

BDT in Million except Ratios

Asset Quality	2022	2021	2020	2019	2018	2017
Non-performing loans (NPLs)	10,132	12,713	8,034	9,966	12,686	10,799
NPLs to total loans and advances (percent)	3.42	4.83	3.46	4.66	6.16	5.45
Provision for unclassified loans and advance	6,744	8,542	8,449	6,564	3,726	4,647
Provision for classified loans and advance	7,480	5,312	3,677	3,656	4,567	4,269
NPL Coverage	140%	109%	151%	103%	65%	83%

Share Information	2022	2021	2020	2019	2018	2017
Market price per share (BDT)	19.20	21.50	17.10	18.20	17.80	27.40
No. of shares outstanding (in million)	1,132	1,132	1,132	1,132	1,132	1,029
No. of shareholders	11,706	13,700	12,072	12,985	14,895	15,102
Earnings per share (BDT)	3.55	2.75	1.59	1.47	1.94	1.11
Dividend (percent)	17.5 C	17.5 C	15 C	13.5 C	12.5 C	10 B, 7 C
Dividend yield (percent)	9.02	8.14	8.77	7.42	7.02	6.20
Market capitalization (BDT in million)	21,966	24,344	19,362	20,506	20,155	28,204
Net asset value per share (BDT)	28.53	26.40	25.40	24.86	24.63	24.19
Price earning ratio (times)	5.46	7.83	10.77	12.38	9.19	24.79

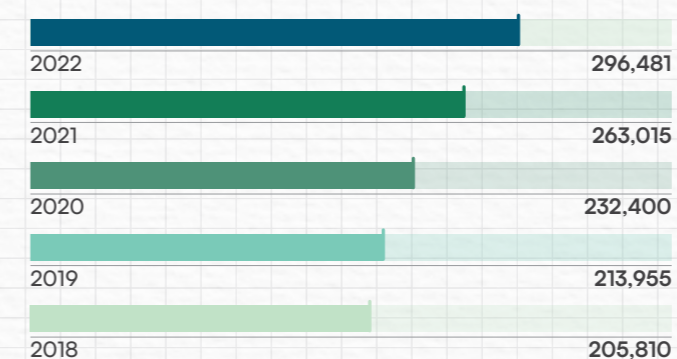
Other Information	2022	2021	2020	2019	2018	2017
No. of branches	146	146	146	146	146	146
Number of ATM	151	152	160	160	170	168
No. of employees	2,913	2,997	3,090	3,124	3,212	3,499
Profit per employee (BDT in million)	3.00	2.75	1.85	2.22	1.78	1.54

KEY PERFORMANCE ANALYSIS

GRAPHICAL PRESENTATION

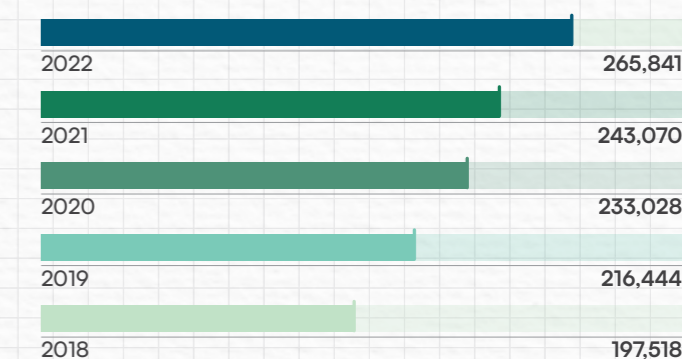
Loans and Advances

BDT (in Million)



