

Dhaka Bank Limited and its Subsidiaries
Consolidated Balance Sheet (Un-audited)
As at 31 March 2015

	31.03.2015 Taka	31.12.2014 Taka
PROPERTY AND ASSETS		
Cash	14,908,469,819	15,900,963,572
Cash in hand (including foreign currencies)	1,659,588,099	1,395,199,940
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	13,248,881,719	14,505,763,632
Balance with other banks and financial institutions	6,451,825,841	6,685,901,914
In Bangladesh	2,343,917,320	2,542,023,266
Outside Bangladesh	4,107,908,522	4,143,878,648
Money at call and on short notice	18,300,000	448,300,000
Investments	22,649,878,510	21,660,965,339
Government	19,136,584,155	18,358,963,884
Others	3,513,294,355	3,302,001,455
Loans, advances and lease/investments	107,961,439,152	103,604,211,956
Loans, cash credits, overdrafts, etc./Investments	105,891,795,821	101,376,448,530
Bills purchased and discounted	2,069,643,331	2,227,763,426
Fixed assets including premises, furniture and fixtures	3,947,207,418	3,972,617,496
Other assets	6,632,981,267	7,479,196,391
Non-banking assets	23,166,033	23,166,033
Total Assets	162,593,268,040	159,775,322,700
LIABILITIES & CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	7,686,684,403	9,414,685,059
Deposits and other accounts	127,612,154,447	124,853,559,335
Current accounts & other accounts	15,941,965,591	14,362,088,804
Bills payable	1,288,078,262	2,175,092,005
Savings bank deposits	12,615,518,241	11,463,880,702
Term deposits	97,766,592,353	96,852,497,824
Non Convertible Subordinated Bond	2,000,000,000	2,000,000,000
Other Liabilities	12,074,553,059	10,534,004,356
Total Liabilities	149,373,391,909	146,802,248,750
Capital/Shareholders' Equity		
Equity attributable to equity holders of the parent company	13,219,845,956	12,973,044,957
Paid-up capital	5,685,129,640	5,685,129,640
Statutory reserve	4,825,543,616	4,825,543,616
Other reserve	851,901,898	870,409,255
Retained earnings	1,857,270,802	1,591,962,445
Non-controlling interest	30,175	28,994
Total Equity	13,219,876,131	12,973,073,951
Total Liabilities & Shareholders' Equity	162,593,268,040	159,775,322,700
Off-Balance Sheet Items		
Contingent Liabilities		
Acceptances and Endorsements	13,901,202,187	13,756,065,906
Letter of Credit	12,067,410,929	13,042,203,273
Letter of Guarantee	13,178,472,894	13,085,748,553
Bills for Collection	6,875,992,580	5,783,061,204
Other Contingent Liabilities	3,961,418,285	3,008,744,945
	49,984,496,876	48,675,823,881
Other Commitments		
Documentary credit and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
	-	-
Total off-balance sheet items including contingent liabilities	49,984,496,876	48,675,823,881

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account (Un-audited)
For the period ended 31 March 2015

