

HORIZONTAL ANALYSIS

Balance Sheet Items

(BDT in million except %)

Particulars	2018	18 vs 17	2017	17 vs 16	2016	16 vs 15	2015	15 vs 14	2014	14 vs 13
Loans and advance	205,810	3.78%	198,323	16.52%	170,212	12.08%	151,865	3.05%	147,367	-4.05%
Property plant and equipment	6,943	7.92%	6,434	-2.36%	6,590	1.12%	6,516	-1.46%	6,613	3.21%
Total assets	293,901	4.49%	281,275	3.32%	272,224	1.83%	267,322	-0.70%	269,218	4.78%
Deposits and other accounts	197,518	-0.75%	199,014	0.55%	197,934	1.60%	194,825	-4.89%	204,838	1.45%
Shareholders' equity	26,181	5.96%	24,708	-2.28%	25,285	-4.28%	26,415	7.99%	24,461	6.21%

Profit & Loss Items

Particulars	2018	18 vs 17	2017	17 vs 16	2016	16 vs 15	2015	15 vs 14	2014	14 vs 13
Interest income / profit on investments	18,390	24.52%	14,769	5.58%	13,989	-10.04%	15,551	-15.70%	18,446	-16.20%
Interest / profit paid on deposits, borrowings, etc.	(10,741)	8.76%	(9,875)	-7.50%	(10,676)	-25.12%	(14,257)	-8.45%	(15,574)	-11.91%
Net interest / net profit on investments	7,650	56.31%	4,894	47.71%	3,313	156.07%	1,294	-54.95%	2,872	-33.70%
Investment income	2,154	-49.26%	4,246	-31.56%	6,203	-22.35%	7,989	28.97%	6,194	10.96%
Commission, exchange and brokerage	2,209	-1.62%	2,245	32.58%	1,693	-13.44%	1,956	-3.79%	2,033	-5.68%
Other operating income	887	16.14%	764	-6.09%	814	-2.47%	834	3.44%	806	-0.75%
Total operating income	12,899	6.18%	12,148	10.4%	12,023	-0.41%	12,073	1.40%	11,906	-7.58%
Salary expenses	4,169	8.70%	3,835	4.75%	3,661	1.65%	3,602	9.53%	3,288	11.45%
Other operating expenses	3,011	2.44%	2,940	12.87%	2,605	1.56%	2,564	4.20%	2,461	0.12%
Total operating expenses	7,180	5.98%	6,775	8.12%	6,266	1.61%	6,166	7.25%	5,750	6.30%
Operating profit	5,719	6.44%	5,373	-6.67%	5,757	-2.52%	5,906	-4.06%	6,157	-17.63%
Provision for loans and advance & other assets	1,782	-50.02%	3,564	4.46%	3,412	8.18%	3,154	9.66%	2,877	-28.60%
Total profit / (loss) before taxes	3,938	117.68%	1,809	-22.86%	2,345	-14.79%	2,752	-16.10%	3,280	-4.80%
Provision for tax	1,750	133.33%	750	400.00%	150	-75.53%	613	-30.91%	887	-45.10%
Net profit after taxation	2,188	106.60%	1,059	-51.76%	2,195	2.62%	2,139	-10.61%	2,393	30.80%

VERTICAL ANALYSIS

Balance Sheet Items

BDT in million except % which represent percentage of total assets

Particulars	2018	%	2017	%	2016	%	2015	%	2014	%
Loans and advance	205,810	70.03%	198,323	70.51%	170,212	62.53%	151,865	56.81%	147,367	54.74%
Property plant and equipment	6,943	2.36%	6,434	2.29%	6,590	2.42%	6,516	2.44%	6,613	2.46%
Total assets	293,901	100%	281,275	100%	272,224	100%	267,322	100%	269,218	100%
Deposits and other accounts	197,518	67.21%	199,014	70.75%	197,934	72.71%	194,825	72.88%	204,838	76.09%
Shareholders' equity	26,181	8.91%	24,708	8.78%	25,285	9.29%	26,415	9.88%	24,461	9.09%

Profit & Loss Items

BDT in million except % which represent percentage of gross operating revenue

Particulars	2018	%	2017	%	2016	%	2015	%	2014	%
Interest income / profit on investments	18,390	77.79%	14,769	67.06%	13,989	61.63%	15,551	59.06%	18,446	67.13%
Interest / profit paid on deposits, borrowings, etc.	(10,741)	-45.43%	(9,875)	-44.84%	(10,676)	-47.03%	(14,257)	-54.15%	(15,574)	-56.67%
Net interest / net profit on investments	7,650	32.36%	4,894	22.22%	3,313	14.60%	1,294	4.91%	2,872	10.45%
Investment income	2,154	9.11%	4,246	19.28%	6,203	27.33%	7,989	30.34%	6,194	22.54%
Commission, exchange and brokerage	2,209	9.34%	2,245	10.19%	1,693	7.46%	1,956	7.43%	2,033	7.40%
Other operating income	887	3.75%	764	3.47%	814	3.58%	834	3.17%	806	2.93%
Total operating income (net operating revenue)	12,899	54.57%	12,148	55.16%	12,023	52.97%	12,073	45.85%	11,906	43.33%
Gross operating revenue	23,640	100%	22,024	100%	22,699	100%	26,330	100%	27,480	100%
Salary expenses	4,169	17.63%	3,835	17.41%	3,661	16.13%	3,602	13.68%	3,288	11.97%
Other operating expenses	3,011	12.74%	2,940	13.35%	2,605	11.47%	2,564	9.74%	2,461	8.96%
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Operating profit	5,719	24.19%	5,373	24.40%	5,757	25.36%	5,906	22.43%	6,157	22.40%
Provision for loans and advance & other assets	1,782	7.54%	3,564	16.18%	3,412	15.03%	3,154	11.98%	2,877	10.47%
Total profit / (loss) before taxes	3,938	16.66%	1,809	8.21%	2,345	10.33%	2,752	10.45%	3,280	11.94%
Provision for tax	1,750	7.40%	750	3.41%	150	0.66%	613	2.33%	887	3.23%
Net profit after taxation	2,188	9.25%	1,059	4.81%	2,195	9.67%	2,139	8.12%	2,393	8.71%

