

Dhaka Bank Limited and its Subsidiary
Consolidated Balance Sheet (Un-audited)
As at 30 September 2014

	30.09.2014 Taka	31.12.2013 Taka
PROPERTY AND ASSETS		
Cash	18,797,067,087	11,900,762,425
Cash in Hand (including foreign currencies)	1,915,664,168	1,609,002,280
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)	16,881,402,919	10,291,760,145
Balance With Other Banks & Financial Institutions	3,174,619,182	2,692,952,439
In Bangladesh	1,670,625,846	1,927,287,468
Outside Bangladesh	1,503,993,336	765,664,971
Money at Call and Short Notice	18,800,000	338,900,000
Investments	20,947,950,187	20,240,852,234
Government	16,252,309,830	16,009,301,980
Others	4,695,640,357	4,231,550,254
Loans & Advances	103,821,717,961	100,364,424,555
Loans, Cash Credit & Over Draft etc.	101,881,001,009	98,150,571,358
Bills Discounted and Purchased	1,940,716,952	2,213,853,197
Premises and Fixed Assets	2,583,267,844	2,538,497,507
Other Assets	8,619,632,068	7,300,718,533
Non-Banking Assets	23,166,033	23,166,033
Total Assets	157,986,220,362	145,400,273,725
LIABILITIES & CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	10,630,459,293	3,649,917,871
Deposits and Other Accounts	120,982,078,024	115,981,165,413
Current Accounts & Other Accounts	14,021,317,657	10,171,783,633
Bills Payable	1,351,470,593	991,276,689
Savings Bank Deposits	11,219,817,958	8,870,151,906
Term Deposits	94,389,471,816	95,947,953,185
Non Convertible Subordinated Bond	2,000,000,000	2,000,000,000
Other Liabilities	12,841,998,862	11,724,374,595
Total Liabilities	146,454,536,179	133,355,457,879
Capital / Shareholders' Equity		
Paid-up Capital	5,685,129,640	5,414,409,190
Minority Interest	21,968	21,968
Statutory Reserve	4,181,375,888	4,181,375,888
General Reserve	139,877,952	139,877,943
Asset Revaluation Reserve	648,455,000	648,455,000
Revaluation Reserve on Investment	139,329,310	311,620,853
Surplus in Profit and Loss Account	737,494,425	1,349,055,004
Total Shareholders' Equity	11,531,684,183	12,044,815,846
Total Liabilities & Shareholders' Equity	157,986,220,362	145,400,273,725
Off Balance Sheet Items :		
Contingent Liabilities:		
Acceptances and Endorsements	15,260,606,126	12,304,828,570
Letter of Credit	11,890,331,520	11,023,698,214
Letter of Guarantee	13,147,470,912	13,891,546,477
Bills for Collection	5,547,030,043	5,717,930,781
Other Contingent Liabilities	1,278,849,639	1,634,304,125
Sub-total:	47,124,288,240	44,572,308,167
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	-	-
Sub-total:	-	-
Total	47,124,288,240	44,572,308,167
Other Memorandum Items:		
Value of Savings Certificates	1,147,428,751	896,566,564
Total	1,147,428,751	896,566,564

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited and its Subsidiary
Consolidated Profit & Loss Account (Un-audited)
for the period ended 30 September 2014

