

# Financial Highlights on the overall activities of the Bank

As at 31 December 2008

Sl No	Particulars	2008 (Taka)	2007 (Taka)	Change in %
1	Paid up Capital	1,298,743,800	1,038,995,100	25.00
2	Total Capital	2,657,543,677	2,107,146,527	26.12
3	Capital Surplus	246,746,437	52,053,727	374.02
4	Total Assets	31,743,907,279	27,475,304,603	15.54
5	Total Deposits	27,861,421,604	24,484,152,836	13.79
6	Total Loans and Advances	23,287,401,229	19,709,302,397	18.15
7	Total Contingent Liabilities	10,261,046,975	10,153,665,729	1.06
8	Loans Deposits ratio (%)	83.58%	80.50%	3.83
9	Percentage of Classified Loans against total loans and advances	4.23%	3.10%	36.61
10	Profit after tax and provisions	421,962,412	404,907,052	4.21
11	Amount of classified loans during the year	985,615,369	610,628,250	61.41
12	Provision kept against classified loans	429,149,957	229,100,005	87.32
13	Provision surplus/ (shortage)	-	-	-
14	Cost of fund	8.83%	8.34%	5.91
15	Interest earning Assets	28,753,360,334	24,848,997,310	15.71
16	Non-interest earning assets	2,990,546,945	2,626,307,293	13.87
17	Return on investment (ROI)	13.46%	13.05%	3.14
18	Return on Assets (ROA)	3.74%	3.67%	1.95
19	Income from Investment	503,643,269	362,153,425	39.07
20	Earning per Share	32.49	31.18	4.21
21	Net Income per share	32.49	31.18	4.21
22	Price Earning Ratio	10.08	13.55	(25.65)