

5 Year Financial Highlights

Figure in Million

Particulars	2019	2020	2021	2022	2023	Growth %
Income Statement						
Investment Income	28,811.65	26,331.28	23,446.01	25,221.42	31,299.69	24.10
Profit paid on Deposit	18,604.42	16,556.64	13,072.79	16,109.65	21,201.23	31.61
Net Investment Income	10,207.23	9,774.64	10,373.22	9,111.77	10,098.46	10.83
Non Investment Income	4,037.57	3,655.46	4,250.17	7,516.92	7,798.92	3.75
Non Investment Expenses	6,384.18	6,742.33	7,129.25	8,135.17	9,662.99	18.78
Net Non Investment Income	(2,346.61)	(3,086.87)	(2,879.08)	(618.25)	(1,864.07)	201.51
Profit Before Tax & Provision	7,860.62	6,687.77	7,494.14	8,493.52	8,234.39	(3.05)
Provision For Investment	2,867.66	1,887.90	2,655.58	3,229.51	2,752.74	(14.76)
Profit Before Tax	4,992.96	4,799.87	4,838.56	5,264.01	5,481.65	4.13
Provision For Tax (including Deferred Tax)	2,565.33	2,228.06	2,712.12	3,157.38	3,125.17	(1.02)
Profit After Tax	2,427.63	2,571.81	2,126.44	2,106.63	2,356.48	11.86
Balance Sheet						
Authorized Capital	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	-
Paid up Capital	10,649.02	10,649.02	10,649.02	10,649.02	10,968.49	3.00
Reserve Funds & Other Reserves	10,318.64	11,418.96	11,733.35	11,733.99	12,052.66	2.72
Shareholders' Equity (Capital & Reserve)	24,148.24	25,455.85	25,900.33	25,917.49	26,497.62	2.24
Deposits	297,241.81	326,023.41	353,287.97	394,045.83	419,395.25	6.43
Investment	288,486.02	308,620.66	336,890.72	406,787.79	447,121.45	9.92
Investment in Shares & Securities	16,170.52	21,563.67	30,156.14	36,946.92	47,316.26	28.07
Fixed Assets	4,351.93	5,833.88	5,470.27	5,144.43	5,010.42	(2.60)
Total Assets (Excluding off-balance sheet items)	381,051.81	418,298.65	462,687.05	534,756.11	573,308.83	7.21
Foreign Exchange Business						
Import Business	171,611.70	169,378.90	261,566.10	300,430.90	269,322.70	(10.35)
Export Business	108,967.10	104,939.40	135,786.90	181,070.20	200,352.30	10.65
Guarantee Business	8,274.25	10,511.21	13,673.41	17,155.97	18,675.06	8.85
Inward Foreign Remittance	37,713.40	43,807.00	52,662.10	88,531.70	113,797.20	28.54
Capital Measures						
Core Capital (Tier-I)	22,817.41	23,930.89	29,301.30	29,640.35	30,245.15	2.04
Supplementary Capital (Tier-II)	9,735.77	15,327.20	14,359.58	14,916.76	15,244.75	2.24
Tier-I Capital Ratio	10.22	9.59	10.37	9.43	9.34	(0.93)
Tier-II Capital Ratio	4.36	6.14	5.08	4.75	4.71	(0.74)
Total Capital	32,553.18	39,258.09	43,660.88	44,557.11	45,489.90	2.11
Total Capital Ratio	14.58	15.74	15.46	14.17	14.05	(0.87)
Investment Quality						
Volume of Non-Performing investment	14,100.41	11,769.58	16,566.84	22,437.37	30,866.19	37.57
% of NPLs to Total Investment	4.82	3.80	4.81	5.41	6.76	24.95
Provision for Unclassified Investment	2,157.28	2,787.10	3,084.10	3,372.47	3,483.95	3.31
Provision for Classified Investment	6,022.02	6,436.96	8,173.23	10,973.86	14,133.02	28.79
Provision for Off Balance sheet Exposures	778.50	935.50	1,093.40	1,221.13	1,203.62	(1.43)
Share Information						
Number of Shares Outstanding	1,064,902,185	1,064,902,185	1,064,902,185	1,064,902,185	1,096,849,251	3.00
Earning per Share (Taka)	2.28	2.41	1.96	1.95	2.14	13.22
Book Value per Share (Taka)	21.13	22.35	22.73	22.75	22.63	(0.52)
Market Price per Share (Taka)	17.20	22.20	26.60	23.60	23.70	0.42
Price Earning Ratio (Times)	7.56	9.22	13.57	12.10	11.06	(11.30)
Price Equity Ratio (Times)	0.81	0.99	1.17	1.04	1.05	0.95
Dividend per Share						
Cash Dividend (%)	13.00	15.00	15.00	12.00	10.00	(16.67)
Bonus Share	-	-	-	3.00	5.00	66.67
Operating Performance Ratio						
Net Profit Margin%	3.73	3.45	3.26	2.11	1.95	(7.90)
Investment /Deposit Ratio	88.93	86.92	87.57	90.25	91.34	1.21
Return on Equity (ROE)%	10.05	10.10	8.21	8.13	8.89	9.41
Return on Assets (ROA)%	0.64	0.61	0.46	0.39	0.41	4.34
Cost of fund %	9.02	7.50	6.00	6.46	7.28	12.69
Cost /Income ratio in operating business (%)	44.82	50.20	48.75	48.92	53.99	10.36
Other Information						
Number of Branches	182	184	201	208	215	3.37
Number of Employees	3,795	3,866	4,247	5,184	5,768	11.27
Number of Shareholders	24,276	22,142	19,146	17,186	16,293	(5.20)