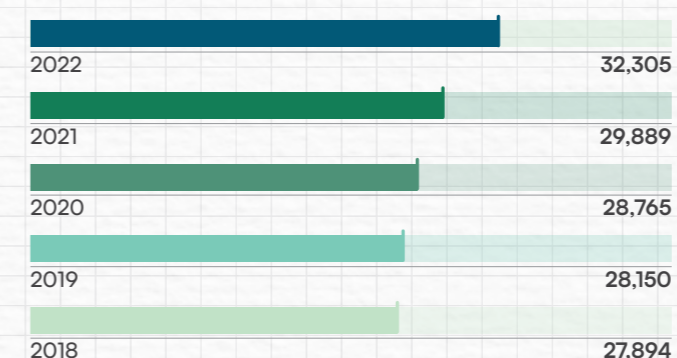
Deposits

BDT (in Million)



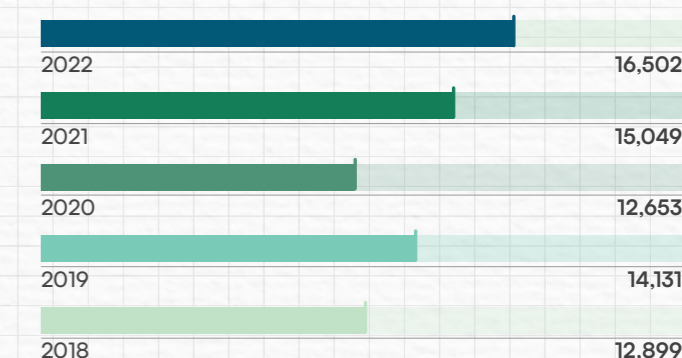
Shareholders' Equity

BDT (in Million)



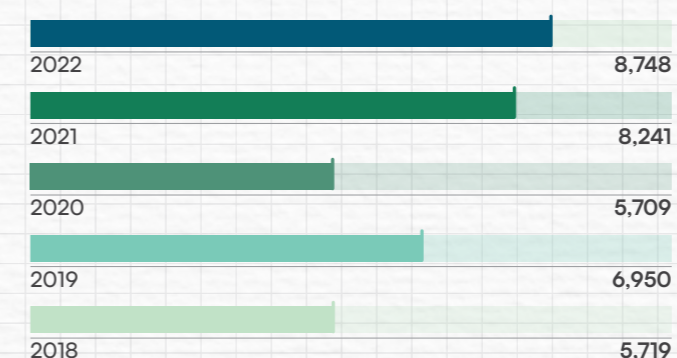
Operating Revenue

BDT (in Million)



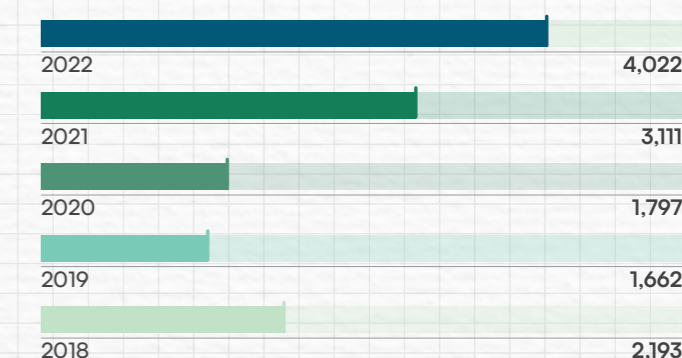
Operating Profit

BDT (in Million)



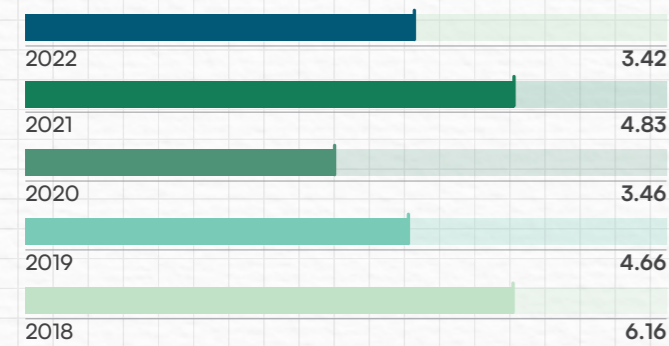
Net Profit After Tax

BDT (in Million)



