

5 -YEARS FINANCIAL HIGHLIGHTS

Figure in Million Taka

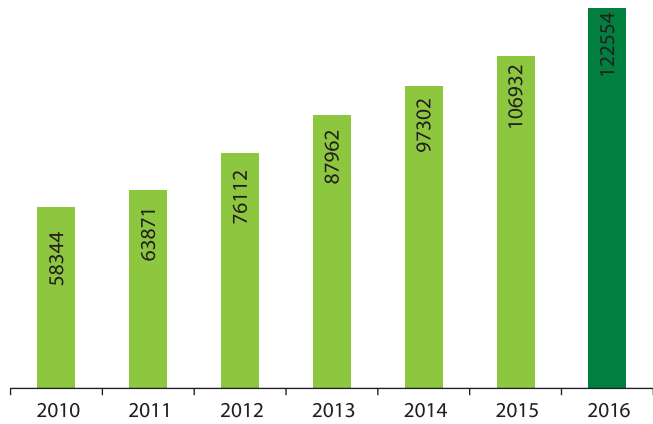
Particulars	2012	2013	2014	2015	2016
Interest Income	9,554	11,067	11,721	10,561	10,293
Interest Expenses	7,210	8,827	8,563	7,793	6,976
Net Interest Income	2,344	2,240	3,158	2,766	3,317
Non-Interest Income	2,160	2,804	3,000	3,091	2,785
Non-Interest Expense	1,503	1,864	2,323	2,583	2,878
Net Non-Interest Income	657	939	677	509	-93
Profit before Provision & Tax	3,001	3,179	3,835	3,275	3,224
Provision for Loans & Assets	439	848	1,713	646	999
Profit after provision before Tax	2,561	2,331	2,122	2,629	2,224
Provision for Tax (Including Deferred Tax)	1,228	1,320	909	1,033	1,136
Profit after Tax	1,333	1,011	1,213	1,596	1,088
Balance Sheet					
Authorised Capital	15,000	15,000	15,000	15,000	15,000
Paid-up Capital	4,874	5,702	5,702	6,557	7,541
Shareholders' Equity (Capital & Reserve)	8,220	9,289	9,886	11,474	12,573
Borrowings	4,315	3,958	3,360	3,247	5,284
Deposits	76,077	87,962	97,302	106,932	122,554
Other Liabilities	6,083	7,982	9,383	10,669	12,379
Liquid Assets	28,535	29,106	29,504	29,669	35,419
Money At Call & On Short Notice	2,800	1,010	250	1,070	190
Loans & Advances	61,528	74,181	80,449	91,487	105,039
Investments	16,778	19,168	19,854	19,109	25,533
Fixed Assets	585	663	3,431	3,473	3,516
Other Assets	4,048	5,241	6,548	7,692	8,815
Total Assets (Excluding off-balance sheet items)	94,696	109,191	119,932	132,321	152,789
Net Asset Value (NAV)	8,221	9,289	9,886	11,474	12,573
Off-Balance Sheet exposure	19,788	26,525	27,251	29,196	33,487
Others Business					
Import Business	48,500	51,056	53,932	51,491	55,684
Export Business	42,521	42,575	43,587	38,746	38,506
Foreign Remittance	4,676	4,464	6,526	9,781	5,764
Capital Measures					
Total Risk Weighted assets	80,016	95,206	98,976	116,936	121,009
Core Capital (Tier I)	8,208	9,107	9,860	11,044	10,404
Supplementary Capital (Tier II)	815	1,050	1,153	3,202	3,369
Total capital	9,023	10,158	11,013	14,246	13,773
Tier I Capital Ratio	10.26%	9.57%	9.90%	9.44%	8.60%
Tier II Capital Ratio	1.02%	1.10%	1.16%	2.74%	2.78%
Risk Weighted CAR	11.28%	10.67%	11.05%	12.18%	11.38%
Internal Capital Generation Ratio	11.11%	6.86%	9.15%	10.74%	6.93%
Leverage Ratio	10.52	10.75	11.13	10.53	11.15
Credit Quality					
Volume of Non-performing loans	1,539	2,599	2,853	2,959	3,799
SMA loan outstanding	16	373	313	329	440

