

5 YEAR FINANCIAL HIGHLIGHTS

Figure in Million

Particulars	2017	2018	2019	2020	2021	Growth%
Income Statement						
Investment Income	20,491.03	24,956.81	28,811.65	26,331.28	23,446.01	(10.96)
Profit paid on Deposit	11,784.20	16,256.61	18,604.42	16,556.64	13,072.79	(21.04)
Net Investment Income	8,706.83	8,700.20	10,207.23	9,774.64	10,373.22	6.12
Non Investment Income	3,557.36	3,769.39	4,037.57	3,655.46	4,250.17	16.27
Non Investment Expenses	5,308.42	6,160.70	6,384.18	6,742.33	7,129.25	5.74
Net Non Investment Income	(1,751.06)	(2,391.31)	(2,346.61)	(3,086.87)	(2,879.08)	(8.85)
Profit Before Tax & Provision	6,955.77	6,308.89	7,860.62	6,687.77	7,494.14	12.06
Provision For Investment	1,354.89	2,177.98	2,867.66	1,887.90	2,655.58	40.66
Profit Before Tax	5,600.88	4,130.91	4,992.96	4,799.87	4,838.56	0.81
Provision For Tax (including Deferred Tax)	2,431.38	1,674.11	2,565.33	2,228.06	2,712.12	21.73
Profit After Tax	3,169.50	2,456.80	2,427.63	2,571.81	2,126.44	(17.32)
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	10,440.22	10,649.02	10,649.02	10,649.02	-
Reserve Funds & Other Reserves	8,556.96	9,365.62	10,318.64	11,418.96	11,733.35	2.75
Shareholders' Equity (Capital & Reserve)	22,520.68	23,483.22	24,148.24	25,455.85	25,900.33	1.75
Deposits	244,806.26	266,205.48	297,241.81	326,023.41	353,287.97	8.36
Investment	235,905.23	261,874.13	288,486.02	308,620.66	336,890.72	9.16
Investment in Shares & Securities	10,145.49	12,214.67	16,170.52	21,563.67	30,156.14	39.85
Fixed Assets	3,260.38	4,494.61	4,351.93	5,833.88	5,470.27	(6.23)
Total Assets (Excluding off-balance sheet items)	319,255.29	338,465.30	381,051.81	418,298.65	462,687.05	10.61
Foreign Exchange Business						
Import Business	156,700.00	168,573.80	171,611.70	169,378.90	261,566.10	54.43
Export Business	104,540.00	114,481.90	108,967.10	104,939.40	135,786.90	29.40
Guarantee Business	6,443.41	7,096.02	8,274.25	10,511.21	13,673.41	30.08
Inward Foreign Remittance	20,700.00	36,917.20	37,713.40	43,807.00	52,662.10	20.21
Capital Measures						
Core Capital (Tier-I)	21,459.85	22,379.93	22,817.41	23,930.89	29,301.30	22.44
Supplementary Capital (Tier-II)	5,488.97	10,078.56	9,735.77	15,327.20	14,359.58	(6.31)
Tier-I Capital Ratio	10.40	10.12	10.22	9.59	10.37	0.78
Tier-II Capital Ratio	2.66	4.56	4.36	6.14	5.08	(1.06)
Total Capital	26,948.82	32,458.49	32,553.18	39,258.09	43,660.88	11.21
Total Capital Ratio	13.06	14.68	14.58	15.74	15.46	(0.28)
Investment Quality						
Volume of Non-Performing investment	9,921.51	12,690.72	14,100.41	11,769.58	16,566.84	40.76
% of NPLs to Total Investment	4.10	4.79	4.82	3.80	4.81	26.58
Provision for Unclassified Investment	1,723.04	1,891.00	2,157.28	2,787.10	3,084.10	10.66
Provision for Classified Investment	3,096.15	3,946.09	6,022.02	6,436.96	8,173.23	23.01
Provision for Off Balance sheet Exposures	570.42	689.80	778.50	935.50	1,093.40	16.88
Share Information						
Number of Shares Outstanding	994,306,428	1,044,021,750	1,064,902,185	1,064,902,185	1,064,902,185	-
Earning per Share (Taka)	3.15	2.35	2.28	2.41	1.96	(0.45)
Book Value per Share (Taka)	20.88	20.80	21.13	22.35	22.73	0.38
Market Price per Share (Taka)	24.10	19.90	17.20	22.20	26.60	4.40
Price Earning Ratio (Times)	7.64	8.48	7.56	9.22	13.57	4.35
Price Equity Ratio (Times)	1.15	0.96	0.81	0.99	1.17	0.18
Dividend per Share						
Cash Dividend (%)	15.00	15.00	13.00	15.00	15.00	-
Bonus Share	5.00	2.00	-	-	-	-
Operating Performance Ratio						
Net Profit Margin%	3.87	3.42	3.73	3.45	3.26	(0.19)
Investment /Deposit Ratio	89.95	89.87	88.93	86.92	87.57	0.65
Return on Equity (ROE)%	14.07	10.46	10.05	10.10	8.21	(1.89)
Return on Assets (ROA)%	0.99	0.73	0.64	0.61	0.46	(0.16)
Cost of fund %	7.50	8.70	9.02	7.50	6.00	(1.50)
Cost /Income ratio in operating business (%)	43.28	49.41	44.82	50.20	48.75	(1.45)
Other Information						
Number of Branches	154	168	182	184	201	9.24
Number of Employees	3,446	3,682	3,795	3,866	4,247	9.86
Number of Shareholders	30,386	25,793	24,276	22,142	19,146	(13.53)