	Jan-15 to 31 Mar-15 Taka	Jan-14 to 31 Mar-14 Taka
OPERATING INCOME		
Interest income/profit on investments	3,339,066,691	3,585,101,150
Interest paid/profit on deposits and borrowings, etc.	(2,551,973,238)	(2,908,060,096)
Net interest income	787,093,453	677,041,054
Investment income	675,999,529	811,887,719
Commission, exchange and brokerage	251,478,716	264,362,879
Other operating income	106,431,639	53,602,269
	1,033,909,884	1,129,852,867
Total operating income (a)	1,821,003,337	1,806,893,921
OPERATING EXPENSES		
Salary and allowances	398,202,907	356,248,764
Rent, taxes, insurance, electricity, etc.	110,601,738	92,349,077
Legal expenses	987,101	1,433,679
Postage, stamps, telecommunication, etc.	12,584,191	11,350,136
Stationery, printing, advertisement, etc.	50,362,644	42,994,803
Chief executive's salary and fees	2,091,000	2,252,566
Directors' fees	659,052	1,170,031
Auditors' fees	30,000	-
Depreciation and repairs of Bank's assets	76,608,414	61,324,141
Other expenses	107,742,292	99,221,811
	759,869,339	668,345,008
Total operating expenses (b)	759,869,339	668,345,008
Profit before provision (c = (a-b))	1,061,133,998	1,138,548,913
Provision against loans and advances	376,487,022	280,000,000
Provision for diminution in value of investments	22,073,278	52,473,909
Other Provisions	32,150,000	88,733,300
	430,710,300	421,207,209
Total provision (d)	430,710,300	421,207,209
Profit before taxation (c-d)	630,423,698	717,341,704
Provision for taxation	365,114,160	435,286,940
Current tax	365,114,160	435,286,940
Deferred Tax	-	-
	265,309,538	282,054,764
Net profit after taxation	265,309,538	282,054,764
Net profit after tax attributable to:		
Equity holders of DBL	265,308,357	282,053,900
Non-controlling interest	1,181	864
	265,309,538	282,054,764
Retained surplus from previous year	1,591,962,445	1,349,055,004
Add: Net profit after tax (attributable to equity holders of DBL)	265,308,357	282,053,900
	1,857,270,802	1,631,108,904
Appropriations		
Statutory reserve	-	-
General reserve	-	-
Dividends etc.	-	-
Retained earnings	1,857,270,802	1,631,108,904
	1,857,270,802	1,631,108,904
Consolidated Earning per Share (CEPS)	0.47	0.50

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement (Un-audited)
For the period ended 31 March 2015

	Jan-15 to 31 Mar-15 Taka	Jan-14 to 31 Mar-14 Taka
Cash Flows from Operating Activities		
Interest / Profit receipts	3,203,816,568	3,269,095,825
Interest / Profit payments	(2,426,722,456)	(2,845,986,329)
Dividend receipts	4,438,840	16,148,693
Fee and commission receipts	208,138,355	217,947,848
Payments to employees	(390,977,333)	(350,746,583)
Payments to suppliers	(63,394,619)	(58,648,260)
Income taxes paid	(182,880,145)	(156,205,714)
Receipts from other operating activities	153,076,137	85,878,009
Payments for other operating activities	(256,944,878)	(219,225,041)
(i) Operating profit before changes in operating assets & liabilities	248,550,469	(41,741,552)
Changes in operating assets and liabilities		
Purchase / Sale of trading securities	(796,007,028)	(1,248,961,521)
Loans and advances to customers	(4,379,227,196)	(966,907,701)
Other assets	1,079,723,619	(84,365,908)
Deposits from other banks	392,011,555	(246,151,515)
Deposits from customers	2,366,583,557	2,853,013,190
Other liabilities account of customers	(102,395,953)	(69,690,904)
Other liabilities	875,924,747	(389,663,534)
(ii) Cash flow from/(used in) operating assets and liabilities	(563,386,700)	(152,727,893)
Net cash flow from/ (used in) operating activities (a)= (i+ii)	(314,836,231)	(194,469,445)
Cash Flows from Investing Activities		
Proceeds from sale of securities	521,017,972	753,892,507
Sale/ (Purchase) of securities	(127,987,716)	(115,563,992)
Purchase of property, plant & equipment	(23,142,430)	(105,271,043)
Sale of property, plant & equipment	-	1,500
Purchase / sale of subsidiary	-	(249,999,940)
Net cash flow from investing activities (b)	369,887,826	283,059,032
Cash flows from financing activities		
Borrowing from other banks	(1,756,000,656)	2,102,128,501
Dividends paid	-	-
Purchase / sale of subsidiary	-	-
Net cash flow from/(used in) financing activities (c)	(1,756,000,656)	2,102,128,501
Net increase/ (decrease) in cash and cash equivalents (a+b+c)	(1,700,949,061)	2,190,718,088
Add: Effects of exchange rate changes on cash & cash equivalent	44,499,834	54,014,266
Add: Cash and cash equivalents at beginning of the period	23,038,884,136	14,938,036,964
Cash and cash equivalents at end of the period (*)	21,382,434,909	17,182,769,318
(*) Cash and cash equivalents		
Cash in Hand	1,659,588,099	1,639,689,695
Balance with Bangladesh Bank & Sonali Bank	13,248,881,719	11,651,646,867
Balance with other banks & Financial Institutions	6,451,825,841	3,167,753,956
Money at call & Short Notice	18,300,000	718,900,000
Prize Bond	3,839,250	4,778,800
	21,382,434,909	17,182,769,318

