

ABBL Performance...

In Million Taka

Financial position	2015	2014	2013	2012	2011
Cash & bank balances	21,744	20,436	17,338	18,499	17,524
Investments	33,176	30,779	28,676	26,115	21,556
Money at call and short notice	5,284	3,863	2,251	3,672	666
Loans & advances	209,725	177,571	140,121	106,066	94,638
Fixed assets	4,201	4,405	4,173	4,230	3,854
Other assets	10,880	9,277	15,446	15,261	14,725
Total assets	285,010	246,331	208,006	173,842	152,963
Borrowings	23,693	10,977	9,987	3,649	10,248
Subordinated Bond	6,500	2,500	-	-	-
Total deposits	213,819	198,189	161,846	140,026	116,152
Other liabilities	18,206	15,351	19,232	14,133	11,710
Equity	22,792	19,314	16,940	16,034	14,853
Total liability & SH's equity	285,010	246,331	208,006	173,842	152,963
Total contingent liabilities & commitments	68,649	77,069	83,217	59,590	52,595
Loan Deposit Ratio	*96.80%	89.60%	86.58%	75.75%	81.48%
Interest earning assets	249,985	215,691	175,978	144,167	125,049
Non-Interest earning assets	35,026	30,640	32,028	29,676	27,914
Profitability					
Net interest margin	4,279	6,079	3,780	3,123	2,394
Operating income	10,649	12,155	9,755	8,435	7,743
Operating expenses	5,628	5,230	4,465	4,072	3,431
Operating profit	5,020	6,925	5,290	4,363	4,312
Provision for loans and others	2,261	2,946	2,305	1,173	1,355
Profit before tax	2,759	3,979	2,985	3,190	2,957
Provision for tax	1,489	2,719	1,974	1,752	1,629
Profit after tax	1,270	1,260	1,011	1,439	1,328
Cost income ratio	52.86%	43.03%	45.78%	48.27%	44.31%
Return on investment (ROI)	10.49%	9.68%	10.37%	11.39%	14.62%
Return on assets (ROA)	0.48%	0.54%	0.53%	0.88%	0.93%
Return on equity (ROE)	6.03%	6.95%	6.13%	9.31%	9.25%
Assets Utilization Ratio	87.71%	87.56%	84.60%	82.93%	81.75%
Cost of fund	9.75%	10.63%	11.82%	12.07%	11.19%
Earnings Per Share	2.12	2.10	1.69	2.40	2.22
Net income per share	2.12	2.10	1.69	2.40	2.22
Other business					
Import	111,245	112,220	125,383	100,373	79,463
Export	72,982	77,252	72,571	65,782	57,592
Remittance (Million USD)	280	299	237	217	250
Equity measures					
Authorized capital	6,000	6,000	6,000	6,000	6,000
Paid-up capital	5,990	5,325	4,976	4,423	3,686
Capital - Core (Tier I)	18,339	16,561	15,570	14,630	13,410
Capital - Supplementary (Tier II)	9,994	6,238	3,203	2,552	2,534
Total capital	28,333	22,799	18,772	17,181	15,943
Capital surplus/ (deficit)	2,780	712	1,385	2,532	1,920
Statutory reserve	6,111	5,582	5,565	5,005	4,390
Retained earnings	6,831	6,768	4,986	5,159	5,291
Capital adequacy ratio	11.09%	10.32%	10.80%	11.73%	11.37%
Asset quality					
Total loans & advances	209,725	177,571	140,121	106,066	94,638
Classified loans (CL)	6,619	6,856	4,720	3,522	2,672
% CL to total loans & advances	3.16%	3.86%	3.37%	3.32%	2.82%
Provision for unclassified loan	2,119	1,930	1,707	1,270	1,317
Provision for classified loan	2,596	2,924	2,273	1,049	1,031
Share information					
Market Price per share (DSE)	20.90	29.90	26.20	33.70	68.30
Dividend - %	12.5	12.5	12.0	12.5	25.0
Bonus - %	12.5	12.5	7.0	12.5	20.0
Cash - %	-	-	5	-	5
Price earning ratio (times)	9.85	14.21	15.52	14.03	30.81
Net Asset Value per share (Taka)	38.05	32.24	28.28	26.77	24.80
Distribution network					
Number of branches	101	93	89	87	86
Number of SME service center	11	11	11	11	11
Employee number	2,276	2,220	2,179	2,070	2,096

*Loan-deposit ratio calculation has been done as per Bangladesh Bank guidelines.