Particulars	2012	2013	2014	2015	2016
% of NPLs to Total Loans & Advances	2.50%	3.50%	3.55%	3.23%	3.64%
Gross NPL Coverage	55.29%	61.25%	54.36%	53.29%	49.87%
SMA to Credit Portfolio	0.03%	0.50%	0.39%	0.36%	0.42%
Provision for Unclassified Loans	616	748	868	900	1,026
Provision for Classified Loans	851	1,592	1,551	1,577	1,894
Provision for Off-Balance Sheet Items	191	265	273	292	335
Stock Performance					
Number of Share Outstanding	487	570	570	656	754
Earning Per Share (Taka)	2.73	1.77	1.85	2.12	1.44
Book Value Per Share (Taka)	10.00	10.00	10.00	10.00	10.00
Market Price Per Share (Taka)	19.20	14.80	12.70	9.20	11.90
Price Earning Ratio (Times)	7.03	8.35	6.86	4.35	8.26
Net Asset Value Per Share (Taka)	16.87	16.29	17.34	17.50	16.67
Cash Dividend (%)	-	10%		-	5%
Bonus Share (%)	17%		15%	15%	5%
Rights Share Issue	-	-		-	
Operating Performance Ratio					
Net Interest Margin on average earning assets	3.14%	2.54%	3.27%	2.63%	2.78%
Net Non-Interest Margin on average earning assets	0.88%	1.06%	0.70%	0.48%	-0.08%
Total operating expenses to average total assets	1.78%	1.83%	2.03%	2.05%	2.02%
Net operating income to average total assets	3.54%	3.12%	3.35%	2.60%	2.26%
Credit / Deposit Ratio(%)	81%	84%	83%	86%	86%
Return On Equity(ROE) %	16.22%	10.88%	12.27%	13.91%	8.66%
Return On Average Equity(ROAE) After Tax	17.67%	11.55%	12.66%	14.95%	9.05%
Return On Assets(ROA)%	1.57%	0.99%	1.06%	1.27%	0.76%
Return On Average Assets(ROAA) Before Tax	3.03%	2.29%	1.85%	2.08%	1.56%
Return On Investment (ROI)	7.31%	10.06%	9.27%	9.83%	7.05%
Price Earning Ratio (times)	7.03	8.35	6.86	4.35	8.26
Yield on average advance (%)	16.35%	17.09%	14.59%	12.28%	10.56%
Return On Average RWA	1.67%	1.06%	1.23%	1.37%	0.90%
Liquid Assets Ratio	1.09	1.17	1.06	1.08	1.12
Efficiency Ratio	74.38%	77.08%	73.95%	76.01%	75.35%
Debt to Equity Ratio	10.52	10.75	11.13	10.53	11.15
Net Income Ratio	11%	7%	8%	12%	8.32
Operating Income Ratio	38%	36%	42%	43%	47%
Debt to Total Assets Ratio	91.32%	91.49%	91.76%	91.33%	91.77%
Asset Turnover ratio	13.84%	13.61%	12.85%	10.82%	9.17%
Times Interest Earned Ratio	1.62	1.57	1.72	1.75	1.87
Debt Service Coverage Ratio	4%	3%	4%	3%	3%
Quick Ratio		2.27	2.07	2.07	1.75
Average Branch wise Manpower	16	16	16	15	18
Total Operating Profit to Total Income	26%	23%	26%	24%	25%
Interest expense to Total Expenses	83%	83%	79%	75%	71%

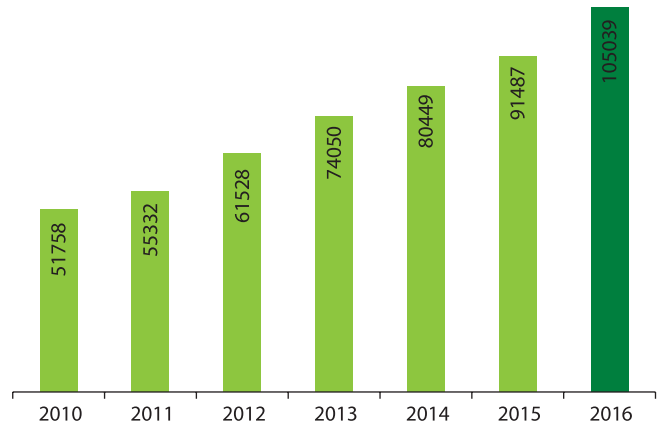
Particulars	2012	2013	2014	2015	2016
Interest Income to Total Income	82%	80%	80%	77%	79%
Operating profit per branch	38.97	36.54	39.95	31.49	28.78
Operating profit per employee	2.36	2.32	2.47	2.04	1.62
Per employee Income	9.22	10.14	9.47	8.51	6.57
Per employee expenses	6.86	7.82	7.01	6.47	4.95
Per employee Advances	48.45	54.23	51.77	57.04	52.73
Per employee Assets	74.56	79.82	77.18	82.49	76.70
Per employee Deposit	59.90	64.30	62.61	66.67	61.52
Burden Coverage Ratio	144%	150%	129%	120%	97%
NFI to Total Operating Income	18%	20%	20%	23%	21%
Cost income ratio	74%	77%	74%	76%	75%
Operating profit as % of working funds	4.01%	3.85%	4.14%	3.18%	2.70%
Net interest income as % of working funds	3.13%	2.71%	3.41%	2.68%	2.78%
Total cost of Fund	12.72%	12.59%	11.03%	9.75%	8.52%
Cost of Deposit(%)	10.79%	10.51%	8.92%	7.69%	6.32%
Administrative cost (%)	1.93%	2.08%	2.11%	2.06%	2.20%
Other Information					
Number of Branches	77	87	96	104	114
Urban	52	55	61	65	71
Rural	25	32	35	39	43
Number of Employees	1270	1368	1554	1604	1992
Number of Shareholders	37141	40580	37249	31984	29633
Number of Foreign Correspondents	22	22	20	21	21
Average earning assets	74,576	88,290	96,734	105,188	119,456
Average Total assets	84,661	101,944	114,562	126,126	142,555
Average Deposits	69,949	82,020	92,632	102,117	114,743
Average Advance	58,430	67,854	77,315	85,968	98,263
Average Investment	13,156	17,973	19,511	19,481	22,321
Average Equity	7,545	8,755	9,588	10,680	12,023

