

Financial Highlights

As at 31 December 2008

Taka in Million

SL No	Particulars	2008	2007	2006	2005	2004
1	Authorized Capital	4,150	1,200	1,200	1,200	1,200
2	Paid up Capital	1,299	1,039	888	807	690
3	Statutory Reserve	688	527	381	262	168
4	Capital	2,658	2,107	1,650	1,307	1,077
5	Total Deposits	27,861	24,484	20,253	18,030	10,915
6	Total Loans & Advances	23,287	19,709	15,681	13,851	9,613
7	Investment	3,715	3,587	3,321	2,165	1,229
8	Import business handled	27,844	25,133	21,601	17,435	15,255
9	Export business handled	25,214	19,413	16,360	11,916	6,974
10	Guarantee business handled	1,454	949	947	1,367	948
11	Total Income	4,293	3,587	2,886	2,007	1,433
12	Total Expenditure	3,186	2,658	2,211	1,520	932
13	Net Interest Income	676	638	398	315	385
14	Operating Profit	1,108	929	674	626	501
15	Operating Expenses	708	598	452	310	234
16	Profit after Tax & Provisions	422	405	347	302	195
17	Total Assets	31,744	27,475	23,143	20,105	13,419
18	Number of Correspondents	285	280	270	268	258
19	Number of Employees	859	781	580	386	300
20	Number of Branches	32	30	23	18	15
21	Loan Deposit Ratio	83.58%	80.50%	77.43%	76.82%	88.07%
22	Capital Adequacy Ratio	11.02%	10.25%	10.03%	9.47%	11.51%
23	Tier - 1(Capital)	9.33%	8.91%	8.69%	8.44%	10.51%
24	Return on Assets	3.74%	3.67%	3.12%	2.87%	3.35%
25	Earning per Share	32.49	31.18	39.06	37.46	24.10
26	Dividend					
	Cash	—	—	10%	15%	—
	Bonus Share	20%	25%	17%	10%	17%
27	Net Asset Value (Book value/ Shareholders' equity per share)	178.24	176.39	171.03	159.34	142.60