

<b>Financial position</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
Cash & bank balances	2,427	2,174	2,044	1,734	1,850
Investments	4,667	3,256	3,078	2,868	2,611
Money at call and short notice	833	528	386	225	367
Loans & advances	21,877	20,973	17,757	14,012	10,607
Fixed assets	408	420	440	417	423
Other assets	1,273	1,150	928	1,545	1,526
<b>Total assets</b>	<b>31,484</b>	<b>28,501</b>	<b>24,633</b>	<b>20,801</b>	<b>17,384</b>
Borrowings	1,545	2,369	1,098	999	365
Subordinated Bond	650	650	250	-	-
Total deposits	24,564	21,382	19,819	16,185	14,003
Other liabilities	2,413	1,821	1,535	1,923	1,413
Equity	2,311	2,279	1,931	1,694	1,603
<b>Total liability &amp; SH's equity</b>	<b>31,484</b>	<b>28,501</b>	<b>24,633</b>	<b>20,801</b>	<b>17,384</b>
Total contingent liabilities & commitments	7,348	6,865	7,707	8,322	5,959
Loan Deposit Ratio*	83.67%	96.80%	89.60%	86.58%	75.75%
Interest earning assets	27,262	24,998	21,569	17,598	14,417
Non-Interest earning assets	4,221	3,503	3,064	3,203	2,968
<b>Profitability</b>					
Net interest margin	284	428	608	378	312
Operating income	1,102	1,058	1,215	976	843
Operating expenses	600	563	523	447	407
Operating profit	502	495	692	529	436
Provision for loans and others	302	219	295	231	117
Profit before tax	200	276	398	298	319
Provision for tax	70	149	272	197	175
Profit after tax	130	127	126	101	144
Cost income ratio	54.44%	52.86%	43.03%	45.78%	48.27%
Return on investment (ROI)	13.50%	10.49%	9.68%	10.37%	11.39%
Return on assets (ROA)	0.44%	0.48%	0.54%	0.53%	0.88%
Return on equity (ROE)	5.68%	6.03%	6.95%	6.13%	9.31%
Assets Utilization Ratio	86.59%	87.71%	87.56%	84.60%	82.93%
Cost of fund	8.06%	9.75%	10.63%	11.82%	12.07%
Earnings Per Share	1.94	1.89	1.87	1.50	2.13
Net income per share	1.94	1.89	1.87	1.50	2.13
<b>Other business</b>					
Import	11,579	11,125	11,222	12,538	10,037
Export	7,605	7,298	7,725	7,257	6,578
Remittance (USD)	25	28	30	24	22
<b>Equity measures</b>					
Authorized capital	1,500	600	600	600	600
Paid-up capital	674	599	532	498	442
Capital - Core (Tier I)	1,870	1,834	1,656	1,557	1,463
Capital - Supplementary (Tier II)	1,194	999	624	320	255
Total capital	3,064	2,833	2,280	1,877	1,718
Capital surplus/ (deficit)	46	278	71	139	253
Statutory reserve	650	611	558	556	501
Retained earnings	681	683	677	499	516
Capital to Risk Weighted Assets Ratio	10.79%	11.09%	10.32%	10.80%	11.73%
<b>Asset quality</b>					
Total loans & advances	21,877	20,973	17,757	14,012	10,607
Classified loans (CL)	1,136	662	686	472	352
% CL to total loans & advances	5.19%	3.16%	3.86%	3.37%	3.32%
Provision for unclassified loan	410	212	193	171	127
Provision for classified loan	251	260	292	227	105
<b>Share information</b>					
Market Price per share (DSE)	22.30	20.90	29.90	26.20	33.70
Dividend - %	12.5	12.5	12.5	12	12.5
Bonus - %	12.5	12.5	12.5	7	12.5
Cash - %	-	-	-	5	-
Price earning ratio (times)	11.52	11.09	15.99	17.46	15.79
Net Asset Value per share (Taka)	34.30	33.82	28.66	25.14	23.79
<b>Distribution network</b>					
Number of branches	104	101	93	89	87
Number of SME service center	11	11	11	11	11
Employee number	2,423	2,276	2,220	2,179	2,070

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