

KEY FINANCIAL & OPERATING HIGHLIGHTS

BDT in million

Particulars	2020	2019	2018	2017	2016	2015
Result of Operation						
Interest income	15,913	19,957	18,191	14,769	13,989	15,551
Interest expenses	10,339	11,684	10,541	9,875	10,676	14,257
Net interest income	5,574	8,273	7,650	4,894	3,313	1,294
Investment income	4,581	2,865	2,154	4,246	6,203	7,989
Commission, exchange and brokerage	1,714	2,168	2,209	2,245	1,693	1,956
Other Operating Income	785	825	887	764	814	834
Operating income	12,653	14,131	12,899	12,148	12,023	12,073
Operating expenses	6,944	7,181	7,180	6,775	6,266	6,166
Operating profit	5,709	6,950	5,719	5,373	5,757	5,906
Provision for loans and assets	1,711	2,300	1,782	3,564	3,412	3,154
Net profit before tax	3,998	4,650	3,938	1,809	2,345	2,752
Tax including deferred tax (Restated)	2,201	2,988	1,745	557	935	148
Net profit after tax (Restated)	1,797	1,662	2,193	1,252	1,410	2,604
Balance Sheet						
Authorized capital	25,000	25,000	25,000	25,000	25,000	25,000
Paid-up capital	11,323	11,323	11,323	10,293	10,293	10,293
Shareholders' equity (Restated)	28,765	28,150	27,894	24,901	24,500	26,880
Deposits	233,028	216,444	197,518	199,014	197,934	194,825
Loans and advances	232,400	213,955	205,810	198,323	170,212	151,865
Investments	54,881	46,914	26,046	23,807	48,249	62,733
Property, plant and equipment	8,150	8,139	6,943	6,434	6,590	6,516
Total assets (Restated)	347,502	323,788	295,613	281,467	271,439	269,622
Total liabilities	318,737	295,637	267,720	256,567	246,939	240,907
Other Business						
Import	147,811	185,735	182,263	186,050	134,914	114,747
Export	118,091	137,787	134,616	107,002	89,720	88,827
Remittance	117,076	58,160	45,755	38,120	32,119	39,146
Guarantee Business	14,894	20,137	23,250	31,597	32,350	35,000
No. of Foreign Correspondents	632	650	672	687	684	658
Liquidity Measures						
Long-term liabilities	160,503	152,673	107,586	93,427	90,593	95,170
Current liabilities	158,234	142,964	160,134	163,140	140,721	130,576
Earning assets	289,800	264,677	241,264	230,038	219,508	215,025
Current assets	190,528	170,306	163,248	163,826	157,004	140,218
Net current assets	32,295	27,342	3,114	686	16,283	9,641
Credit-deposit ratio (Conventional)	79.50	80.11	82.65	84.43	74.95	69.86
Credit-deposit ratio (Islamic)	68.61	74.67	82.71	83.25	82.83	79.36
Current Ratio (percent)	1.20	1.19	1.02	1.00	1.12	1.07
Gearing Ratio (percent)	84.80	84.43	79.41	78.96	78.71	77.98
CRR Held (percent)	4.33	5.60	5.72	6.76	6.65	7.04
SLR Held (percent)	24.64	21.03	15.28	14.96	28.04	33.18
Debt Equity Ratio (percent) (Restated)	9.02	9.52	10.42	9.71	9.92	11.16

BDT in million

Particulars	2020	2019	2018	2017	2016	2015
Capital Measures						
Total risk weighted assets	236,220	231,300	224,585	230,211	254,001	229,843
Tier-1 Capital	25,105	24,818	24,335	23,048	23,634	22,977
Tier-2 Capital	15,707	15,472	13,924	9,203	7,998	6,306
Total capital	40,812	40,289	38,259	32,251	31,632	29,283
Tier-1 Ratio (percent)	10.63	10.73	10.84	10.01	9.30	10.00
Tier-2 Ratio (percent)	6.65	6.69	6.20	4.00	3.15	2.74
Capital to Risk Weighted Asset Ratio (percent)	17.28	17.42	17.04	14.01	12.45	12.74
Leverage Ratio (percent) under Basel-III	6.22	6.38	6.52	6.61	7.36	7.57
Liquidity Coverage Ratio (LCR)	174.68	173.78	101.41	109.58	139.90	178.71
Net Stable Funding Ratio (NSFR)	124.65	127.3	127.94	120.08	120.56	109.12
Operating Performance Ratio (%)						
Net interest margin (NIM)	2.45	3.81	3.62	2.56	2.02	0.86
Gross profit ratio	55.03	54.74	54.72	55.28	52.97	45.85
Cost-income ratio	54.88	50.82	55.66	55.98	52.11	51.08
Cost of Deposit (Daily average)	4.07	4.81	4.72	4.46	4.94	6.64
Cost of Fund	6.68	7.91	7.95	7.91	8.13	9.72
Yield on average advance (Daily average)	7.38	9.15	8.51	7.42	8.45	10.20
Spread	3.31	4.34	3.79	2.96	3.51	3.56
Earning asset to total assets (average) (Restated)	82.60	81.68	81.67	81.31	80.31	82.67
Return on average assets (ROA) (Restated)	0.54	0.54	0.76	0.45	0.52	0.99
Return on average equity (ROE) (Restated)	6.31	5.93	8.31	5.07	5.30	9.79
Return on capital employed (Restated)	3.02	3.84	4.22	4.54	5.00	4.84
Asset Quality						
Non-performing loans (NPLs)	8,034	9,966	12,686	10,799	10,139	11,883
NPLs to total loans and advances (percent)	3.46	4.66	6.16	5.45	5.96	7.82
Provision for unclassified loans and advance	8,449	6,564	3,726	4,647	3,503	2,031
Provision for classified loans and advance	3,677	3,656	4,567	4,269	3,787	5,749
NPL Coverage	151%	103%	65%	83%	72%	65%
Share Information						
Market price per share (BDT)	17.10	18.20	17.80	27.40	17.70	18.10
No. of shares outstanding (in million)	1,132	1,132	1,132	1,029	1,029	1,029
No. of shareholders	12,072	12,985	14,895	15,102	15,876	18,652
Earnings per share (BDT) (Restated)	1.59	1.47	1.94	1.11	1.37	2.53
Dividend (percent)	15 C	13.5 C	12.5 C	10 B, 7 C	16 C	15 C
Dividend yield (percent)	8.77	7.42	7.02	6.20	9.04	8.29
Market capitalization (BDT in million)	19,362	20,506	20,155	28,204	18,219	18,631
Net asset value per share (BDT) (Restated)	25.40	24.86	24.63	24.19	23.80	26.11
Price earning ratio (times) (Restated)	10.77	12.38	9.19	24.79	12.92	7.15
Other Information						
No. of branches	146	146	146	146	145	145
Number of ATM	160	160	170	168	168	168
No. of employees	3,090	3,124	3,212	3,499	2,961	2,934
Profit per employee (BDT in million)	1.85	2.22	1.78	1.54	1.94	2.01