Dhaka Bank Limited and its Subsidiary Consolidated Balance Sheet

As at 31 March 2014

DDODEDTY AND ACCETS	31.03.2014 <u>Taka</u>	31.12.2013 <u>Taka</u>
PROPERTY AND ASSETS Cash	13,291,336,562	11,900,762,425
Cash in Hand (including foreign currencies)	1,639,689,695	1,609,002,280
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)	11,651,646,867	10,291,760,145
Balance With Other Banks & Financial Institutions	3,167,753,956	2,692,952,439
In Bangladesh	1,937,169,093	1,927,287,468
Outside Bangladesh	1,230,584,863	765,664,971
Money at Call and Short Notice	718,900,000	338,900,000
Investments	21,488,401,455	20,240,852,234
Government Others	17,141,287,206 4,347,114,249	16,009,301,980 4,231,550,254
Loans & Advances	101,331,332,253	100,364,424,555
Loans, Cash Credit & Over Draft etc.	99,308,138,204	98,150,571,358
Bills Discounted and Purchased	2,023,194,049	2,213,853,197
Premises and Fixed Assets	2,600,391,551	2,538,497,507
Other Assets	8,112,917,336	7,300,718,533
Non-Banking Assets	23,166,033	23,166,033
Total Assets	150,734,199,146	145,400,273,725
LIABILITIES & CAPITAL		
Liabilities Borrowings from other banks, financial institutions and agents	5,752,046,372	3,649,917,871
Deposits and Other Accounts	118,588,027,088	115,981,165,413
Current Accounts & Other Accounts Bills Payable	11,200,677,886	10,171,783,633
Savings Bank Deposits	1,076,546,533 9,258,356,453	991,276,689 8,870,151,906
Term Deposits	97,052,446,216	95,947,953,185
Non Convertible Subordinated Bond	2,000,000,000	2,000,000,000
Other Liabilities	12,183,588,071	11,724,374,595
Total Liabilities	138,523,661,531	133,355,457,879
Capital / Shareholders' Equity		
Paid-up Capital	5,414,409,190	5,414,409,190
Minority Interest Statutory Reserve	22,832 4,181,375,888	21,968 4,181,375,888
General Reserve	139,877,943	139,877,943
Asset Revaluation Reserve	648,455,000	648,455,000
Revaluation Reserve on Investment	195,287,858	311,620,853
Surplus in Profit and Loss Account	1,631,108,904	1,349,055,004
Total Shareholders' Equity	12,210,537,615	12,044,815,846
Total Liabilities & Shareholders' Equity	150,734,199,146	145,400,273,725
Off Balance Sheet Items :		
Acceptances and Endorsements	12 222 212 225	12,304,828,570
	13,900,819,205	
Letter of Credit	14,477,477,099	11,023,698,214
Letter of Credit Letter of Guarantee	14,477,477,099 14,362,173,120	11,023,698,214 13,891,546,477
Letter of Credit Letter of Guarantee Bills for Collection	14,477,477,099 14,362,173,120 6,096,331,373	11,023,698,214 13,891,546,477 5,717,930,781
Letter of Credit Letter of Guarantee Bills for Collection Other Contingent Liabilities	14,477,477,099 14,362,173,120 6,096,331,373 2,689,762,658	11,023,698,214 13,891,546,477 5,717,930,781 2,530,870,689
Letter of Credit Letter of Guarantee Bills for Collection	14,477,477,099 14,362,173,120 6,096,331,373	11,023,698,214 13,891,546,477 5,717,930,781

Sd/-**Darashiko Khasru** Head of Finance Sd/-**Emranul Huq** Deputy Managing Director

Sd/-**Neaz Mohammad Khan** Deputy Managing Director Sd/-**Niaz Habib** Managing Director Current Charge

