST INCOME (BDT in million)



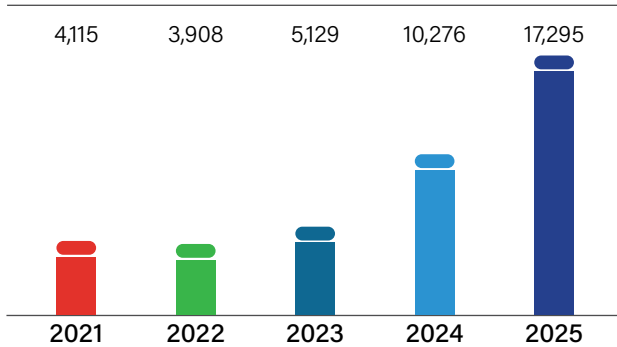
INTEREST EXPENSES (BDT in million)



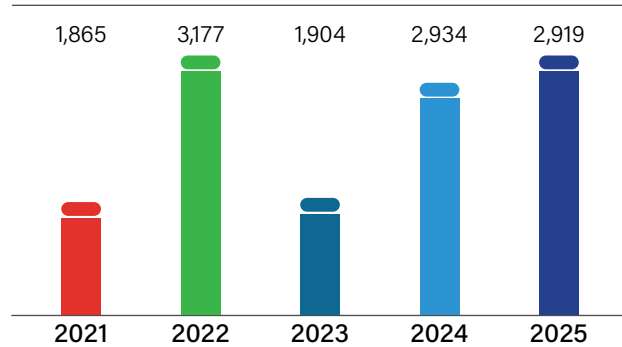
NET INTEREST INCOME (BDT in million)

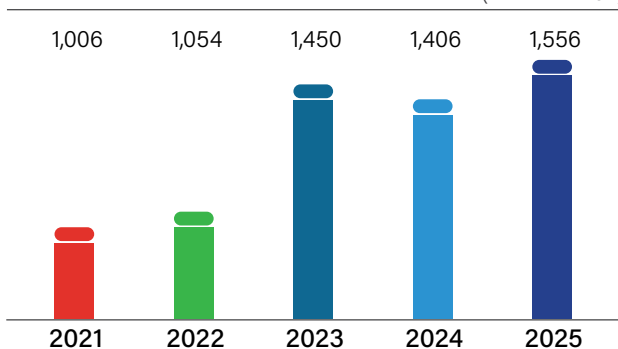
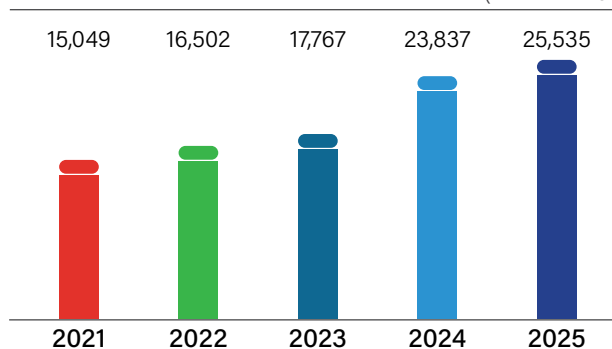
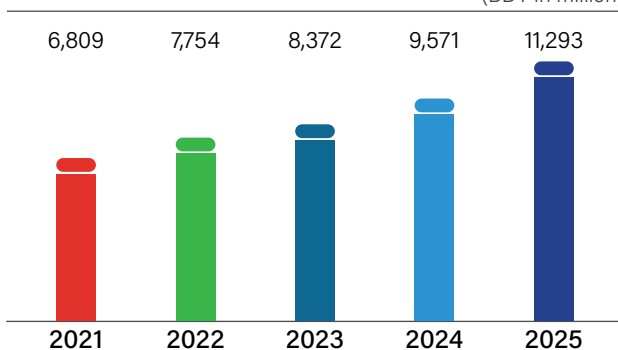
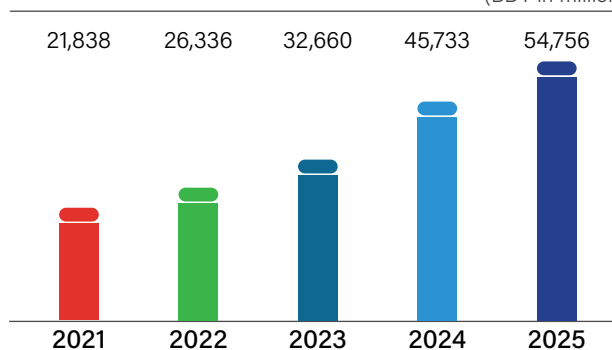
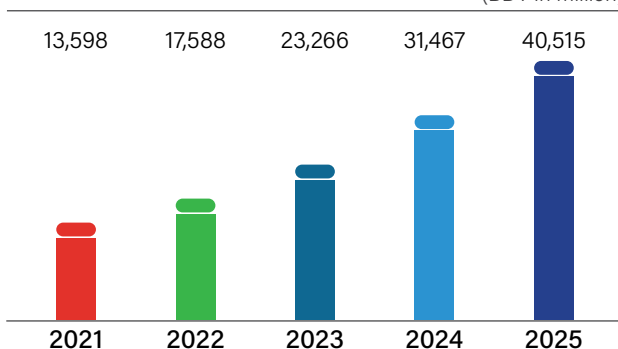
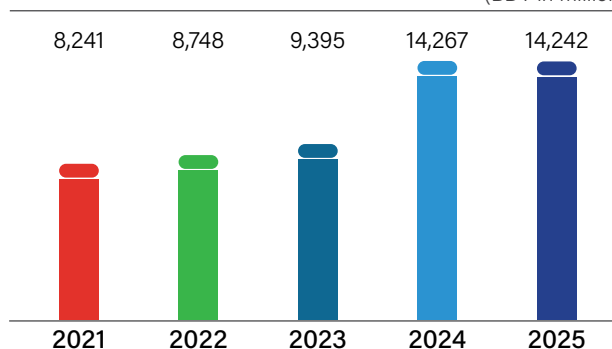
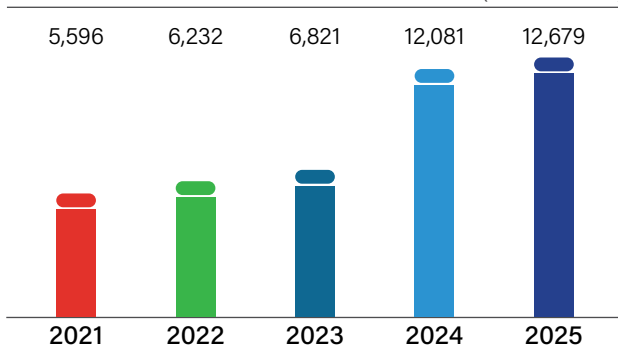
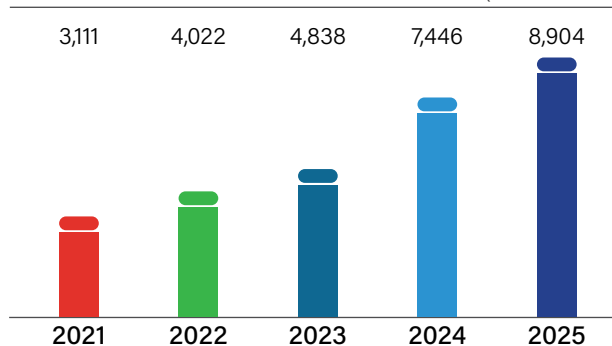


