

Financial highlights

	2020	2019	2018	2017	2016
Income statement highlights (BD millions)					
Net interest income	80.8	107.3	109.9	90.9	85.8
Other income	37.8	51.0	51.2	52.2	47.7
Operating expenses	60.7	63.2	57.7	54.0	53.1
Net profit	52.0	75.4	67.1	58.7	56.4
Cash dividend	20%	40%	40%	35%	30%
Stock dividend	10%	5%	–	–	–
Financial statement highlights (BD millions)					
Total assets	3,760	3,865	3,582	3,763	3,703
Loans and advances	1,556	1,671	1,773	1,741	1,767
Investments	1,023	946	863	796	812
Customer deposits	2,167	2,170	2,375	2,624	2,494
Term borrowings	189	333	145	199	206
Total equity	515	547	500	501	474
Profitability					
Diluted earnings per share (fils)	39	56	49	43	42
Cost/income	51.2%	40.0%	35.8%	37.8%	39.8%
Return on average assets	1.3%	1.9%	1.8%	1.6%	1.5%
Return on average equity	11.4%	14.9%	13.7%	12.1%	13.2%
Profit per employee (BD)	37,596	54,139	50,351	49,902	52,523
Capital					
Capital adequacy	21.8%	21.7%	19.6%	20.0%	18.5%
Equity/total assets	13.7%	14.2%	14.0%	13.3%	12.8%
Term borrowings/equity	36.6%	60.9%	28.9%	39.7%	43.5%
Liquidity and business indicators					
Loans and advances/total assets	41.4%	43.2%	49.5%	46.3%	47.7%
Loans and advances/customer deposits	71.8%	77.0%	74.6%	66.3%	70.9%
Investments/total assets	27.2%	24.5%	24.1%	21.2%	21.9%
Liquid assets/total assets	34.8%	34.4%	27.6%	34.7%	32.6%
Net yield ratio	2.1%	3.0%	3.1%	2.7%	2.5%
Number of employees	1,384	1,392	1,333	1,176	1,074