

## 5 -years Financial Highlights

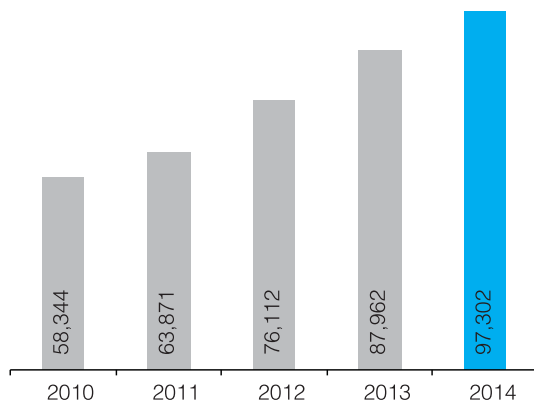
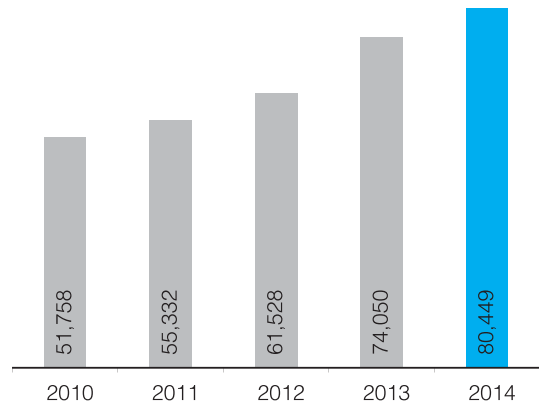
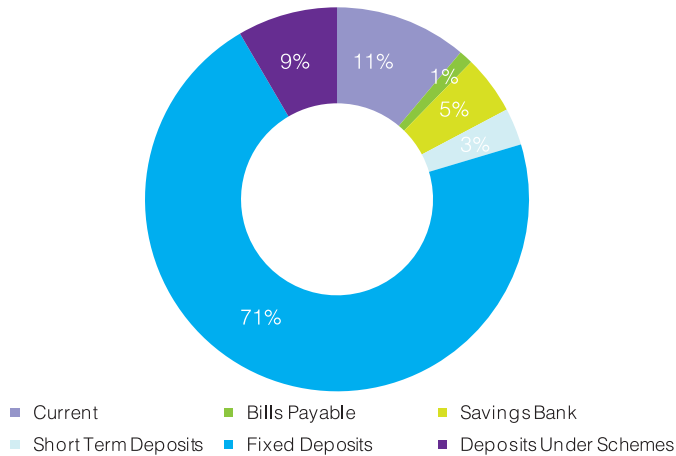
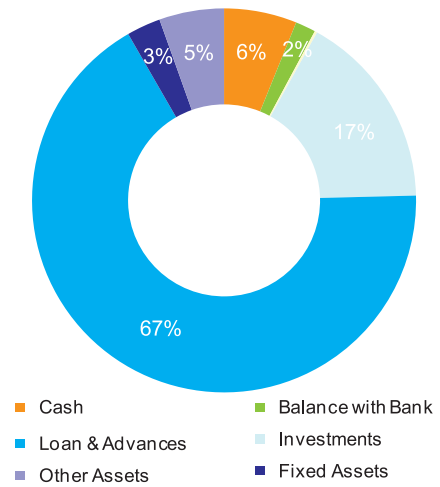
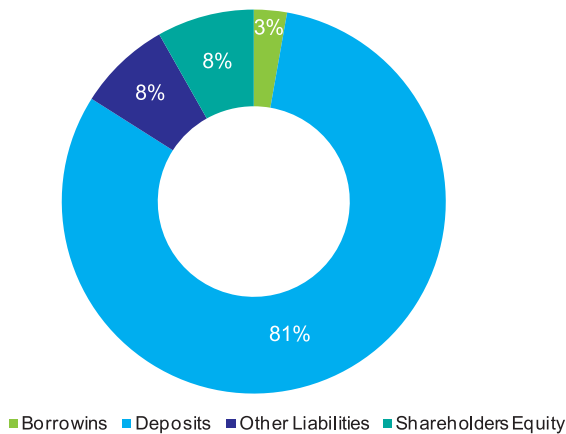
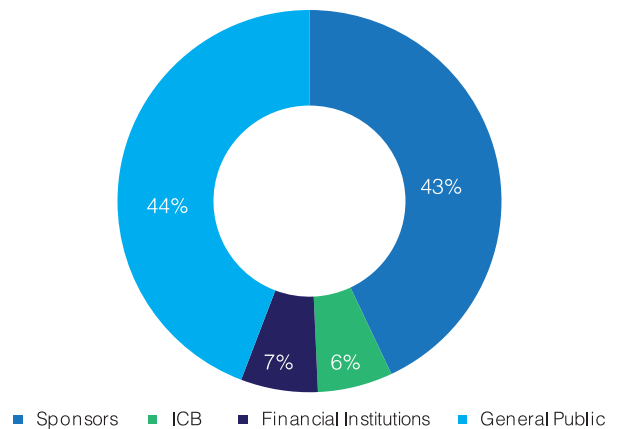
(Figure in Million Tk.)