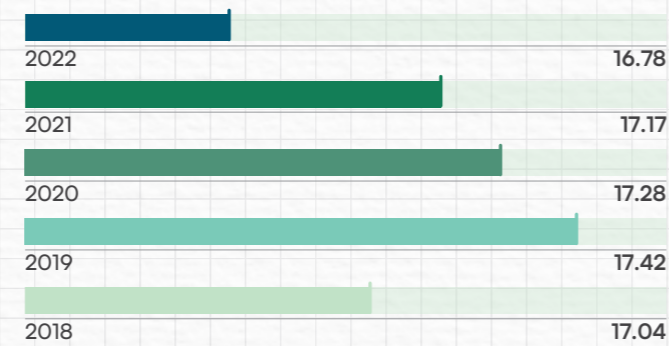
Non-Performing Loans

(Percent)



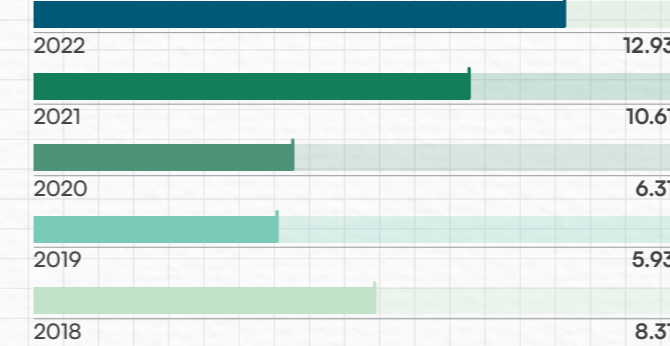
Regulatory Capital

(Percent of Capital to RWA)



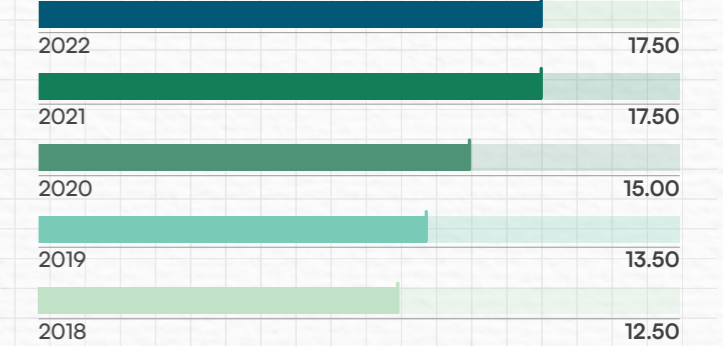
Return on Equity

(Percent)



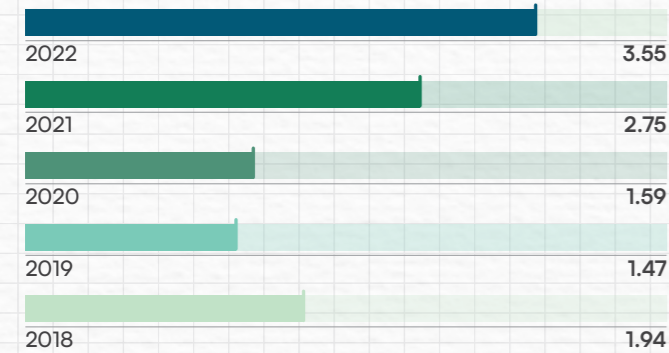
Dividend

(Percent)