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited and its Subsidiaries
Consolidated Statement of Changes in Equity (Un-audited)
For the period ended 31 March 2015

(Amount in Taka)

Particulars	Paid up capital	Non-controlling interest	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment revaluation reserve	Retained Earnings	Total
Balance as at 1 January 2015	5,685,129,640	28,994	4,825,543,616	160,272,618	648,455,000	61,681,637	1,591,962,445	12,973,073,951
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	5,685,129,640	28,994	4,825,543,616	160,272,618	648,455,000	61,681,637	1,591,962,445	12,973,073,951
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	(18,507,357)	-	(18,507,357)
Currency transaction differences	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	43,174,280	-	-
Share Capital of subsidiary company	-	-	-	-	-	-	-	-
Adjustment with retained earnings	-	-	-	-	-	-	-	-
Net Profit for the period	-	-	-	-	-	-	265,309,538	265,309,538
Transfer to reserve	-	-	-	-	-	-	-	-
Dividend:								
Stock dividend	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Stock dividend paid by subsidiary company	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-	-
Non-controlling interest	-	1,181	-	-	-	-	(1,181)	-
Balance as at 31 March 2015	5,685,129,640	30,175	4,825,543,616	160,272,618	648,455,000	43,174,280	1,857,270,802	13,219,876,131
Balance as at 31 March 2014	5,414,409,190	22,832	4,181,375,888	139,877,943	648,455,000	195,287,858	1,631,108,904	12,210,537,615

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited
Balance Sheet (Un-audited)
As at 31 March 2015

	31.03.2015 Taka	31.12.2014 Taka
<u>PROPERTY AND ASSETS</u>		
Cash	14,908,360,319	15,900,854,072
Cash in hand (including foreign currencies)	1,659,478,599	1,395,090,440
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	13,248,881,719	14,505,763,632
Balance with other banks and financial institutions	6,010,862,790	6,219,697,351
In Bangladesh	1,902,954,269	2,075,818,703
Outside Bangladesh	4,107,908,522	4,143,878,648
Money at call and on short notice	18,300,000	448,300,000
Investments	20,604,463,148	19,698,855,161
Government	19,136,584,155	18,358,963,884
Others	1,467,878,993	1,339,891,277
Loans, advances and lease/investments	107,501,925,594	103,131,519,274
Loans, cash credits, overdrafts, etc./Investments	105,432,282,263	100,903,755,848
Bills purchased and discounted	2,069,643,331	2,227,763,426
Fixed assets including premises, furniture and fixtures	3,933,871,965	3,957,799,257
Other assets	8,608,665,851	9,367,352,413
Non-banking assets	23,166,033	23,166,033
Total Assets	161,609,615,700	158,747,543,561
<u>LIABILITIES & CAPITAL</u>		
Liabilities		
Borrowings from other banks, financial institutions and agents	7,686,684,403	9,414,685,059
Deposits and other accounts	127,612,154,447	124,853,559,335
Current accounts & other accounts	15,941,965,591	14,362,088,804
Bills payable	1,288,078,262	2,175,092,005
Savings bank deposits	12,615,518,241	11,463,880,702
Term deposits	97,766,592,353	96,852,497,824
Non Convertible Subordinated Bond	2,000,000,000	2,000,000,000
Other liabilities	11,330,274,064	9,733,785,542
Total Liabilities	148,629,112,913	146,002,029,936
Capital/Shareholders' Equity		
Total Shareholders' Equity	12,980,502,786	12,745,513,625
Paid-up capital	5,685,129,640	5,685,129,640
Statutory reserve	4,825,543,616	4,825,543,616
Other reserve	851,901,898	870,409,255
Retained earnings	1,617,927,631	1,364,431,114
Total Liabilities & Shareholders' Equity	161,609,615,700	158,747,543,561