INVESTMENT INCOME (BDT in million)

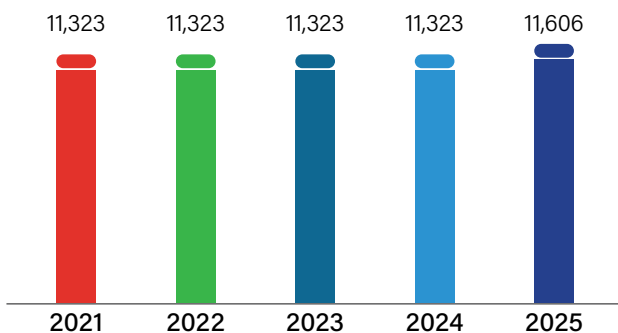


COMMISSION, EXCHANGE AND BROKERAGE (BDT in million)

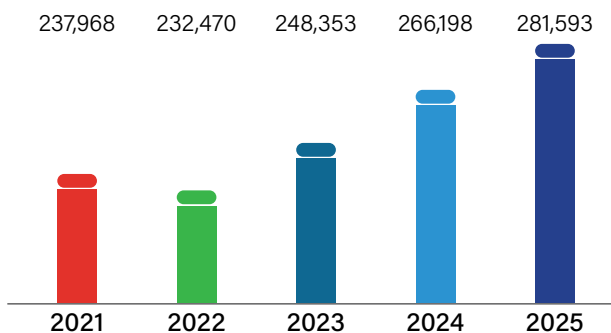


OTHER OPERATING INCOME (BDT in million)**OPERATING INCOME** (BDT in million)**OPERATING EXPENSES** (BDT in million)**TOTAL REVENUE** (BDT in million)**TOTAL EXPENDITURE** (BDT in million)**OPERATING PROFIT BEFORE PROVISIONS** (BDT in million)**PROFIT BEFORE TAX** (BDT in million)**NET PROFIT AFTER TAX** (BDT in million)

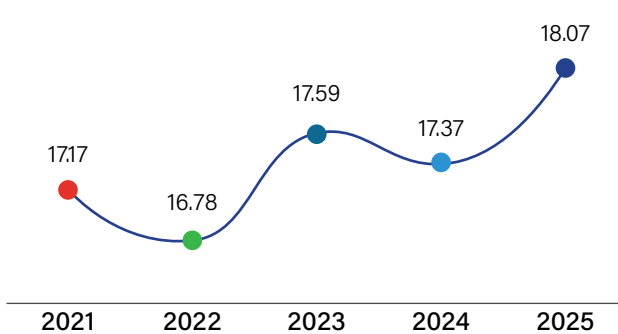
PAID-UP CAPITAL (BDT in million)



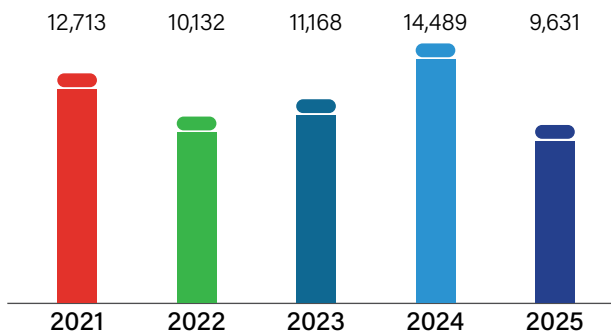
TOTAL RISK WEIGHTED ASSETS (BDT in million)



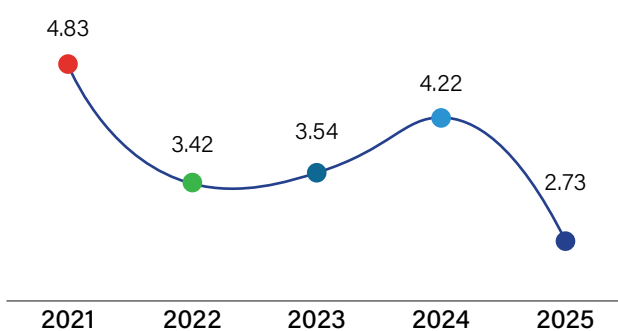
TOTAL CAPITAL TO RWA RATIO (in %)



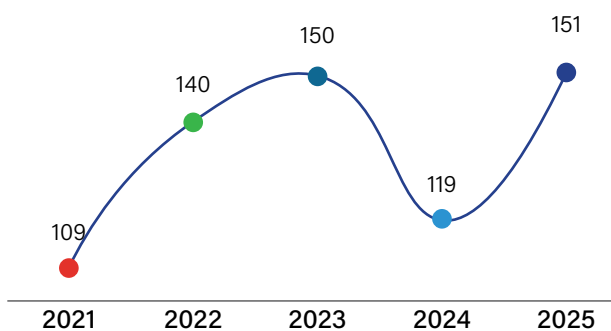
NON-PERFORMING LOANS (BDT in million)



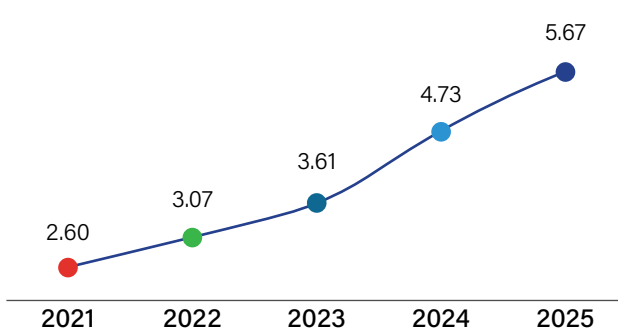
NON-PERFORMING LOANS (in %)