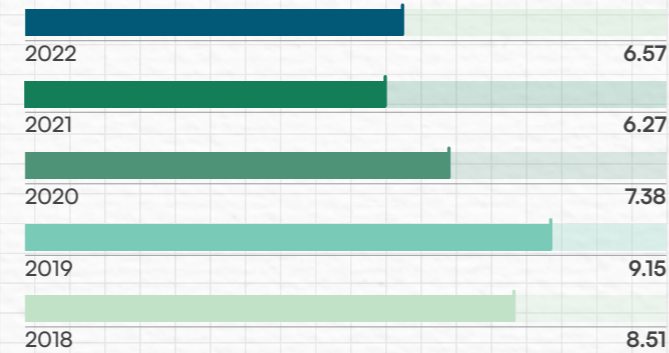
Earnings Per Share

BDT



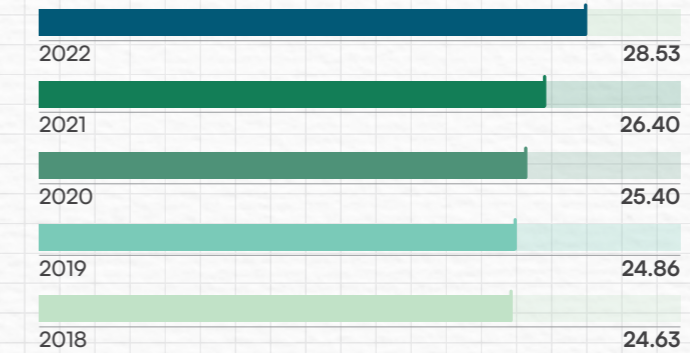
Yield on Advance

(Percent)



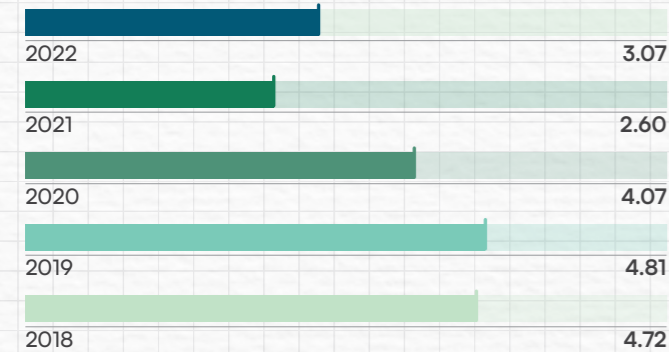
Net Asset Value Per Share

BDT



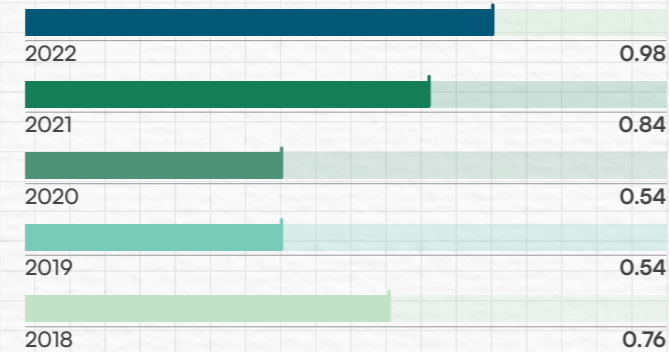
Cost of Deposit

(Percent)



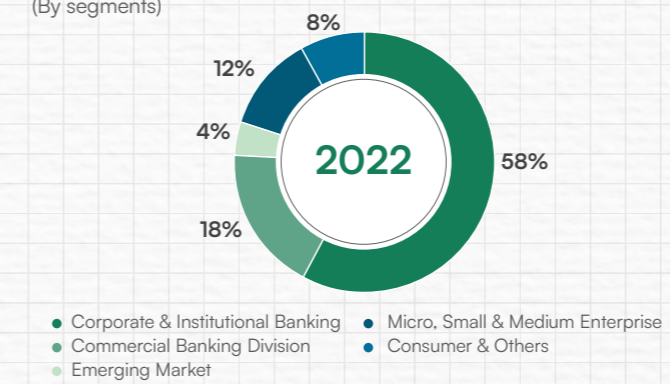
Return on Assets

(Percent)



Loans and Advances

(By segments)



Deposits

(By segments)