Off-Balance Sheet Items**Contingent liabilities**

Acceptances and endorsements
Letter of credit
Letter of guarantee
Bills for collection
Other contingent liabilities

49,984,496,876**48,675,823,881**

13,901,202,187

13,756,065,906

12,067,410,929

13,042,203,273

13,178,472,894

13,085,748,553

6,875,992,580

5,783,061,204

3,961,418,285

3,008,744,945

Other commitments

Documentary credit and short term trade-related transactions
Forward assets purchased and forward deposits placed
Undrawn note issuance and revolving underwriting facilities
Undrawn formal standby facilities, credit lines and other commitments

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Total off-balance sheet items including contingent liabilities**49,984,496,876****48,675,823,881**

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited
Profit & Loss Account (Un-audited)
For the period ended 31 March 2015

	Jan-15 to 31 Mar-15 Taka	Jan-14 to 31 Mar-14 Taka
OPERATING INCOME		
Interest income/profit on investments	3,278,951,803	3,580,695,673
Interest paid/profit on deposits and borrowings, etc.	(2,499,945,457)	(2,908,060,096)
Net interest income	779,006,346	672,635,577
Investment income	628,195,557	775,663,118
Commission, exchange and brokerage	241,541,245	236,181,595
Other operating income	105,995,196	53,319,615
	975,731,998	1,065,164,328
Total operating income (a)	1,754,738,344	1,737,799,905
OPERATING EXPENSES		
Salary and allowances	390,977,333	349,986,850
Rent, taxes, insurance, electricity, etc.	107,111,322	88,758,501
Legal expenses	987,101	1,433,679
Postage, stamps, telecommunication, etc.	12,422,478	11,221,993
Stationery, printing, advertisement, etc.	49,985,040	42,637,775
Chief executive's salary and fees	2,091,000	2,252,566
Directors' fees	556,757	884,031
Auditors' fees	-	-
Depreciation and repairs of Bank's assets	72,773,337	57,969,664
Other expenses	106,777,158	98,042,360
	743,681,526	653,187,419
Total operating expenses (b)	743,681,526	653,187,419
Profit before provision (c = (a-b))	1,011,056,818	1,084,612,486
Provision against loans and advances	376,487,022	280,000,000
Provision for diminution in value of investments	22,073,278	52,473,909
Other provisions	-	53,733,300
	398,560,300	386,207,209
Total provision (d)	398,560,300	386,207,209
Profit before taxation (c-d)	612,496,518	698,405,277
Provision for taxation	359,000,000	425,000,000
Current tax	359,000,000	425,000,000
Deferred Tax	-	-
	253,496,518	273,405,277
Net profit after taxation	253,496,518	273,405,277
Profit available for distribution		
Retained earnings from previous year	1,364,431,114	1,191,170,022
Add: Retained earnings of current year	253,496,518	273,405,277
	1,617,927,632	1,464,575,299
Appropriations		
Statutory reserve	-	-
General reserve	-	-
Dividends etc.	-	-
Retained earnings	1,617,927,632	1,464,575,299
	1,617,927,632	1,464,575,299
Earning per Share (EPS)	0.45	0.48

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited
Cash Flow Statement (Un-audited)
For the period ended 31 March 2015