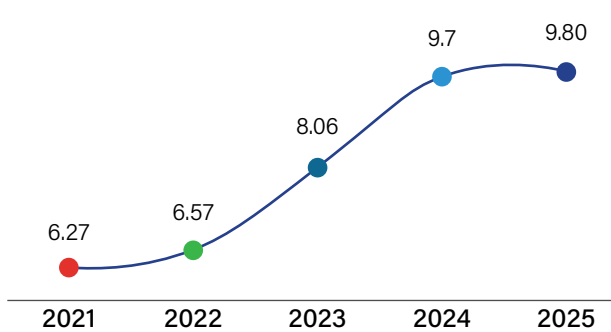
NPL COVERAGE (in %)



COST OF DEPOSIT (in %)

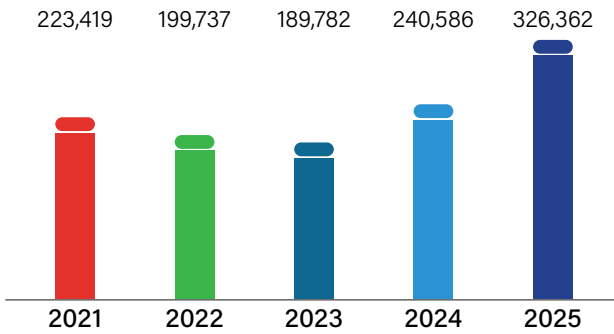


YIELD ON ADVANCE (in %)

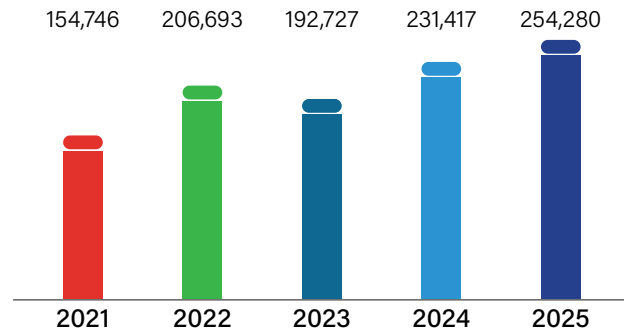


IMPORT

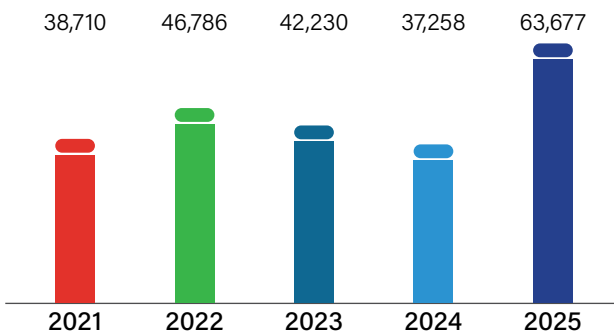
(BDT in million)

**EXPORT**

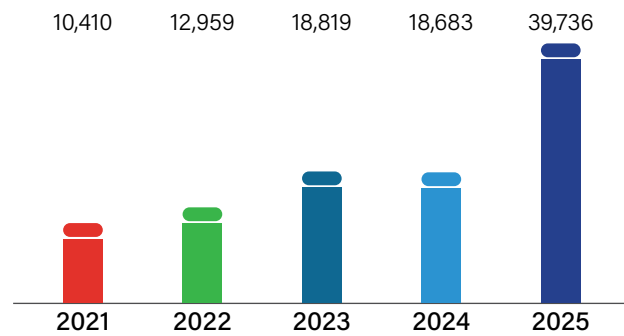
(BDT in million)

**REMITTANCE**

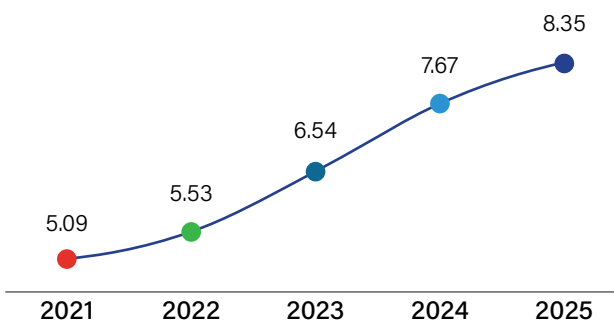
(BDT in million)

**GUARANTEE BUSINESS**

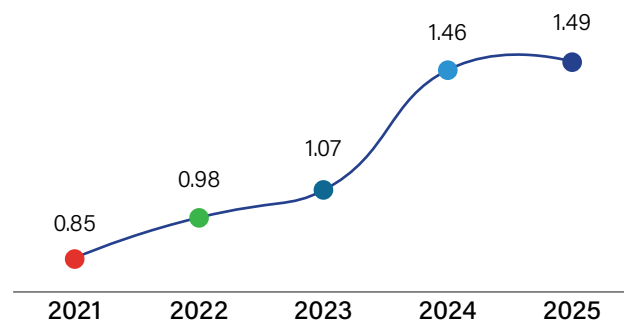
(BDT in million)

**COST OF FUND**

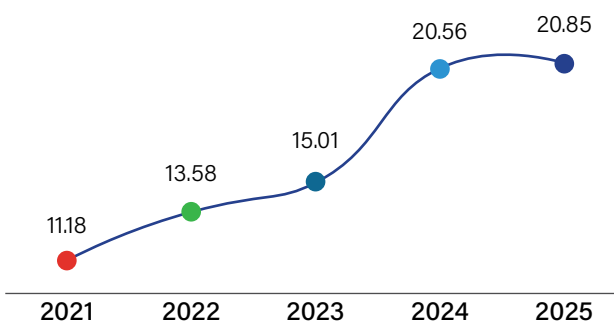
(in %)

**RETURN ON ASSETS**

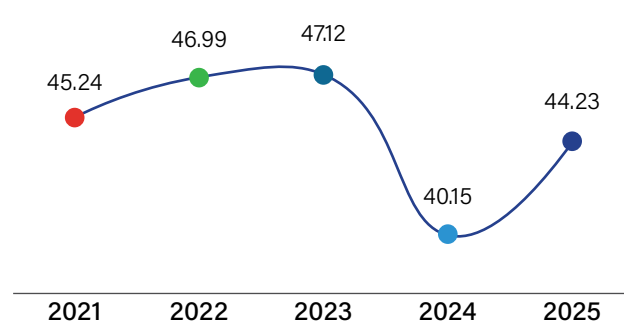
(in %)

