5 YEAR FINANCIAL HIGHLIGHTS

(BDT in Million)

Particulars	2016	2017	2018	2019	2020	Growth%
Income Statement						
Investment Income	18,830.15	20,491.03	24,956.81	28,811.65	26,331.28	(8.61)
Profit paid on Deposit	9,957.73	11,784.20	16,256.61	18,604.42	16,556.64	(11.01)
Net Investment Income	8,872.42	8,706.83	8,700.20	10,207.23	9,774.64	(4.24)
Non Investment Income	2,791.54	3,557.36	3,769.39	4,037.57	3,655.46	(9.46)
Non Investment Expenses	4,152.93	5,308.42	6,160.70	6,384.18	6,742.33	5.61
Net Non Investment Income	(1,361.39)	(1,751.06)	(2,391.31)	(2,346.61)	(3,086.87)	31.55
Profit Before Tax & Provision	7,511.03	6,955.77	6,308.89	7,860.62	6,687.77	(14.92)
Provision For Investment	1,547.87	1,354.89	2,177.98	2,867.66	1,887.90	(34.17)
Profit Before Tax	5,963.16	5,600.88	4,130.91	4,992.96	4,799.87	(3.87)
Provision For Tax (including Deferred Tax)	2,613.76	2,431.38	1,674.11	2,565.33	2,228.06	(13.15)
Profit After Tax	3,349.40	3,169.50	2,456.80	2,427.63	2,571.81	5.94
Balance Sheet						
Authorized Capital	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	-
Paid up Capital	9,943.06	9,943.06	10,440.22	10,649.02	10,649.02	-
Reserve Funds & Other Reserves	7,468.16	8,556.96	9,365.62	10,318.64	11,418.96	10.66
Shareholders' Equity (Capital & Reserve)	21,337.48	22,520.68	23,483.22	24,148.24	25,455.85	5.42
Deposits	199,703.92	244,806.26	266,205.48	297,241.81	326,023.41	9.68
Investment	196,519.38	235,905.23	261,874.13	288,486.02	308,620.66	6.98
Investment in Shares & Securities	9,058.68	10,145.49	12,214.67	16,170.52	21,563.67	33.35
Fixed Assets	3,240.18	3,260.38	4,494.61	4,351.93	5,833.88	34.05
Total Assets (Excluding off-balance sheet items)	272,900.04	319,255.29	338,465.30	381,051.81	418,298.65	9.77
Foreign Exchange Business						
Import Business	118,786.60	156,700.00	168,573.80	171,611.70	169,378.90	(1.30)
Export Business	88,152.20	104,540.00	114,481.90	108,967.10	104,939.40	(3.70)
Guarantee Business	4,981.34	6,443.41	7,096.02	8,274.25	10,511.21	27.04
Inward Foreign Remittance	11,735.40	20,700.00	36,917.20	37,713.40	43,807.00	16.16
Capital Measures						
Core Capital (Tier-I)	20,359.39	21,459.85	22,379.93	22,817.41	23,930.89	4.88
Supplementary Capital (Tier-II)	5,095.97	5,488.97	10,078.56	9,735.77	15,327.20	57.43
Tier-I Capital Ratio	11.92	10.40	10.12	10.22	9.74	(0.48)
Tier-II Capital Ratio	2.98	2.66	4.56	4.36	6.24	1.88
Total Capital	25,455.36	26,948.82	32,458.49	32,553.18	39,258.09	20.60
Total Capital Ratio	14.91	13.06	14.68	14.58	15.97	1.39
Investment Quality						
Volume of Non-Performing investment	8,994.98	9,921.51	12,690.72	14,100.41	11,769.58	(16.53)
% of NPIs to Total Investment	4.54	4.10	4.79	4.82	3.80	(1.02)
Provision for Unclassified Investment	1,352.83	1,723.04	1,891.00	2,157.28	2,787.10	29.20
Provision for Classified Investment	2,586.67	3,096.15	3,946.09	6,022.02	6,436.96	6.89
Provision for Off Balance sheet Exposures	449.88	570.42	689.80	778.50	935.50	20.17
Share Information						
Number of Shares Outstanding	994,306,428	994,306,428	1,044,021,750	1,064,902,185	1,064,902,185	-
Earning per Share (Taka)	3.07	3.15	2.35	2.28	2.41	0.13
Book Value per Share (Taka)	21.46	20.88	20.80	21.13	22.35	1.22
Market Price per Share (Taka)	15.90	24.10	19.90	17.20	22.20	5.00
Price Earning Ratio (Times)	5.18	7.64	8.48	7.56	9.22	1.66
Price Equity Ratio (Times)	0.74	1.15	0.96	0.81	0.99	0.18
Dividend per Share						
Cash Dividend (%)	20.00	15.00	15.00	13.00	15.00	2.00
Bonus Share	-	5.00	2.00	-	-	-
Operating Performance Ratio						
Net Profit Margin%	4.60	3.87	3.42	3.73	3.45	(0.27)
Investment /Deposit Ratio	88.50	89.95	89.87	88.93	86.92	(2.01)
Return on Equity (ROE)%	15.70	14.07	10.46	10.05	10.10	0.05
Return on Assets (ROA)%	1.23	0.99	0.73	0.64	0.61	(0.02)
Cost of fund %	7.92	7.50	8.70	9.02	7.50	(1.52)
Cost /Income ratio in operating business (%)	35.60	43.28	49.41	44.82	50.20	5.39
Other Information						
Number of Branches	140	154	168	182	184	1.10
Number of Employees	3,070	3,446	3,682	3,795	3,866	1.87
Number of Shareholders	36,695	30,386	25,793	24,276	22,142	(8.79)