	Jan-15 to 31 Mar-15 Taka	Jan-14 to 31 Mar-14 Taka
Cash Flow from Operating Activities		
Interest / Profit receipts	3,195,729,461	3,264,690,348
Interest / Profit payments	(2,426,722,456)	(2,845,986,329)
Dividend receipts	4,438,840	16,148,693
Fee and commission receipts	197,764,441	189,483,910
Payments to employees	(390,977,333)	(350,746,583)
Payments to suppliers	(63,394,619)	(58,648,260)
Income taxes paid	(182,880,145)	(156,205,714)
Receipts from other operating activities	105,272,165	49,653,408
Payments for other operating activities	(242,239,851)	(205,519,320)
(i) Operating profit before changes in operating assets & liabilities	196,990,503	(97,129,847)
Changes in operating assets and liabilities		
Purchase / Sale of trading securities	(796,007,028)	(1,248,961,521)
Loans and advances to customers	(4,370,406,320)	(907,922,791)
Other assets	1,044,222,611	(78,826,841)
Deposits from other banks	392,011,555	(246,151,515)
Deposits from customers	2,366,583,557	2,853,013,190
Other liabilities account of customers	(102,395,953)	(69,690,904)
Other liabilities	868,101,173	(350,032,129)
(ii) Cash flow from operating assets and liabilities	(597,890,406)	(48,572,511)
Net cash flow from/(used in) operating activities (a)= (i+ii)	(400,899,903)	(145,702,358)
Cash Flow from Investing Activities		
Proceeds from sale of securities	604,323,156	753,892,507
Sale/ (Purchase) of securities	(127,987,716)	(16,949,345)
Purchase of property, plant & equipment	(23,142,430)	(105,024,043)
Sale of property, plant & equipment	-	1,500
Purchase / sale of subsidiary	-	(249,999,940)
Net cash flow from investing activities (b)	453,193,010	381,920,679
Cash Flow from Financing Activities		
Borrowing from other banks	(1,728,000,656)	2,102,128,501
Dividends paid	-	-
Net cash flow from/(used in) financing activities (c)	(1,728,000,656)	2,102,128,501
Net increase/ (decrease) in cash and cash equivalents (a+b+c)	(1,675,707,549)	2,338,346,822
Add: Effects of exchange rate changes on cash & cash equivalent	44,499,834	54,014,266
Add: Cash and cash equivalents at beginning of the period	22,572,570,073	14,709,137,160
Cash and cash equivalents at end of the period (*)	20,941,362,358	17,101,498,248
(*) Cash and cash equivalents		
Cash in Hand	1,659,478,599	1,639,580,195
Balance with Bangladesh Bank & Sonali Bank	13,248,881,719	11,651,646,867
Balance with other banks & Financial Institutions	6,010,862,790	3,086,592,386
Money at call & Short Notice	18,300,000	718,900,000
Prize Bond	3,839,250	4,778,800
	20,941,362,358	17,101,498,248

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited
Statement of Changes in Equity (Un-audited)
For the period ended 31 March 2015

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Retained Earnings	Total
Balance as at 1 January 2015	5,685,129,640	4,825,543,616	160,272,618	648,455,000	61,681,637	1,364,431,114	12,745,513,625
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	5,685,129,640	4,825,543,616	160,272,618	648,455,000	61,681,637	1,364,431,114	12,745,513,625
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(18,507,357)	-	(18,507,357)
Currency transaction differences	-	-	-	-	-	-	-
recognized in the income statement	-	-	-	-	43,174,280	-	-
Net Profit for the period	-	-	-	-	-	253,496,518	253,496,518
Transfer to reserve	-	-	-	-	-	-	-
Dividend:							
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-
Balance as at 31 March 2015	5,685,129,640	4,825,543,616	160,272,618	648,455,000	43,174,280	1,617,927,631	12,980,502,786
Balance as at 31 March 2014	5,414,409,190	4,181,375,888	139,877,943	648,455,000	195,287,858	1,464,575,299	12,043,981,178

Sd/-
Darashiko Khasru
Chief Financial Officer

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Niaz Habib
Managing Director