Particulars	2010	2011	2012	2013	2014
<b>Income Statement</b>					
Interest Income	5,850	8,192	9,554	11,067	11,721
Interest Expenses	4,126	6,024	7,210	8,827	8,583
<b>Net Interest Income</b>	<b>1,724</b>	<b>2,168</b>	<b>2,344</b>	<b>2,240</b>	<b>3,138</b>
Non-Interest Income	1,945	1,888	2,160	2,804	3,052
Non-Interest Expense	898	1,188	1,503	1,864	2,355
<b>Net Non-Interest Income</b>	<b>1,047</b>	<b>701</b>	<b>657</b>	<b>939</b>	<b>697</b>
Profit before Provision & Tax	2,771	2,869	3,001	3,179	3,835
Provision for Loans & Assets	394	519	439	848	1,713
<b>Profit after provision before Tax</b>	<b>2,377</b>	<b>2,350</b>	<b>2,561</b>	<b>2,331</b>	<b>2,122</b>
Provision for Tax (Including Deferred Tax)	1,007	1,053	1,228	1,320	909
<b>Profit after Tax</b>	<b>1,370</b>	<b>1,297</b>	<b>1,333</b>	<b>1,011</b>	<b>1,213</b>
<b>Balance Sheet</b>					
Authorised Capital	8,800	15,000	15,000	15,000	15,000
Paid-up Capital	3,173	4,061	4,874	5,702	5,702
Shareholders' Equity (Capital & Reserve)	5,625	6,871	8,220	9,289	9,886
Borrowings	-	266	4,315	3,958	3,360
Deposits	58,344	63,821	76,077	87,962	97,302
Other Liabilities	2,627	3,996	6,083	7,982	9,383
Liquid Assets	13,637	17,343	28,535	29,106	29,504
Money At Call & On Short Notice	300	1,900	2,800	1,010	250
Loans & Advances	51,758	55,332	61,528	74,181	80,449
Investments	7,624	9,534	16,778	19,168	19,854
Fixed Assets	379	510	585	663	3,431
Other Assets	823	1,768	4,048	5,241	6,548
Total Assets(excluding off-balance sheet items)	66,596	74,953	94,696	109,191	119,932
Net Asset Value (NAV)	6,871	6,871	8,221	9,289	9,886
Off-Balance Sheet exposure	22,168	17,104	19,788	26,525	27,251
<b>Others Business</b>					
Import Business	56,167	50,497	48,500	51,056	53,932
Export Business	41,919	45,356	42,521	42,575	43,587
Foreign Remittance	1,044	2,815	4,676	4,464	6,526
<b>Capital Measures</b>					
Total Risk Weighted assets	61,763	67,629	80,016	95,206	98,976
Core Capital(Tier I)	5,577	6,956	8,208	9,107	9,701
Supplementary Capital(Tier II)	794	746	815	1,050	1,153