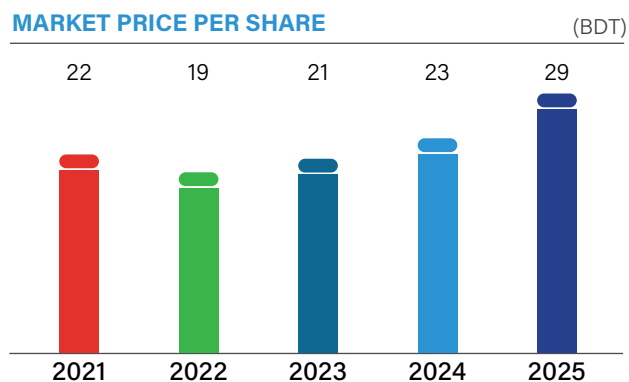
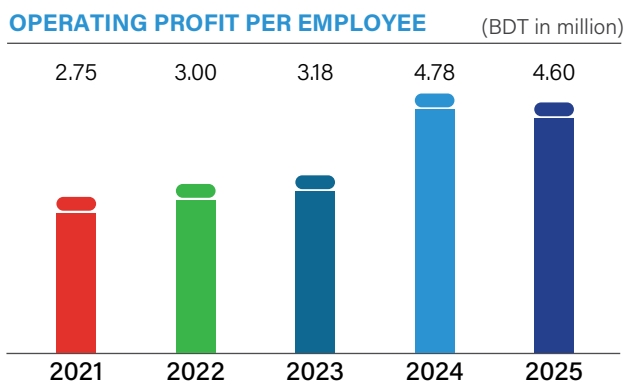
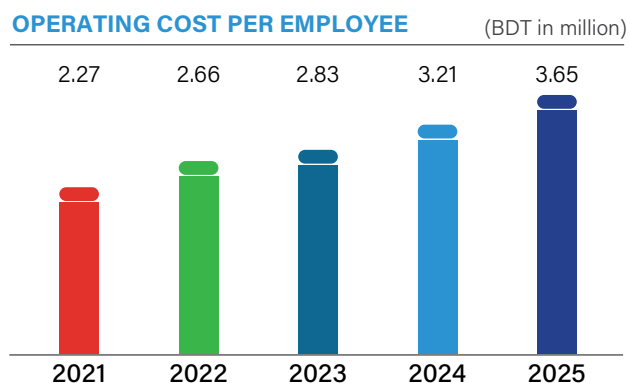
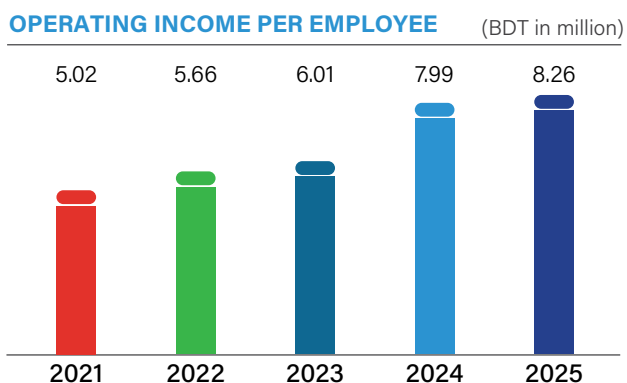
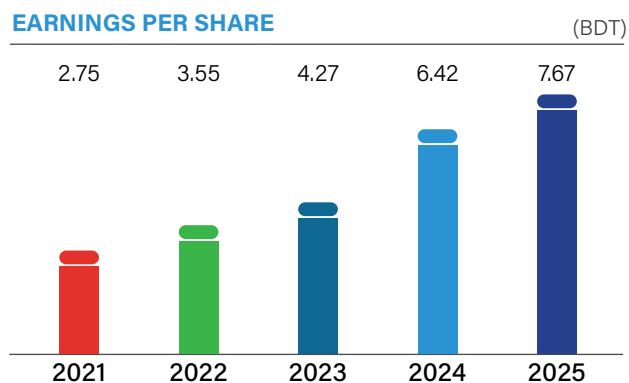
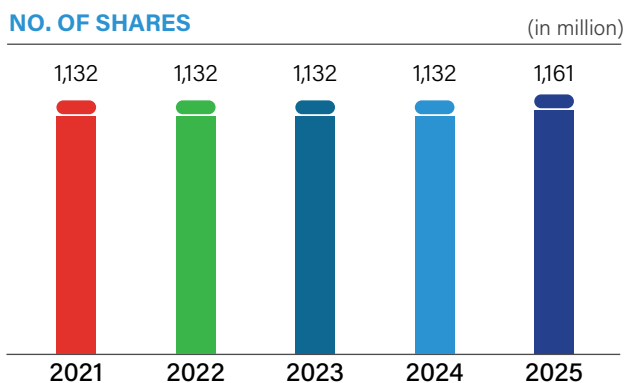
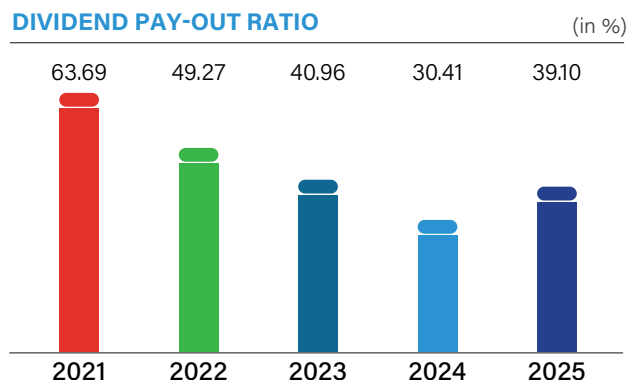
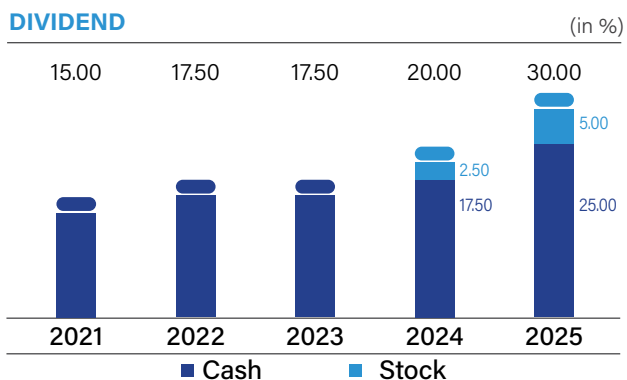
**RETURN ON EQUITY**