GRAPHICAL PRESENTATION

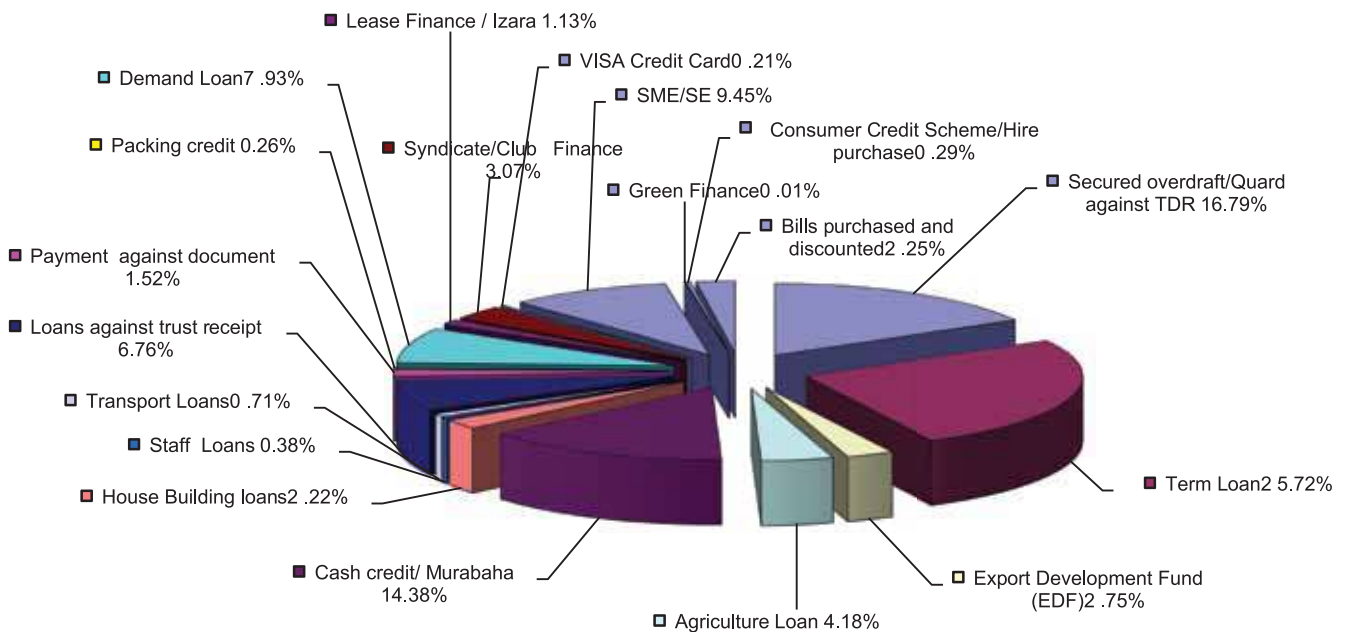
Deposit (Million Taka)



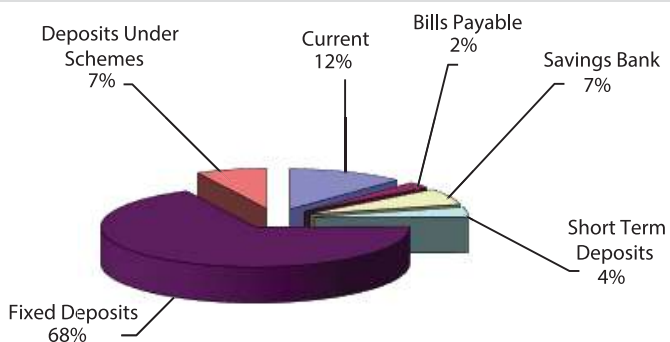
Loan & Advances (Million Taka)