Particulars	Jan-14 to Sept 30 2014	Jan-13 to Sept 30 2013	Jul-14 to Sept 30 2014	Jul-13 to Sept 30 2013
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Operating Income				
Interest Income / Profit Received	10,260,076,451	11,501,074,792	3,097,393,459	3,637,601,781
Interest / Profit paid on Deposits & Borrowings	8,338,422,824	8,895,899,392	2,615,969,069	2,965,722,405
Net Interest Income	1,921,653,627	2,605,175,400	481,424,390	671,879,376
Income from Investment	2,195,896,024	1,277,194,827	702,780,741	504,454,565
Commission / Fees, Exchange Earnings & Brokerage	820,353,978	960,850,509	259,845,979	404,203,715
Other Operating Income	390,503,616	299,374,294	193,820,440	118,548,842
TOTAL OPERATING INCOME (A)	5,328,407,245	5,142,595,030	1,637,871,550	1,699,086,498
Operating Expenses				
Salary & Allowances:	1,133,014,900	1,039,818,273	397,360,964	354,229,405
Rent, Taxes, Insurance, Lighting etc.	303,305,014	258,164,082	102,490,273	87,990,779
Legal & Professional Expenses	17,448,979	8,116,947	5,723,375	2,135,688
Postage, Stamp, Telecommunication etc.	33,305,481	30,503,652	4,426,652	15,878,554
Stationery, Printing, Advertisement etc.	146,890,574	92,418,476	56,089,453	38,437,509
Chief Executive's salary & allowances	5,177,600	8,205,000	3,011,000	3,135,000
Directors' Fee & Meeting Expenses	3,774,928	3,206,976	1,195,508	1,138,584
Audit Fees	90,000	90,000	30,000	30,000
Depreciation of Bank's Assets	135,161,738	115,529,632	45,972,042	40,139,736
Repair & Maintenance of Bank's Assets	67,973,122	53,991,197	25,713,101	15,927,927
Other Expenses	329,541,988	284,997,721	126,869,329	103,486,971
TOTAL OPERATING EXPENSES (B)	2,175,684,324	1,895,041,956	768,881,697	662,530,153
Profit / (Loss) Before Provision (C) = (A - B)	3,152,722,921	3,247,553,074	868,989,853	1,036,556,345
Provision for loan	1,378,972,258	1,563,669,613	652,468,961	654,740,256
Provision for Off Balance Sheet Exposure	29,312,692	8,609,053	(26,123,386)	(27,991,982)
Provision for diminution in value of investments	-	428,100,000	(42,224,867)	285,400,000
Other Provisions	152,000,000	55,744,286	67,000,000	29,748,566
Total Provision (D)	1,560,284,950	2,056,122,952	651,120,708	941,896,840
Total Profit / (Loss) before Tax (C - D)	1,592,437,971	1,191,430,122	217,869,145	94,659,505
Provision for Current Tax	1,012,828,528	766,975,881	139,243,519	71,653,467
Provision for Deferred Tax	-	-	-	-
Net Profit / (Loss) after Tax :	579,609,443	424,454,241	78,625,626	23,006,038
Retained Surplus brought forward from previous year	1,349,055,004	516,515,831	-	-
	1,928,664,447	940,970,072	78,625,626	23,006,038
Distribution :				
Statutory Reserve	-	-	-	-
General Reserve	9	-	-	-
Minority Interest	-	3,989	-	-
Dividend	1,191,170,013	413,443,614	-	-
Retained surplus	737,494,425	527,522,469	78,625,626	23,006,038
Consolidated Earning per Share (CEPS) (Restated)	1.02	0.75	0.14	0.04

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited and its Subsidiary
Consolidated Cash Flow Statement (Un-audited)
for the period ended 30 September 2014

Particulars	Jan-14 to Sept 30 2014	Jan-13 to Sept 30 2013
	<u>Taka</u>	<u>Taka</u>
Cash Flow From Operating Activities		
Interest / Profit receipts	9,381,257,651	11,480,761,855
Interest / Profit payments	(8,279,141,075)	(8,807,153,383)
Dividend receipts	71,727,980	31,552,327
Fee and commission receipts	676,444,407	684,416,396
Payments to employees	(1,109,662,607)	(1,017,824,146)
Payments to suppliers	(196,378,821)	(140,062,442)
Income taxes paid	(1,206,788,873)	(578,355,566)
Receipts from other operating activities	605,106,742	495,965,089
Payments for other operating activities	(734,481,158)	(812,358,065)
Operating profit before changes in current assets & liabilities	(791,915,754)	1,336,942,065
Increase / Decrease in operating assets and liabilities:		
Purchase / Sale of trading securities	(801,721,756)	(689,620,731)
Loans and advances to customers	(3,357,293,407)	(6,164,715,370)
Other assets	(1,261,334,977)	(3,168,922,706)
Deposits from other banks	(1,469,106,197)	(1,262,053,703)
Deposits from customers	6,470,018,808	10,035,583,676
Other liabilities account of customers	(93,856,501)	19,906,560
Other liabilities	784,211,582	1,485,477,068
Net cash flow from operating activities (A)	(520,998,202)	1,592,596,859
Cash Flow From Investing Activities		
Proceeds from sale of securities	1,901,767,293	1,164,876,190
Purchase of securities	(79,304,540)	115,288
Purchase of property, plant & equipment	(179,932,075)	(315,578,408)
Sale of property, plant & equipment	17,500	700,000
Purchase / sale of subsidiary	(249,999,940)	-
Net cash used in investing activities (B)	1,392,548,238	850,113,070
Cash Flow From Financing Activities		
Borrowing from other banks	6,980,541,422	(889,833,524)
Dividends paid	(920,449,563)	-
Net cash flow from financing activities (C)	6,060,091,859	(889,833,524)
Net increase / (Decrease) in cash (A+B+C)	6,931,641,895	1,552,876,405
Effects of exchange rate changes on cash & cash equivalent	124,592,710	152,890,136
Opening cash & cash equivalent as at 1 January	14,938,036,964	16,527,392,841
Closing cash & cash equivalent as at 30 September	21,994,271,569	18,233,159,382
Closing cash & cash equivalents		
Cash in Hand	1,915,664,168	1,465,131,936
Balance with Bangladesh Bank & Sonali Bank	16,881,402,919	12,242,682,934
Balance with other banks & Financial Institutions	3,174,619,182	4,032,298,612
Money at call & Short Notice	18,800,000	489,000,000
Prize Bond	3,785,300	4,045,900
Total	21,994,271,569	18,233,159,382
Net Operating Cash Flow per Share	-0.92	2.80