(in %)

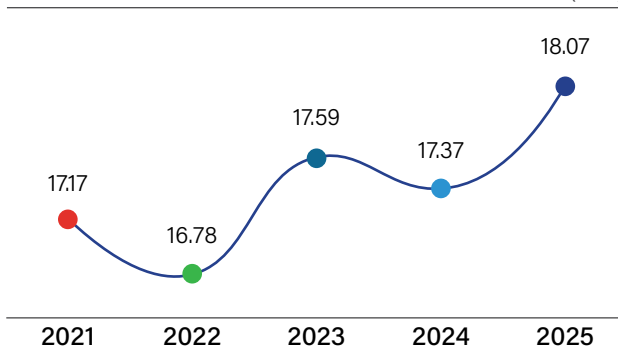
**COST-INCOME RATIO**

(in %)



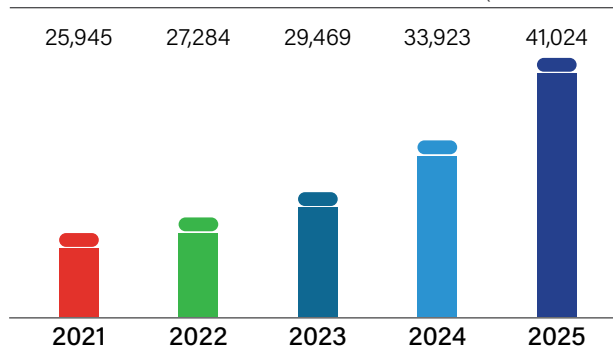


TOTAL CAPITAL TO RISK WEIGHTED ASSET RATIO (in %)



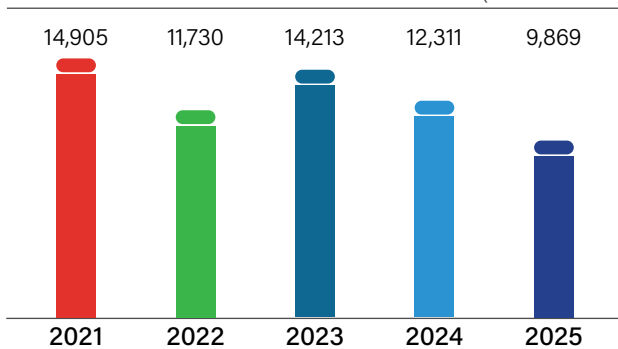
TIER-1 CAPITAL

(BDT in million)



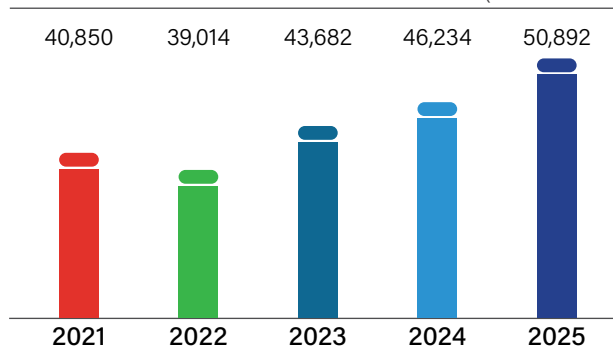
TIER-2 CAPITAL

(BDT in million)



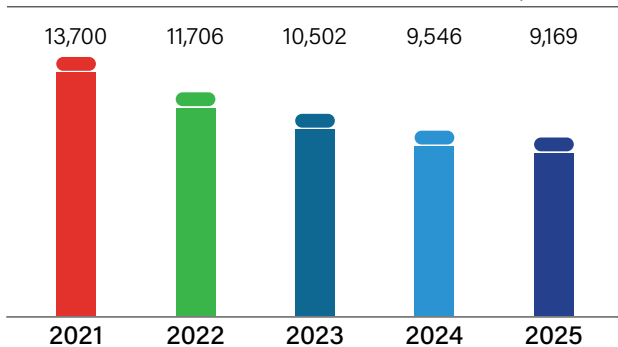
REGULATORY CAPITAL

(BDT in million)



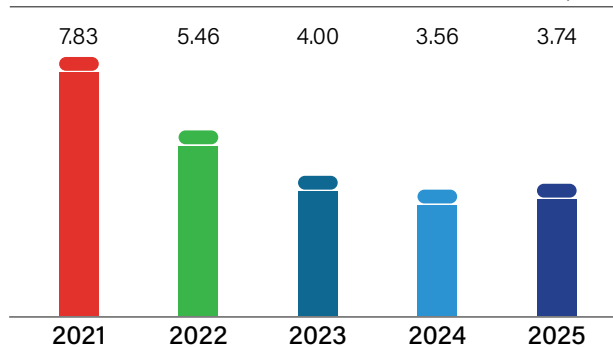
NO. OF SHAREHOLDERS

(in number)



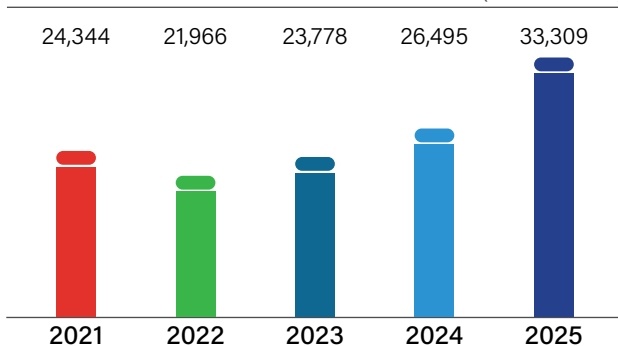
PRICE EARNING RATIO

(times)



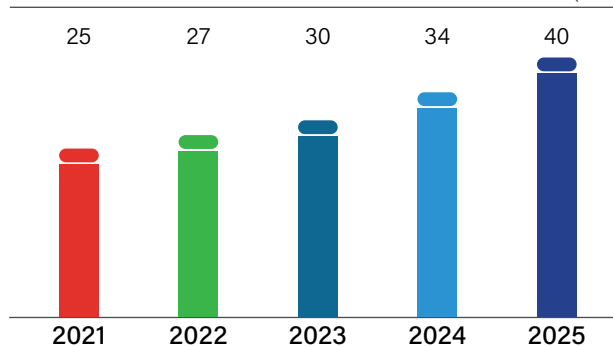
MARKET CAPITALIZATION

(BDT in million)