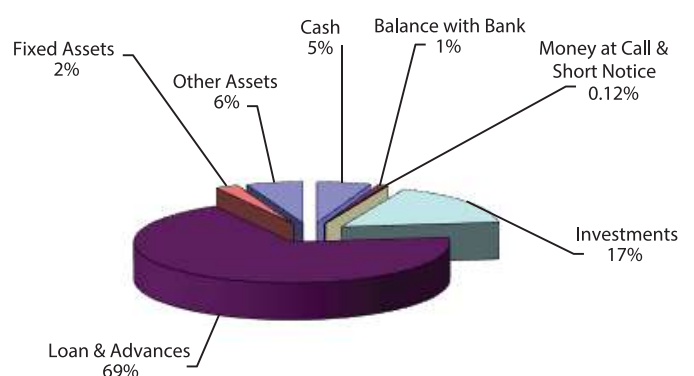
Loan Portfolio Mix- 2016



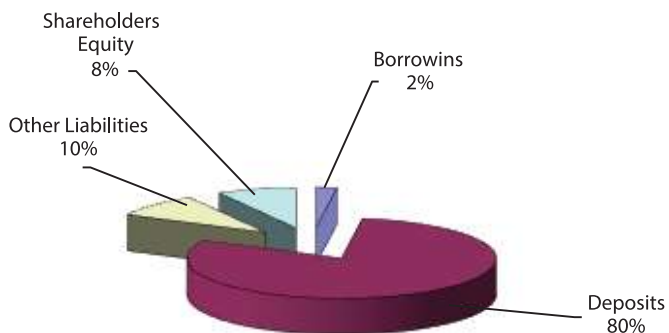
Deposit Portfolio Mix - 2016



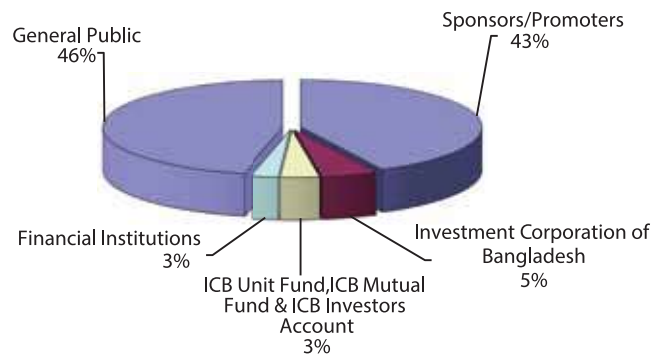
Assets Mix-2016



Assets Funding Mix-2016



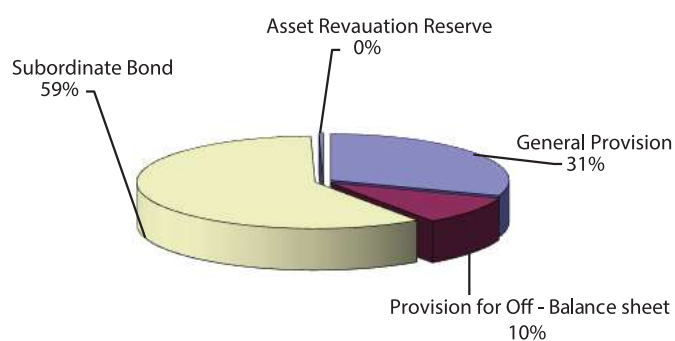
Types of Shareholding (Million)