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited and its Subsidiary
Consolidated Statement of Changes in Equity (Un-audited)
for the period ended 30 September 2014

Particulars	Paid up capital	Minority Interest	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Revaluation Reserve on Investment	Profit and Loss Account	Total
Balance as at 1 January 2014	5,414,409,190	21,968	4,181,375,888	139,877,943	648,455,000	311,620,853	1,349,055,004	12,044,815,846
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	5,414,409,190	21,968	4,181,375,888	139,877,943	648,455,000	311,620,853	1,349,055,004	12,044,815,846
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	(172,291,543)	-	(172,291,543)
Currency transaction differences	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	139,329,310	-	-
Share Capital of subsidiary company	-	-	-	-	-	-	-	-
Adjustment with retained earnings	-	-	-	-	-	-	-	-
Net Profit for the period	-	-	-	-	-	-	579,609,443	579,609,443
Stock dividend paid during the period	-	-	-	-	-	-	(270,720,450)	(270,720,450)
Cash dividend paid during the period	-	-	-	-	-	-	(920,449,563)	(920,449,563)
Stock dividend paid by subsidiary company	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	9	-	-	(9)	-
Issuance of Bonus Shares	270,720,450	-	-	-	-	-	-	270,720,450
Minority Interest	-	-	-	-	-	-	-	-
Balance as at 30 September 2014	5,685,129,640	21,968	4,181,375,888	139,877,952	648,455,000	139,329,310	737,494,425	11,531,684,183
Balance as at 30 September 2013	5,414,409,190	20,475	3,572,572,204	13,174,718	648,455,000	68,647,824	527,522,469	10,244,801,880

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited
Balance Sheet (Un-audited)

As at 30 September 2014

	30.09.2014 Taka	31.12.2013 Taka
PROPERTY AND ASSETS		
Cash	18,797,067,087	11,900,627,925
Cash in Hand (including foreign currencies)	1,915,664,168	1,608,867,780
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)	16,881,402,919	10,291,760,145
Balance With Other Banks & Financial Institutions	2,917,585,685	2,464,187,135
In Bangladesh	1,413,592,349	1,698,522,164
Outside Bangladesh	1,503,993,336	765,664,971
Money at Call and Short Notice	18,800,000	338,900,000
Investments	19,079,252,338	18,756,939,948
Government	16,252,309,830	16,009,301,980
Others	2,826,942,508	2,747,637,968
Loans & Advances	102,850,686,379	99,595,883,469
Loans, Cash Credit & Over Draft etc.	100,909,969,427	97,382,030,272
Bills Discounted and Purchased	1,940,716,952	2,213,853,197
Premises and Fixed Assets	2,567,141,532	2,518,488,968
Other Assets	10,073,403,960	8,810,436,943
Non-Banking Assets	23,166,033	23,166,033
Total Assets	156,327,103,014	144,408,630,421
LIABILITIES & CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	10,630,459,293	3,649,917,871
Deposits and Other Accounts	120,982,078,024	115,981,165,413
Current Accounts & Other Accounts	14,021,317,657	10,171,783,633
Bills Payable	1,351,470,593	991,276,689
Savings Bank Deposits	11,219,817,958	8,870,151,906
Term Deposits	94,389,471,816	95,947,953,185
Non Convertible Subordinated Bond	2,000,000,000	2,000,000,000
Other Liabilities	11,391,713,119	10,890,638,241
Total Liabilities	145,004,250,436	132,521,721,525
Capital / Shareholders' Equity		
Paid-up Capital	5,685,129,640	5,414,409,190
Statutory Reserve	4,181,375,888	4,181,375,888
General Reserve	139,877,952	139,877,943
Assets Revaluation Reserve	648,455,000	648,455,000
Revaluation Reserve on Investment	139,329,310	311,620,853
Surplus in Profit and Loss Account	528,684,788	1,191,170,022
Total Shareholders' Equity	11,322,852,578	11,886,908,896
Total Liabilities & Shareholders' Equity	156,327,103,014	144,408,630,421
Off Balance Sheet Items :		
Contingent Liabilities:		
Acceptances and Endorsements	15,260,606,126	12,304,828,570
Letter of Credit	11,890,331,520	11,023,698,214
Letter of Guarantee	13,147,470,912	13,891,546,477
Bills for Collection	5,547,030,043	5,717,930,781
Other Contingent Liabilities	1,278,849,639	1,634,304,125
Sub-total:	47,124,288,240	44,572,308,167
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	-	-
Sub-total:	-	-
Total	47,124,288,240	44,572,308,167
Other Memorandum Items:		
Value of Savings Certificates	1,147,428,751	896,566,564
	1,147,428,751	896,566,564