NET ASSET VALUE PER SHARE

(BDT)



VERTICAL ANALYSIS

Balance Sheet

BDT (in million)

| Particulars | 2025 | % | 2024 | % | 2023 | % | 2022 | % | 2021 | % |
|------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Loans and advance | 353,255 | 54.43% | 343,458 | 62.66% | 315,293 | 66.90% | 296,481 | 68.69% | 263,015 | 67.77% |
| Property plant and equipment | 7,607 | 1.17% | 6,977 | 1.27% | 6,759 | 1.43% | 7,111 | 1.65% | 6,547 | 1.69% |
| Total assets | 648,977 | 100.00% | 548,118 | 100.00% | 471,285 | 100.00% | 431,604 | 100.00% | 388,100 | 100.00% |
| Deposits and other accounts | 444,943 | 68.56% | 358,868 | 65.47% | 305,269 | 64.77% | 265,841 | 61.59% | 243,070 | 62.63% |
| Shareholders' equity | 46,394 | 7.15% | 39,020 | 7.12% | 33,614 | 7.13% | 30,863 | 7.15% | 28,377 | 7.31% |

Profit and Loss Account

BDT (in million)

| Particulars | 2025 | % | 2024 | % | 2023 | % | 2022 | % | 2021 | % |
|--|----------|---------|----------|---------|----------|---------|---------|---------|---------|---------|
| Interest income / profit on investments | 32,987 | 60.24% | 31,118 | 68.04% | 24,177 | 74.03% | 18,197 | 69.10% | 14,852 | 68.01% |
| Interest / profit paid on deposits, borrowings, etc. | (29,222) | -53.37% | (21,896) | -47.88% | (14,894) | -45.60% | (9,834) | -37.34% | (6,789) | -31.09% |
| Net interest / net profit on investments | 3,766 | 6.88% | 9,222 | 20.16% | 9,284 | 28.43% | 8,363 | 31.76% | 8,063 | 36.92% |
| Investment income | 17,295 | 31.59% | 10,276 | 22.47% | 5,129 | 15.70% | 3,908 | 14.84% | 4,115 | 18.84% |
| Commission, exchange and brokerage | 2,919 | 5.33% | 2,934 | 6.41% | 1,904 | 5.83% | 3,177 | 12.06% | 1,865 | 8.54% |
| Other operating income | 1,556 | 2.84% | 1,406 | 3.08% | 1,450 | 4.44% | 1,054 | 4.00% | 1,006 | 4.61% |
| Total operating income | 25,535 | 46.63% | 23,837 | 52.12% | 17,767 | 54.40% | 16,502 | 62.66% | 15,049 | 68.91% |
| Salary expenses | 6,257 | 11.43% | 5,607 | 12.26% | 4,936 | 15.11% | 4,518 | 17.16% | 4,104 | 18.79% |
| Other operating expenses | 5,036 | 9.20% | 3,963 | 8.67% | 3,436 | 10.52% | 3,236 | 12.29% | 2,704 | 12.38% |
| Total operating expenses | 11,293 | 20.62% | 9,571 | 20.93% | 8,372 | 25.63% | 7,754 | 29.44% | 6,809 | 31.18% |
| Operating profit | 14,242 | 26.01% | 14,267 | 31.20% | 9,395 | 28.76% | 8,748 | 33.22% | 8,241 | 37.74% |
| Provision for loans and advance & other assets | 1,562 | 2.85% | 2,186 | 4.78% | 2,574 | 7.88% | 2,517 | 9.56% | 2,644 | 12.11% |
| Total profit / (loss) before taxes | 12,679 | 23.16% | 12,081 | 26.42% | 6,821 | 20.88% | 6,232 | 23.66% | 5,596 | 25.63% |
| Provision for tax | 3,775 | 6.89% | 4,635 | 10.14% | 1,983 | 6.07% | 2,210 | 8.39% | 2,485 | 11.38% |
| Net profit after taxation | 8,904 | 16.26% | 7,446 | 16.28% | 4,838 | 14.81% | 4,022 | 15.27% | 3,111 | 14.25% |

HORIZONTAL ANALYSIS

Balance Sheet

BDT (in million)

| Particulars | 2025 | 25 vs 24 | 2024 | 24 vs 23 | 2023 | 23 vs 22 | 2022 | 22 vs 21 | 2021 | 21 vs 20 |
|------------------------------|---------|----------|---------|----------|---------|----------|---------|----------|---------|----------|
| Loans and advance | 353,255 | 2.85% | 343,458 | 8.93% | 315,293 | 6.34% | 296,481 | 12.72% | 263,015 | 13.17% |
| Property plant and equipment | 7,607 | 9.03% | 6,977 | 3.21% | 6,759 | -4.94% | 7,111 | 8.61% | 6,547 | 2.75% |
| Total assets | 648,977 | 18.40% | 548,118 | 16.30% | 471,285 | 9.19% | 431,604 | 11.21% | 388,100 | 12.26% |
| Deposits and other accounts | 444,943 | 23.99% | 358,868 | 17.56% | 305,269 | 14.83% | 265,841 | 9.37% | 243,070 | 4.31% |
| Shareholders' equity | 46,394 | 18.90% | 39,020 | 16.08% | 33,614 | 8.91% | 30,863 | 8.76% | 28,377 | 4.12% |