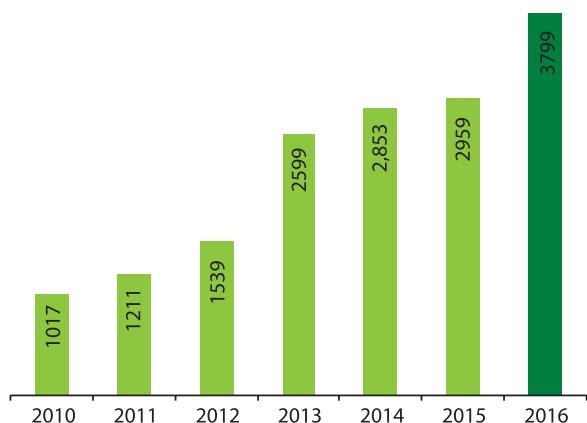
Tier - I Capital



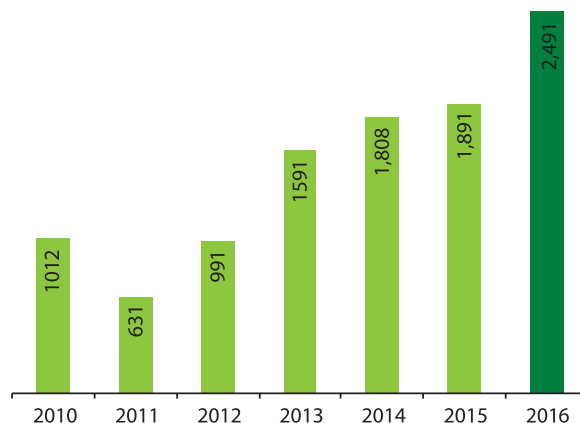
Tier-II Capital

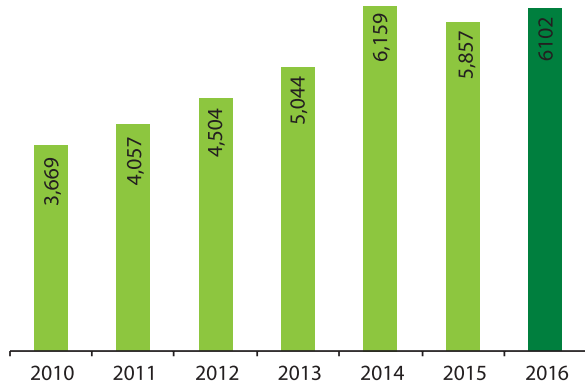
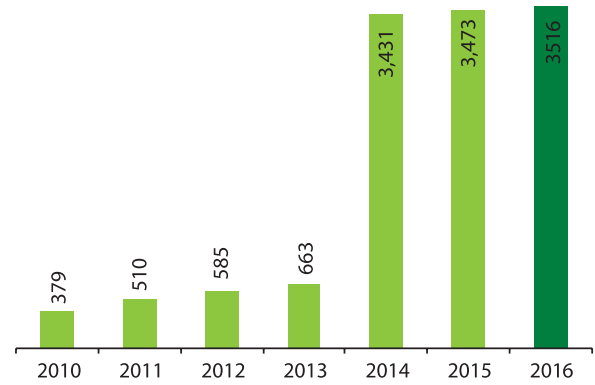
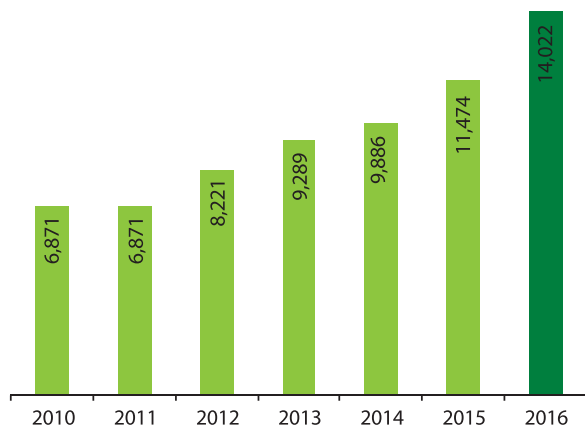
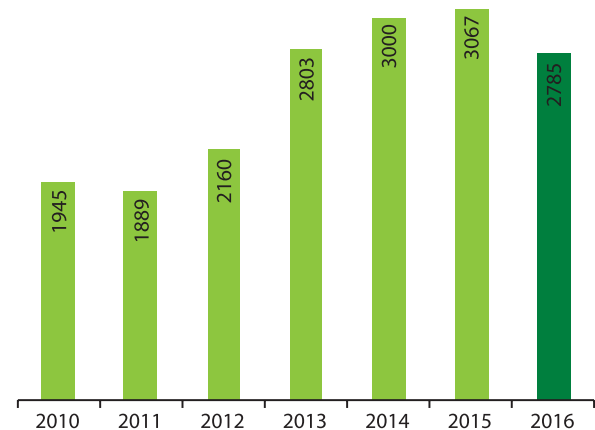
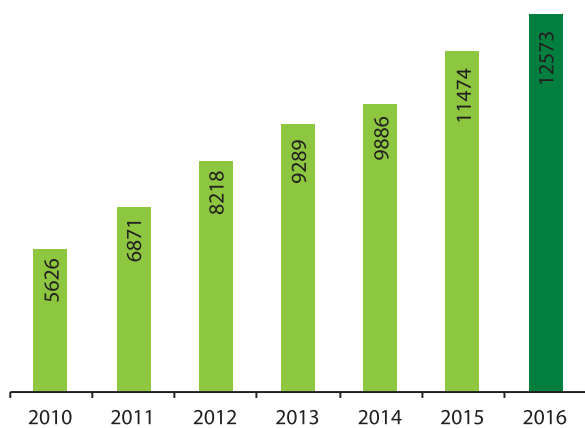
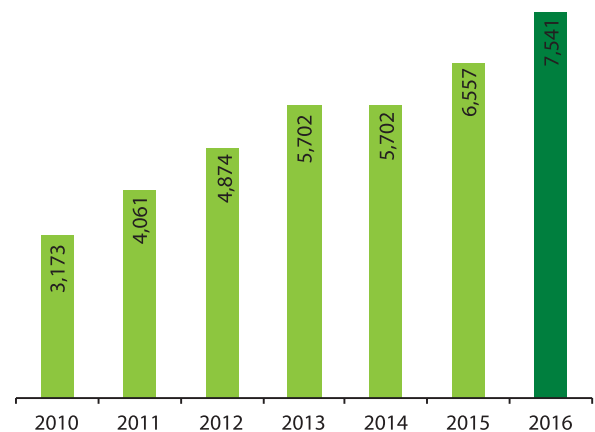