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited
Profit & Loss Account (Un-audited)
for the period ended 30 September 2014

Particulars	Jan-14 to Sept 30 2014 <u>Taka</u>	Jan-13 to Sept 30 2013 <u>Taka</u>	July-14 to Sept 30 2014 <u>Taka</u>	July-13 to Sept 30 2013 <u>Taka</u>
Operating Income				
Interest Income / Profit Received	10,245,661,761	11,479,760,746	3,095,246,877	3,646,128,366
Interest / Profit paid on Deposits & Borrowings	8,338,422,824	8,895,899,392	2,615,969,069	2,965,722,405
Net Interest Income	1,907,238,937	2,583,861,354	479,277,808	680,405,961
Income from Investment	2,000,592,259	1,214,942,713	616,115,951	472,144,734
Commission / Fees and Exchange Earnings	742,518,082	883,423,951	230,765,812	364,179,139
Other Operating Income	386,570,780	288,501,379	193,145,064	109,949,490
TOTAL OPERATING INCOME (A)	5,036,920,058	4,970,729,397	1,519,304,635	1,626,679,324
Operating Expenses				
Salary & Allowances:	1,109,662,607	1,017,824,146	388,540,001	346,360,568
Rent, Taxes, Insurance, Lighting etc.	292,215,248	248,058,807	98,700,869	84,531,283
Legal & Professional Expenses	17,254,879	8,062,322	5,723,375	2,149,188
Postage, Stamp, Telecommunication etc.	32,898,759	30,089,030	4,298,929	15,734,463
Stationery, Printing, Advertisement etc.	146,225,183	91,513,486	55,925,296	38,075,379
Chief Executive's salary & allowances	5,177,600	8,205,000	3,011,000	3,135,000
Directors' Fee & Meeting Expenses	2,896,823	3,054,776	990,258	1,073,584
Audit Fees	-	-	-	-
Depreciation of Bank's Assets	130,788,170	111,229,520	44,508,811	38,698,310
Repair & Maintenance of Bank's Assets	62,081,475	48,181,027	23,656,366	13,713,885
Other Expenses	325,649,576	280,664,346	125,523,615	102,500,650
TOTAL OPERATING EXPENSES (B)	2,124,850,320	1,846,882,460	750,878,520	645,972,310
Profit / (Loss) Before Provision (C) = (A - B)	2,912,069,738	3,123,846,937	768,426,115	980,707,014
Provision for loan	1,378,972,258	1,563,669,613	652,468,961	654,740,256
Provision for Off Balance Sheet Exposure	29,312,692	8,609,053	(26,123,386)	(27,991,982)
Provision for diminution in value of investments	-	428,100,000	(42,224,867)	285,400,000
Other Provisions	-	-	-	-
Total Provision (D)	1,408,284,950	2,000,378,666	584,120,708	912,148,274
Total Profit / (Loss) before Tax (C - D)	1,503,784,788	1,123,468,271	184,305,407	68,558,740
Provision for Current Tax	975,100,000	738,900,000	125,100,000	61,800,000
Provision for Deferred Tax	-	-	-	-
Net Profit / (Loss) after Tax :	528,684,788	384,568,271	59,205,407	6,758,740
Retained Surplus brought forward from previous year	1,191,170,022	413,443,614	-	-
	1,719,854,810	798,011,885	59,205,407	6,758,740
Distribution :				
Statutory Reserve	-	-	-	-
General Reserve	9	-	-	-
Dividend	1,191,170,013	413,443,614	-	-
Retained surplus	528,684,788	384,568,271	59,205,407	6,758,740
Earning per Share (EPS) (Restated)	0.93	0.68	0.10	0.01