Dhaka Bank Limited and its Subsidiary Consolidated Profit & Loss Account

for the period ended 31 March 2014

Particulars	Jan-14 to March 31 2014	Jan-13 to March 31 2013
On and the state of the state o	<u>Taka</u>	<u>Taka</u>
Operating Income	2 505 404 452	2 070 644 045
Interest Income / Profit Received	3,585,101,150	3,879,611,845
Interest / Profit paid on Deposits & Borrowings Net Interest Income	2,908,060,096 677,041,054	2,926,117,489 953,494,356
Income from Investment	811,887,719	358,806,442
Commission / Fees, Exchange Earnings & Brokerage	264,362,879	259,347,867
Other Operating Income	57,254,143	55,124,144
TOTAL OPERATING INCOME (A)	1,810,545,795	1,626,772,809
Operating Expenses		
Salary & Allowances:	357,008,497	345,218,973
Rent, Taxes, Insurance, Lighting etc.	92,349,077	73,823,742
Legal & Professional Expenses	1,433,679	2,140,300
Postage, Stamp, Telecommunication etc.	14,704,949	13,002,538
Stationery, Printing, Advertisement etc.	42,994,803	26,117,646
Chief Executive's salary & allowances	1,492,833	2,535,000
Directors' Fee & Meeting Expenses	1,170,031	796,907
Audit Fees		30,000
Depreciation of Bank's Assets	43,376,999	36,651,461
Repair & Maintenance of Bank's Assets	17,144,538	17,960,92
Other Expenses	100,321,476	88,751,337
TOTAL OPERATING EXPENSES (B)	671,996,882	607,028,825
Profit / (Loss) Before Provision (C) = (A - B)	1,138,548,913	1,019,743,984
Provision for loan	280,000,000	316,063,743
Provision for Off Balance Sheet Exposure	53,733,300	56,141,915
Provision for diminution in value of investments	52,473,909	142,700,000
Other Provisions	35,000,000	13,115,565
Total Provision (D)	421,207,209	528,021,223
Total Profit / (Loss) before Tax (C - D)	717,341,704	491,722,761
Provision for Current Tax Provision for Deferred Tax	435,286,940	293,491,961
Net Profit / (Loss) after Tax :	282,054,764	198,230,800
Retained Surplus brought forward from previous year	1,349,055,004	516,515,831
, commende out production of the contract of t	1,631,109,768	714,746,631
Distribution :		
Statutory Reserve	-	-
General Reserve	-	-
Minority Interest	864	904
Dividend	-	-
Retained surplus	1,631,108,904	714,745,727
Consolidated Earning per Share (CEPS) (Restated)	0.52	0.37

Sd/-**Darashiko Khasru**Head of Finance

Sd/Emranul Huq
Deputy Managing Director

Neaz Mohammad Khan Deputy Managing Director Sd/-**Niaz Habib** Managing Director Current Charge