Profit and Loss Account

| Particulars | 2025 | 25 vs 24 | 2024 | 24 vs 23 | 2023 | 23 vs 22 | 2022 | 22 vs 21 | 2021 | 21 vs 20 |
|--|----------|----------|----------|----------|----------|----------|---------|----------|---------|----------|
| Interest income / profit on investments | 32,987 | 6.01% | 31,118 | 28.71% | 24,177 | 32.86% | 18,197 | 22.53% | 14,852 | -6.67% |
| Interest / profit paid on deposits, borrowings, etc. | (29,222) | 33.46% | (21,896) | 47.02% | (14,894) | 51.45% | (9,834) | 44.86% | (6,789) | -34.34% |
| Net interest / net profit on investments | 3,766 | -59.17% | 9,222 | -0.67% | 9,284 | 11.01% | 8,363 | 3.73% | 8,063 | 44.66% |
| Investment income | 17,295 | 68.31% | 10,276 | 100.34% | 5,129 | 31.26% | 3,908 | -5.04% | 4,115 | -10.18% |
| Commission, exchange and brokerage | 2,919 | -0.51% | 2,934 | 54.10% | 1,904 | -40.08% | 3,177 | 70.32% | 1,865 | 8.86% |
| Other operating income | 1,556 | 10.61% | 1,406 | -3.02% | 1,450 | 37.58% | 1,054 | 4.75% | 1,006 | 28.24% |
| Total operating income | 25,535 | 7.12% | 23,837 | 34.17% | 17,767 | 7.66% | 16,502 | 9.65% | 15,049 | 18.94% |
| Salary expenses | 6,257 | 11.59% | 5,607 | 13.59% | 4,936 | 9.25% | 4,518 | 10.08% | 4,104 | -0.23% |
| Other operating expenses | 5,036 | 27.07% | 3,963 | 15.35% | 3,436 | 6.18% | 3,236 | 19.65% | 2,704 | -4.44% |
| Total operating expenses | 11,293 | 18.00% | 9,571 | 14.31% | 8,372 | 7.97% | 7,754 | 13.88% | 6,809 | -1.95% |
| Operating profit | 14,242 | -0.18% | 14,267 | 51.86% | 9,395 | 7.39% | 8,748 | 6.16% | 8,241 | 44.34% |
| Provision for loans and advance & other assets | 1,562 | -28.53% | 2,186 | -15.08% | 2,574 | 2.28% | 2,517 | -4.84% | 2,644 | 54.55% |
| Total profit / (loss) before taxes | 12,679 | 4.95% | 12,081 | 77.12% | 6,821 | 9.45% | 6,232 | 11.35% | 5,596 | 39.97% |
| Provision for tax | 3,775 | -18.56% | 4,635 | 133.74% | 1,983 | -10.26% | 2,210 | -11.09% | 2,485 | 12.91% |
| Net profit after taxation | 8,904 | 19.59% | 7,446 | 53.91% | 4,838 | 20.28% | 4,022 | 29.28% | 3,111 | 73.12% |

SIX-YEAR FINANCIAL TREND

(BDT in million except ratios)

| Result of Operation | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 |
|------------------------------------|--------|--------|--------|--------|--------|--------|
| Interest income | 32,987 | 31,118 | 24,177 | 18,197 | 14,852 | 15,913 |
| Interest expenses | 29,222 | 21,896 | 14,894 | 9,834 | 6,789 | 10,339 |
| Net interest income | 3,766 | 9,222 | 9,284 | 8,363 | 8,063 | 5,574 |
| Investment income | 17,295 | 10,276 | 5,129 | 3,908 | 4,115 | 4,581 |
| Commission, exchange and brokerage | 2,919 | 2,934 | 1,904 | 3,177 | 1,865 | 1,714 |
| Other Operating Income | 1,556 | 1,406 | 1,450 | 1,054 | 1,006 | 785 |
| Operating income | 25,535 | 23,837 | 17,767 | 16,502 | 15,049 | 12,653 |
| Operating expenses | 11,293 | 9,571 | 8,372 | 7,754 | 6,809 | 6,944 |
| Operating profit | 14,242 | 14,267 | 9,395 | 8,748 | 8,241 | 5,709 |
| Provision for loans and assets | 1,562 | 2,186 | 2,574 | 2,517 | 2,644 | 1,711 |
| Net profit before tax | 12,679 | 12,081 | 6,821 | 6,232 | 5,596 | 3,998 |
| Tax including deferred tax | 3,775 | 4,635 | 1,983 | 2,210 | 2,485 | 2,201 |
| Net profit after tax | 8,904 | 7,446 | 4,838 | 4,022 | 3,111 | 1,797 |

Balance Sheet

| | | | | | | |
|-------------------------------|---------|---------|---------|---------|---------|---------|
| Authorized capital | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 |
| Paid-up capital | 11,606 | 11,323 | 11,323 | 11,323 | 11,323 | 11,323 |
| Shareholders' equity | 46,394 | 39,020 | 33,614 | 30,863 | 28,377 | 27,254 |
| Deposits | 444,943 | 358,868 | 305,269 | 265,841 | 243,070 | 233,028 |
| Loans and advances | 353,255 | 343,458 | 315,293 | 296,481 | 263,015 | 232,400 |
| Investments | 195,384 | 129,611 | 86,346 | 69,211 | 59,144 | 54,881 |
| Property, plant and equipment | 7,607 | 6,977 | 6,759 | 7,111 | 6,547 | 6,372 |
| Total assets | 648,977 | 548,118 | 471,285 | 431,604 | 388,100 | 345,724 |
| Total liabilities | 602,583 | 509,099 | 438,121 | 400,656 | 359,723 | 318,470 |

Other Business

| | | | | | | |
|-------------------------------|---------|---------|---------|---------|---------|---------|
| Import | 326,362 | 240,586 | 189,782 | 199,737 | 223,419 | 147,811 |
| Export | 254,280 | 231,417 | 192,727 | 206,693 | 154,746 | 118,091 |
| Remittance | 63,677 | 37,258 | 42,230 | 46,786 | 38,710 | 49,267 |
| Guarantee Business | 39,736 | 18,683 | 18,819 | 12,959 | 10,410 | 14,894 |
| No. of Foreign Correspondents | 558 | 578 | 580 | 596 | 594 | 632 |

Liquidity Measures

| | | | | | | |
|--|---------|---------|---------|---------|---------|---------|
| Long-term liabilities | 272,273 | 235,950 | 183,662 | 162,679 | 170,008 | 160,503 |
| Current liabilities | 330,310 | 273,361 | 254,458 | 238,426 | 189,982 | 158,234 |
| Earning assets | 550,582 | 470,679 | 402,898 | 365,215 | 327,996 | 289,800 |
| Current assets | 369,414 | 302,626 | 256,740 | 228,768 | 211,609 | 190,528 |
| Net current assets | 39,103 | 29,265 | 2,282 | (9,658) | 21,627 | 32,295 |
| Credit-deposit ratio (Conventional) | 68.28 | 78.10 | 79.35 | 85.30 | 83.99 | 79.50 |
| Credit-deposit ratio (Islamic) | 39.07 | 62.15 | 87.38 | 86.16 | 84.24 | 68.61 |
| Current Ratio (percent) | 1.12 | 1.11 | 1.01 | 0.96 | 1.11 | 1.20 |
| Gearing Ratio (percent) | 85.44 | 85.88 | 84.00 | 83.43 | 85.05 | 84.80 |
| Total loan to total assets (percent) | 54.43 | 62.66 | 66.90 | 68.69 | 67.77 | 67.22 |
| SME credit portfolio to total loan (percent) | 3.99 | 8.58 | 10.49 | 11.48 | 12.90 | 12.53 |
| Recovery ratio of written-off loans (percent) | 3.28 | 3.15 | 2.25 | 1.14 | 0.80 | 2.22 |
| Quick Ratio (percent) | 1.12 | 1.11 | 1.01 | 0.96 | 1.11 | 1.20 |
| Interest coverage ratio (percent) | 143.39 | 155.17 | 145.80 | 163.37 | 182.43 | 138.67 |
| Liquid asset to total deposit (percent) | 54.64 | 43.67 | 37.46 | 24.87 | 23.36 | 33.33 |
| Liquid asset to short term liability (percent) | 36.80 | 57.34 | 44.94 | 27.78 | 29.92 | 49.17 |
| CRR Held (percent) | 8.15% | 5.43% | 4.15% | 4.12% | 4.16% | 4.33% |
| SLR Held (percent) | 42.84% | 30.99% | 25.42% | 20.66% | 23.29% | 24.64% |
| Debt Equity Ratio (percent) | 12.99 | 13.12 | 12.53 | 12.42 | 12.68 | 11.69 |