Non performing Assets (Million Taka)

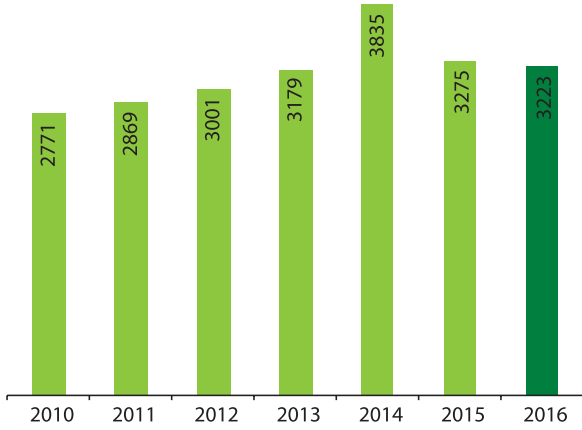


Investment Income (Million Taka)

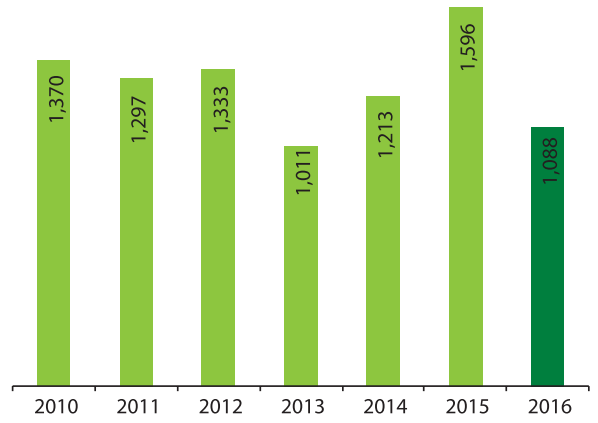


Operating Income (Million Taka)**Fixed Assets (Million Taka)****Net Assets Value (Million Taka)****Non Interest Income (Million Taka)****Shareholders Equity (Million Taka)****Paid up Capital (Million Taka)**

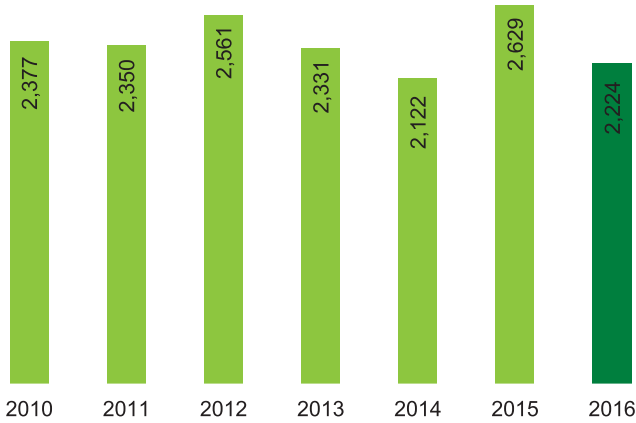
Operating Profit (Million Taka)



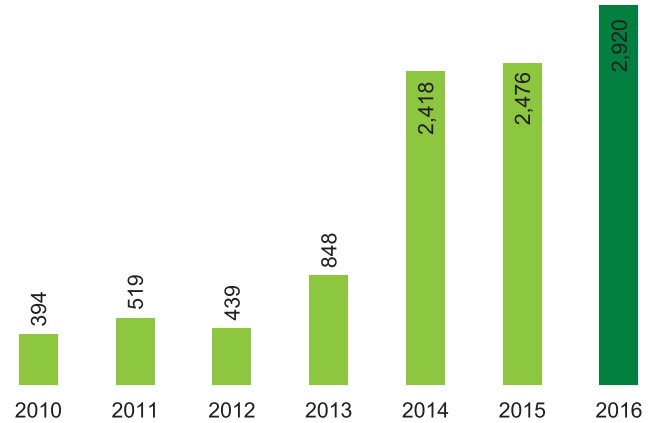
Profit After Tax (Million Taka)



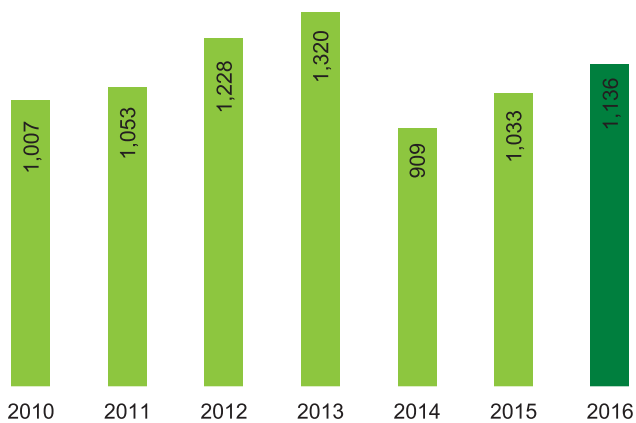
Profit Before Tax (Million Taka)



