

## Thank you for being with us all these years

It has been a wonderful journey rich with memorable experiences. The world of business is changing fast and in fundamental ways. Every day we experience rapidly evolving customer needs, faster leveling of competitive advantage, greater regulation, and ever-changing nature of technology and risk.

In this constantly changing business environment, we pursue efficient cost management and promote consistent productivity gains through seamless coordination between business functions to deliver sustained growth.

Our business is founded on our core strengths of service excellence, corporate governance and innovation. What drives us every day to rise to the challenges of the volatility of markets is our passion for performance and hunger to better our ratios consistently and sustainably.

We are what we are today for the stewardship of our forward-looking board of directors, prudent guidance of the regulators especially Bangladesh Bank, and unwavering faith deposited in us by our customers.

We thank you all for your continuous support and inspiration.

























