

## LANKABANGLA FINANCE LIMITED

### COMPANY SNAPSHOTS:

Market Price	: <b>Tk. 57.90</b>
Sector	: <b>Financial Institutions</b>
Paid Up	: <b>Tk. 3,182.51 Million</b>
Reserve	: <b>Tk. 2,413.20 Million</b>
Free Float Share	: <b>182.74 Million Shares</b>
NAV	: <b>Tk. 20.65</b>
EPS (Annualized)	: <b>Tk. 3.76</b>
Sectoral P/ E	: <b>26.91 Times</b>
Company P/ E	: <b>15.40 Times</b>
Shareholding Composition	: <b>34.63% Dir, 25.13% Inst., 5.05% foreign, 35.19% Public</b>

### COMPANY PROFILE:

LankaBangla Finance Limited is the country's leading provider of integrated financial services including corporate financial services, retail financial services, SME financial services, stock broking, corporate advisory and wealth management services. Under the broadest umbrella of products and service offerings, we are the lone financial institution to operate credit card (MasterCard and VISA) and also provide third party card processing services to different banks in Bangladesh. Since 2006 LankaBangla Finance has been listed in both DSE & CSE in Bangladesh.

### SUBSIDIARY INFORMATION:

BDT in Million

Company	Paid up	Reserve	Operating Profit	Margin Loan	Investment in shares	Loan
LankaBangla Securities Limited	2,445	446	269	-	834	594
LankaBangla Investments Limited	1,670	(1,228)	(114)	2,473	207	2,525
LankaBangla AMC Limited	500	84	3.89	-	113	4.05

**CLASSIFICATION OF LOANS & ADVANCES:**

BDT in Million

Classification Status	2016		2015	
	Classification Amount	% of Classification	Classification Amount	% of Classification
STD	48,830	95.29%	39,786	95.14%
SMA	765	1.49%	693	1.66%
<b>Un-Classified Loan</b>	<b>49,595</b>	<b>96.79%</b>	<b>40,479</b>	<b>96.80%</b>
SS	392	0.77%	271	0.65%
DF	177	0.35%	312	0.75%
BL	1,077	2.10%	755	1.81%
<b>Classified loan</b>	<b>1,646</b>	<b>3.21%</b>	<b>1338</b>	<b>3.20%</b>
<b>Total</b>	<b>51,241</b>	<b>100.00%</b>	<b>41,817</b>	<b>100.00%</b>

**FIVE YEAR FINANCIAL PERFORMANCE:**

BDT in Million

Particulars	2016	2015	2014	2013	2012
Operating Revenue	7,311	6,237	5,100	5,189	3,537
Operating Expenses	2,005	1,612	1,285	892	794
Financial Expenses	3,964	3,715	3,033	2,731	2,148
Operating Profit	1,342	910	782	1,566	595
Provision for Loans & Advances	396	377	348	569	85
Net Profit Before Tax	946	533	434	997	510
Tax	150	112	(20)	42	162
Net Profit After Tax	796	421	454	955	348
<b>Earnings Per Share (EPS)</b>	<b>2.87</b>	<b>1.53</b>	<b>1.6</b>	<b>3.38</b>	<b>1.18</b>
Loans and Advances	51,244	41,819	30,396	24,841	18,634
Term Deposits	40,033	29,992	16,683	10,827	7,616
<b>Operating Profit Ratio</b>	<b>18.36%</b>	<b>14.59%</b>	<b>15.34%</b>	<b>30.18%</b>	<b>16.86%</b>
<b>Net Profit Ratio</b>	<b>10.89%</b>	<b>6.75%</b>	<b>8.90%</b>	<b>18.40%</b>	<b>9.84%</b>
<b>Return on Equity (%)</b>	<b>12.29%</b>	<b>6.37%</b>	<b>6.59%</b>	<b>14.34%</b>	<b>5.71%</b>
<b>Return on Assets (%)</b>	<b>1.39%</b>	<b>0.94%</b>	<b>1.26%</b>	<b>3.29%</b>	<b>1.46%</b>
<b>Net Asset Value (NAV) Per Share</b>	<b>24.16</b>	<b>22.63</b>	<b>25.1</b>	<b>24.72</b>	<b>23.39</b>
<b>Dividend:</b>					
Cash	15%	15%	10%	5%	10%
Stock	15%	15%	10%	15%	0%