(BDT in million except ratios)

| Capital Measures | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|
| Total risk weighted assets | 281,593 | 266,198 | 248,353 | 232,470 | 237,968 | 236,220 |
| Tier-1 Capital | 41,024 | 33,923 | 29,469 | 27,284 | 25,945 | 25,105 |
| Tier-2 Capital | 9,869 | 12,311 | 14,213 | 11,730 | 14,905 | 15,707 |
| Total capital | 50,892 | 46,234 | 43,682 | 39,014 | 40,850 | 40,812 |
| Tier-1 Ratio (percent) | 14.57 | 12.74 | 11.87 | 11.74 | 10.90 | 10.63 |
| Tier-2 Ratio (percent) | 3.50 | 4.62 | 5.72 | 5.05 | 6.26 | 6.65 |
| Capital to Risk Weighted Asset Ratio (percent) | 18.07 | 17.37 | 17.59 | 16.78 | 17.17 | 17.28 |
| Leverage Ratio (percent) under Basel-III | 5.84 | 5.59 | 5.73 | 5.72 | 5.71 | 6.23 |
| Liquidity Coverage Ratio (LCR) | 329.48 | 238.89 | 163.14 | 131.3 | 128.5 | 174.68 |
| Net Stable Funding Ratio (NSFR) | 124.72 | 121.89 | 113.67 | 112.29 | 116.89 | 124.65 |

Operating Performance Ratio (%)

| | | | | | | |
|--|-------|-------|-------|-------|-------|-------|
| Net interest margin (NIM) | 1.07 | 2.78 | 3.00 | 2.93 | 3.18 | 2.45 |
| Gross profit ratio | 46.63 | 52.12 | 54.40 | 62.66 | 68.91 | 55.03 |
| Cost-income ratio | 44.23 | 40.15 | 47.12 | 46.99 | 45.24 | 54.88 |
| Cost of Deposit (Daily average) | 5.67 | 4.73 | 3.61 | 3.07 | 2.6 | 4.07 |
| Cost of Fund | 8.35 | 7.67 | 6.54 | 5.53 | 5.09 | 6.68 |
| Yield on average advance (Daily average) | 9.80 | 9.70 | 8.06 | 6.57 | 6.27 | 7.38 |
| Spread | 4.13 | 4.97 | 4.45 | 3.50 | 3.67 | 3.31 |
| Earning asset to total assets (average) | 85.31 | 85.08 | 84.41 | 83.88 | 83.78 | 82.60 |
| Return on average assets (ROA) | 1.49 | 1.46 | 1.07 | 0.98 | 0.85 | 0.54 |
| Return on average equity (ROE) | 20.85 | 20.56 | 15.01 | 13.58 | 11.18 | 6.67 |
| Return on capital employed | 4.47 | 5.19 | 4.29 | 4.49 | 4.12 | 3.02 |

Asset Quality

| | | | | | | |
|--|-------|--------|--------|--------|--------|-------|
| Non-performing loans (NPLs) | 9,631 | 14,489 | 11,168 | 10,132 | 12,713 | 8,034 |
| NPLs to total loans and advances (percent) | 2.73 | 4.22 | 3.54 | 3.42 | 4.83 | 3.46 |
| Provision for unclassified loans and advance | 5,013 | 6,755 | 7,527 | 6,744 | 8,542 | 8,449 |
| Provision for classified loans and advance | 9,532 | 10,519 | 9,270 | 7,480 | 5,312 | 3,677 |
| NPL Coverage | 151% | 119% | 150% | 140% | 109% | 151% |

Share Information

| | | | | | | |
|--|--------------|------------------|--------|--------|--------|--------|
| Market price per share (BDT) | 28.70 | 23.40 | 21.00 | 19.40 | 21.50 | 17.10 |
| No. of shares outstanding (in million) | 1,161 | 1,132 | 1,132 | 1,132 | 1,132 | 1,132 |
| No. of shareholders | 9,169 | 9,546 | 10,502 | 11,706 | 13,700 | 12,072 |
| Earnings per share (BDT) | 7.67 | 6.42 | 4.27 | 3.55 | 2.75 | 1.59 |
| Dividend (percent) | 5 B, 25 C | 2.5 B, 17.5 C | 17.5 C | 17.5 C | 17.5 C | 15 C |
| Dividend yield (percent) | 10.45 | 8.55 | 8.33 | 9.02 | 8.14 | 8.77 |
| Dividend pay-out ratio (percent) | 39.10 | 30.41 | 40.96 | 49.27 | 63.69 | 94.51 |
| Market capitalization (BDT in million) | 33,309 | 26,495 | 23,778 | 21,966 | 24,344 | 19,362 |
| Net asset value per share (BDT) | 39.97 | 34.27 | 29.69 | 27.26 | 25.06 | 24.07 |
| Price earning ratio (times) | 3.74 | 3.56 | 4.00 | 5.46 | 7.83 | 10.77 |
| Operating Profit per share | 1.55 | 1.49 | 0.89 | 0.75 | 0.60 | 0.47 |

Other Information

| | | | | | | |
|--------------------------------------|------|------|------|------|------|-------|
| No. of branches | 147 | 147 | 146 | 146 | 146 | 146 |
| Number of ATM | 159 | 154 | 153 | 151 | 152 | 160 |
| No. of employees | 3093 | 2985 | 2958 | 2913 | 2997 | 3,090 |
| Profit per employee (BDT in million) | 4.60 | 4.78 | 3.18 | 3.00 | 2.75 | 1.85 |