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director

Dhaka Bank Limited
Cash Flow Statement (Un-audited)
for the period ended 30 September 2014

Particulars	Jan-14 to Sept 30 2014 Taka	Jan-13 to Sept 30 2013 Taka
Cash Flow From Operating Activities		
Interest / Profit receipts	9,366,842,960	11,280,210,184
Interest / Profit payments	(8,279,141,075)	(8,807,153,383)
Dividend receipts	71,727,980	31,552,327
Fee and commission receipts	598,608,511	604,556,934
Payments to employees	(1,109,662,607)	(1,017,824,146)
Payments to suppliers	(196,378,821)	(140,062,442)
Income taxes paid	(1,206,788,873)	(578,355,566)
Receipts from other operating activities	405,870,141	425,272,964
Payments for other operating activities	(688,020,722)	(589,261,056)
Operating profit before changes in current assets & liabilities	(1,036,942,506)	1,208,935,816
Increase / Decrease in operating assets and liabilities:		
Purchase / Sale of trading securities	(416,936,193)	(689,620,731)
Loans and advances to customers	(3,254,802,910)	(6,164,715,370)
Other assets	(1,205,388,458)	(2,659,728,057)
Deposits from other banks	(1,469,106,197)	(1,262,053,703)
Deposits from customers	6,470,018,808	10,035,583,676
Other liabilities account of customers	(93,856,501)	19,906,560
Other liabilities	457,390,721	822,090,721
Net cash flow from operating activities (A)	(549,623,236)	1,310,398,912
Cash Flow From Investing Activities		
Proceeds from sale of securities	1,901,767,293	1,164,876,190
Purchase of securities	(79,304,540)	115,288
Purchase of property, plant & equipment	(179,440,734)	(314,718,720)
Sale of property, plant & equipment	17,500	700,000
Purchase / sale of subsidiary	(249,999,940)	-
Net cash used in investing activities (B)	1,393,039,579	850,972,758
Cash Flow From Financing Activities		
Borrowing from other banks	6,980,541,422	(889,833,524)
Dividends paid	(920,449,563)	-
Net cash flow from financing activities (C)	6,060,091,859	(889,833,524)
Net increase / (Decrease) in cash (A+B+C)	6,903,508,202	1,271,538,146
Effects of exchange rate changes on cash & cash equivalent	124,592,710	152,890,136
Opening cash & cash equivalent as at 1 January	14,709,137,160	16,434,813,389
Closing cash & cash equivalent as at 30 September	21,737,238,072	17,859,241,671
Closing cash & cash equivalents		
Cash in Hand	1,915,664,168	1,464,857,677
Balance with Bangladesh Bank & Sonali Bank	16,881,402,919	12,242,682,934
Balance with other banks & Financial Institutions	2,917,585,685	3,658,655,160
Money at call & Short Notice	18,800,000	489,000,000
Prize Bond	3,785,300	4,045,900
Total	21,737,238,072	17,859,241,671
Net Operating Cash Flow per Share	-0.97	2.30

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 30 September 2014

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Revaluation Reserve on Investment	Profit and Loss Account	Total
Balance as at 1 January 2014	5,414,409,190	4,181,375,888	139,877,943	648,455,000	311,620,853	1,191,170,022	11,886,908,896
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	5,414,409,190	4,181,375,888	139,877,943	648,455,000	311,620,853	1,191,170,022	11,886,908,896
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(172,291,543)	-	(172,291,543)
Currency transaction differences	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	139,329,310	-	-
Net Profit for the period	-	-	-	-	-	528,684,788	528,684,788
Stock dividend paid during the period	-	-	-	-	-	(270,720,450)	(270,720,450)
Cash dividend paid during the period	-	-	-	-	-	(920,449,563)	(920,449,563)
Changes in reserve	-	-	9	-	-	(9)	-
Issuance of Bonus Shares	270,720,450	-	-	-	-	-	270,720,450
Balance as at 30 September 2014	5,685,129,640	4,181,375,888	139,877,952	648,455,000	139,329,310	528,684,788	11,322,852,578
Balance as at 30 September 2013	5,414,409,190	3,572,572,204	13,174,718	648,455,000	68,647,824	384,568,271	10,101,827,207

Sd/-
Darashiko Khasru
Chief Financial Officer

Sd/-
Niaz Habib
Managing Director