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- → 1-Year Fundamental Outlook: Neutral to Moderately Bullish
- → Key Drivers: Lower provisioning, capital gains from bond portfolio
- → Key Risk: Further deterioration in asset quality

Deposits grew 8% to BDT 27,747 crore, showing depositor confidence. Investments in government securities rose 20% to BDT 9,218 crore, reflecting a low-risk approach. NPL ratio at 6.4% is manageable, and potential capital gains from bonds support recovery.

Profit fell ~20% due to a 77% rise in provisioning after NPLs surged 47% post-government change. ROE dropped below 10%, and lending remains limited, keeping near-term earnings uncertain.

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	EPS Growth	NAV Per Share	GEM Score	Total Shares (Cr.)	ROE	52 Week High	
0.52	X	22.75	??	111.04	9.38%	13.30	9.60

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