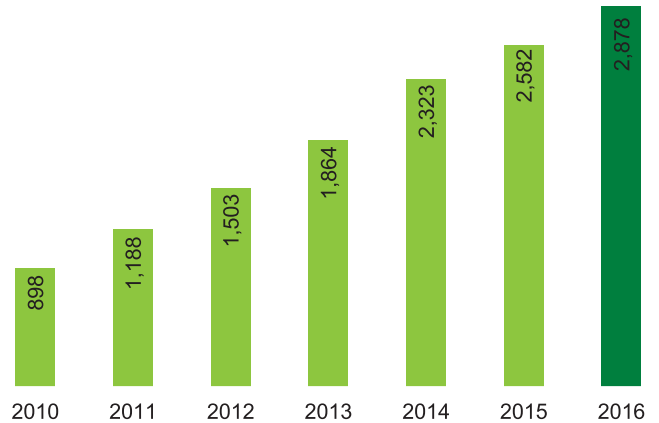
Provision for Loan & Advances (Million Taka)

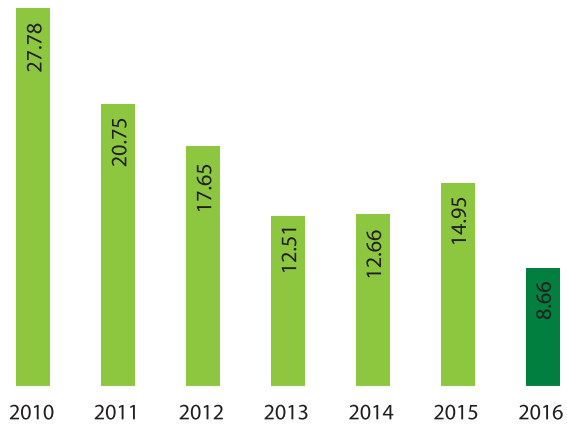
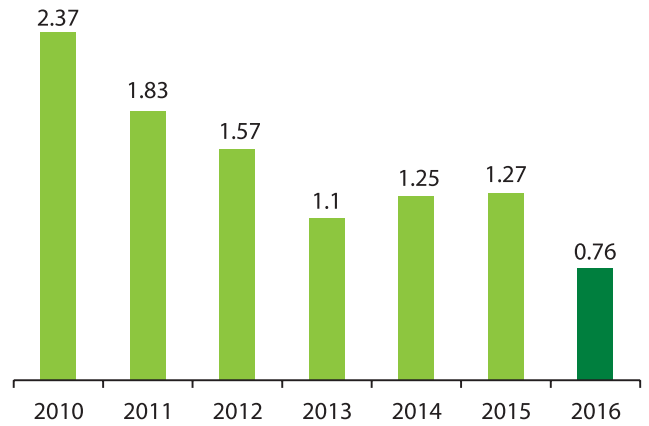
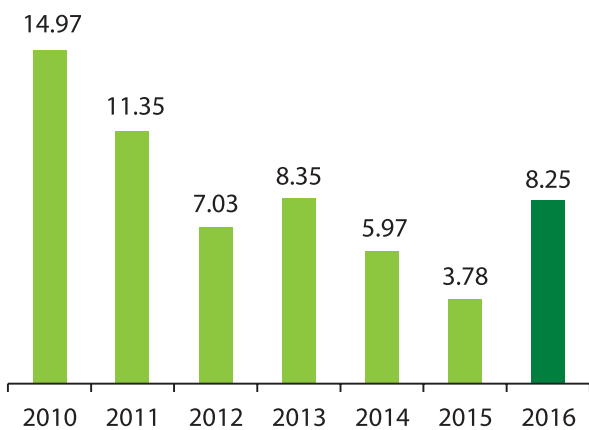
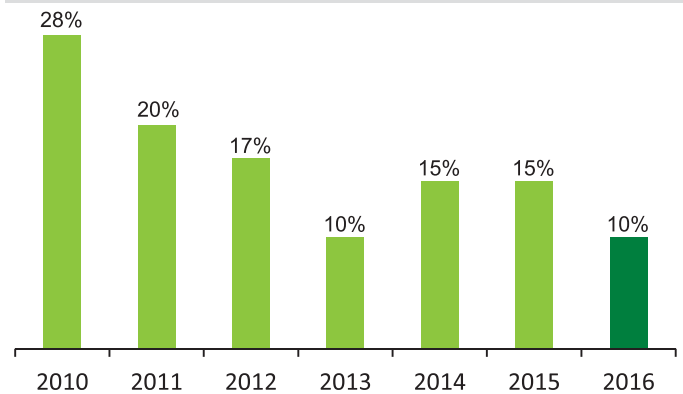
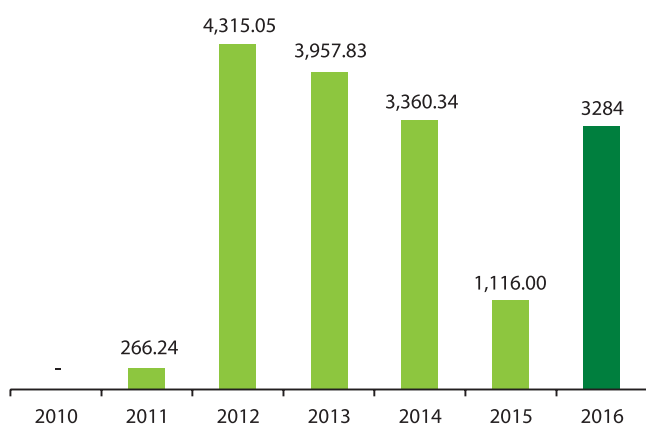
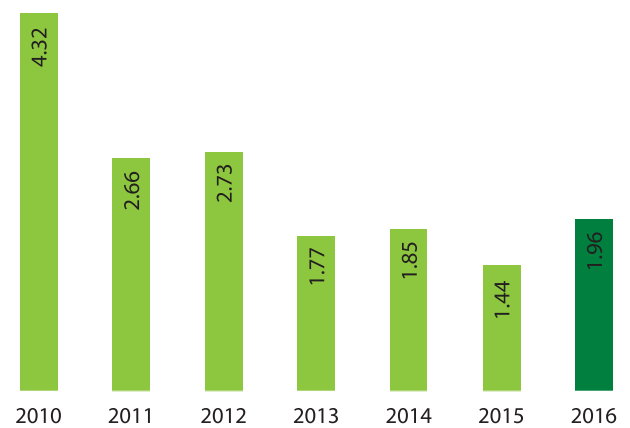