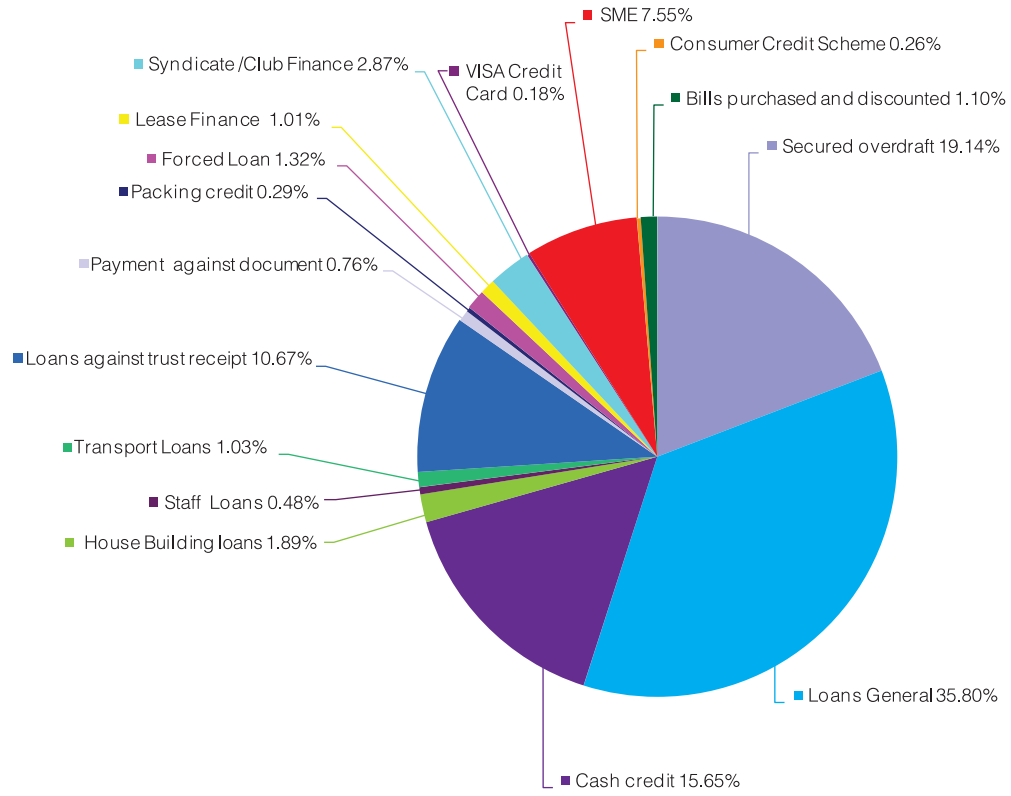
Particulars	2010	2011	2012	2013	2014
<b>Total Capital</b>	<b>6,371</b>	<b>7,702</b>	<b>9,023</b>	<b>10,158</b>	<b>10,855</b>
Tier I Capital Ratio	9.03%	10.29%	10.26%	9.57%	9.80%
Tier II Capital Ratio	1.29%	1.10%	1.02%	1.10%	1.17%
<b>Total Capital Ratio</b>	<b>10.32%</b>	<b>11.39%</b>	<b>11.28%</b>	<b>10.67%</b>	<b>10.97%</b>
<b>Credit Quality</b>					
Volume of Non-performing loans	1,017	1,211	1,539	2,599	2,853
% of NPLs to Total Loans & Advances	1.96%	2.19%	2.50%	3.50%	3.55%
Provision for Unclassified Loans	559	580	616	748	868
Provision for Classified Loans	512	540	851	1,592	1,551
Provision for Off-Balance Sheet Items	211	166	191	265	273
<b>Share Information</b>					
Number of Share Outstanding	32	406	487	570	570
Earning per Share (Taka)	43.15	2.66	2.73	1.77	2.13
Book Value per Share (Taka)	100.00	10.00	10.00	10.00	10.00
Market price per Share (Taka)	646.00	30.20	19.20	14.80	12.70
Price Earning Ratio (Times)	14.97	11.35	7.03	8.35	5.97
Net Asset Value per share (Taka)	216.75	16.92	16.87	16.29	17.34
<b>Dividend per Share:</b>					
Cash Dividend (%)	-	-	-	10%	-
Bonus Share (%)	28%	20%	17%	-	15%
Rights Share Issue	-	-	-	-	-
<b>Operating Performance Ratio</b>					
Net Interest Margin on average earning assets	3.80%	3.68%	3.14%	2.54%	3.24%
Net Non-Interest Margin on average earning assets	2.31%	1.19%	0.88%	1.06%	0.72%
Total operating expenses to average total assets	1.55%	1.68%	1.78%	1.83%	2.06%
Net operating income to average total assets	4.79%	4.05%	3.54%	3.12%	3.35%
Credit / Deposit Ratio(%)	89%	87%	81%	84%	83%
Return on Equity(ROE) %	27.83%	20.75%	17.67%	11.55%	12.66%
Return on Assets(ROA)%	2.37%	1.83%	1.57%	0.99%	1.06%
Return on investment (ROI)	15.61%	18.54%	7.31%	11.09%	9.49%
Price earning ratio (times)	14.97	11.35	7.03	8.35	5.97
Yield on average advance (%)	13.03%	15.30%	16.35%	17.09%	14.59%