Provision for Tax (Million Taka)

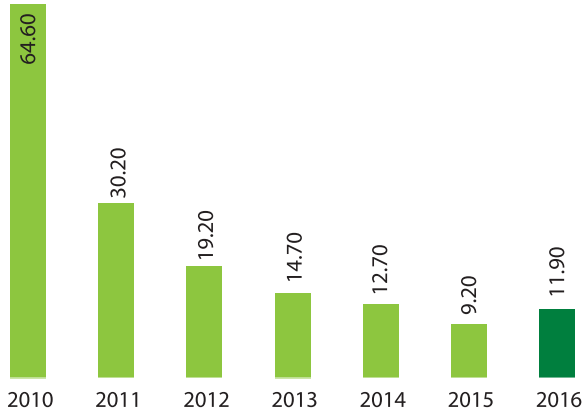


Operating Expense (Million Taka)

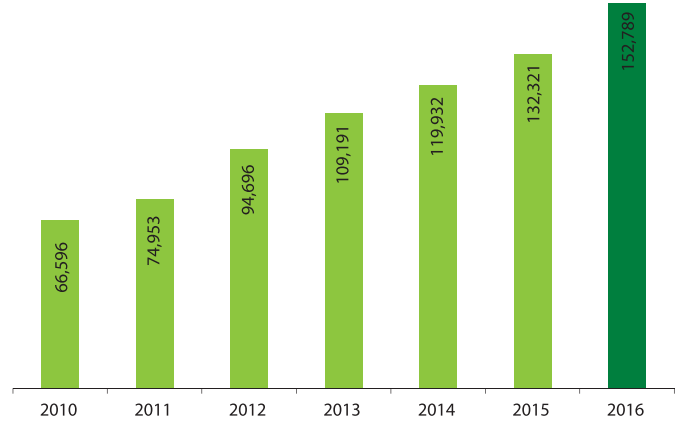


Return on Equity (Million Taka)**Return on Assets (Percentage)****Price Earning Ratio (Times)****Dividend (Percentage)****Borrowing (Million Taka)****Earnings Per share (Taka)**

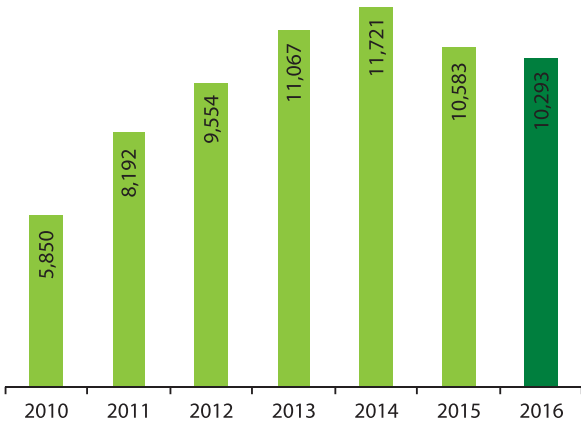
Market Price Per Share (Taka)



Total Assets (Million Taka)



Interest Income (Million Taka)



CSR Expense (Million Taka)