Particulars	2010	2011	2012	2013	2014
<b>Total Cost of Fund</b>					
Cost of Deposit(%)	7.83%	9.98%	10.79%	10.51%	8.86%
Administrative cost (%)	1.61%	1.62%	1.93%	2.08%	2.11%
<b>Other Information</b>					
<b>Number of Branches</b>	<b>58</b>	<b>68</b>	<b>77</b>	<b>87</b>	<b>96</b>
Urban	42	47	52	55	61
Rural	10	14	18	25	28
<b>Number of SME &amp; Agriculture Branches</b>	<b>6</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>
Number of Employees	1018	1049	1270	1368	1548
Number of Shareholders	36570	38142	37141	40580	37249
Number of Foreign Correspondents	22	22	22	22	20
Average earning assets	45,317	58,998	74,576	88,290	96,734
Average Total assets	57,799	70,775	84,661	1,01,944	1,14,562
Average Deposits	50,450	61,082	69,966	82,020	92,632
Average Advance	44,907	53,545	58,430	67,854	77,315
Average Investment	6,482	8,579	13,556	17,973	19,511
Average Equity	4,924	6,248	7,545	8,755	9,588

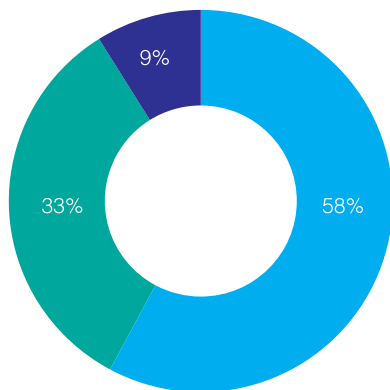
## Graphical Presentation

**Deposit (Million Taka)**

**Loan & Advances (Million Taka)**

**Deposit Mix-2014**

**Assets Mix-2014**

**Assets Funding Mix-2014**

**Types of Shareholding (Million)**


### Loan Portfolio Mix-2014

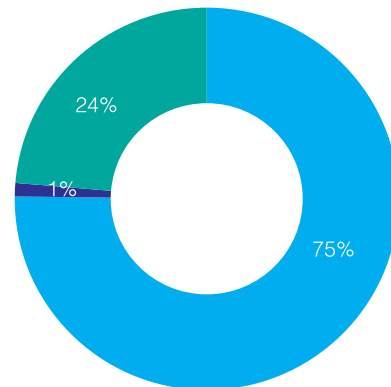


### Tier-I Capital



■ Paid up capital ■ Statutory Reserve ■ Retained Earnings

### Tier-II Capital



■ General Provision ■ Asset Revauation Reserve ■ Provision for Off-Balance Sheet