Dhaka Bank Limited and its Subsidiary Consolidated Cash Flow Statement

for the period ended 31 March 2014

Operating profit before changes in current assets & liabilities (41,741,552) 414,255,870 Increase / Decrease in operating assets and liabilities:		for the period ended 3		Ta :: 10
Cash Flow From Operating Activities Taka Taka				
Taka	Pas	rticulars		
Table				
Interest / Profit payments	Cook Blow Brown On anti-	A -4::4:	<u>Taka</u>	<u>Taka</u>
Interest / Profit payments (2,845,986,329) (2,852,778,738) 9,623,440 Fee and commission receipts 16,148,693 217,947,948 231,466,132 217,947,948 231,466,132 217,947,948 231,466,132 217,947,948 231,466,132 217,947,948 231,466,132 217,947,948 231,466,132 217,947,948 231,466,132 231,46	<u> </u>	ACTIVITIES	2 260 005 025	2.661.720.162
Dividend receipts 16,148,693 23,2440 231,466,132 Payments to employees (350,746,583) (338,187,801) (350,746,583) (338,187,801) (350,746,583) (338,187,801) (350,746,583) (350,746,583) (338,187,801) (360,5741) (10,000 takes paid entages paid entages paid entages paid entages paid entages payments for other operating activities 85,878,009 64,898,758 (219,225,041) (191,223,821) (191,223,821) (191,223,821) (191,223,821) (191,223,822) (191,233,822) (191,233,82	•			
Fee and commission receipts 217,947,848 231,466,132 335,7801; 235,78		6		
Payments to employees	•			
Payments to suppliers (1,56,468,260) (40,965,741) (130,305,520) Receipts from other operating activities 8,5878,009 (219,225,041) (191,223,822) (191,233,822		ipts		
Income taxes paid				
Receipts from other operating activities 85,878,009 (219,225,041) (191,223,822) (196,907,701) (196,907,701) (196,907,701) (196,907,701) (196,907,701) (196,907,701) (196,907,701) (196,907,901) (196				
Payments for other operating activities (219,225,041) (41,741,552) (41,741,502) (41,74	•			
A	Receipts from other opera	ating activities	85,878,009	64,898,758
Purchase / Decrease in operating assets and liabilities: Purchase / Sale of trading securities (1,248,961,521) (966,907,701) (4,144,341,309) (4,144,341,309) (354,518,216) (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,909,904) (4,134,31,3190 3,603,893,621) (69,690,904) (61,331,252 (69,690,904				(191,223,822)
Purchase / Sale of trading securities (1,248,961,521) (4,14,341,309) (4,14,341,309) (4,14,341,309) (354,518,216) (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) 78,011,951 (246,151,515) (246,	Operating profit before cha	nges in current assets & liabi	lities (41,741,552)	414,255,870
Loans and advances to customers	Increase / Decrease in open	ating assets and liabilities:		
Other assets	Purchase / Sale of trading	securities	(1,248,961,521)	648,985,097
Other assets Deposits from other banks Deposits from customers Deposits from customers Other liabilities account of customers Other liabilities account of customers Other liabilities Other lia	Loans and advances to cu	istomers	(966,907,701)	(4,144,341,309)
Deposits from other banks C246, 151, 515 78, 011, 951 Deposits from customers 2,853,013,190 3,603,893,621 Other liabilities account of customers (69,690,904) Other liabilities (A) (194,469,445) Net cash flow from operating activities (A) (194,469,445) Proceeds from sale of securities 753,892,507 Purchase of securities 753,892,507 (115,563,992) Purchase of property, plant & equipment (105,271,043) (99,709,593) Sale of property, plant & equipment (105,271,043) (99,709,593) Sale of property, plant & equipment (105,271,043) (105,271,0	Other assets		(84,365,908)	
Deposits from customers	Deposits from other bank	s		
Other liabilities account of customers (69,690,094) (393,663,534) 61,331,252 (613,387,421) Net cash flow from operating activities (A) (194,469,445) 921,005,687 Cash Flow From Investing Activities 753,892,507 283,317,183 Purchase of securities Purchase of securities Purchase of property, plant & equipment (105,271,043) (105,271,043) (99,709,593) Sale of property, plant & equipment Purchase / sale of subsidiary Purchase / sale of subsidiary (249,999,940) (249,999,940) - Net cash used in investing activities (B) 283,059,032 138,790,866 Cash Flow From Financing Activities 2,102,128,501 (912,394,077) Net cash flow from financing activities (C) 2,102,128,501 (912,394,077) Net increase / (Decrease) in cash (A+B+C) 2,190,718,088 147,402,476 Effects of exchange rate changes on cash & cash equivalent as at 1 January 14,938,036,964 16,527,392,841 Closing cash & cash equivalent as at 31 March 17,182,769,318 16,701,593,177 Closing cash & cash equivalents 1,639,689,695 1,580,583,743 Cash in Hand 1,639,689,695 1,580,583,743 Balance with Bangladesh Bank & Sonali Bank 11,651,646,867				
Other liabilities (389,663,534) 613,387,421 Net cash flow from operating activities (A) (194,469,445) 921,005,687 Cash Flow From Investing Activities Proceeds from sale of securities 753,892,507 283,317,183 Purchase of property, plant & equipment (105,271,043) (99,709,593) Sale of property, plant & equipment 1,500 700,000 Purchase / sale of subsidiary 283,059,032 138,790,866 Net cash used in investing activities (B) 283,059,032 138,790,866 Cash Flow From Financing Activities Borrowing from other banks Dividends paid 2,102,128,501 (912,394,077) Net cash flow from financing activities (C) 2,102,128,501 (912,394,077) Net increase / (Decrease) in cash (A+B+C) 2,190,718,088 147,402,476 Effects of exchange rate changes on cash & cash equivalent 54,014,266 26,797,860 Opening cash & cash equivalent as at 1 January 14,938,036,964 16,527,392,841 Closing cash & cash equivalent as at 3 March 17,182,769,318 16,701,593,177 Closing cash & cash equivalent as at 3 Institutions 3,167,753,956	•	f customers		
Net cash flow from operating activities (A) (194,469,445) 921,005,687 Cash Flow From Investing Activities 753,892,507 283,317,183 Proceeds from sale of securities Purchase of securities Purchase of property, plant & equipment (105,271,043) (99,709,593) Sale of property, plant & equipment Purchase / sale of subsidiary Purchase /		r edstorners		
Proceeds from sale of securities		g activities (A)		
Proceeds from sale of securities Purchase of property, plant & equipment Sale of property, plant & equipment Purchase / sale of subsidiary Net cash used in investing activities (B) Borrowing from other banks Dividends paid Net cash flow from financing activities (C) Net increase / (Decrease) in cash (A+B+C) Effects of exchange rate changes on cash & cash equivalent as at 1 January Closing cash & cash equivalent as at 31 March Closing cash & cash equivalent as at 31 March Closing cash & cash equivalent so thin hand Balance with Bangladesh Bank & Sonali Bank Balance with bother banks & Financial Institutions Money at call & Short Notice Prize Bond Total Proceeds from sale of securities (45,516,724) (912,394,077) 283,317,183 (45,516,724) (99,709,793 700,000 (249,999,940) - 283,059,032 138,790,866 709,000 (249,999,940) - 283,059,032 138,790,866 709,000 (912,394,077) - 2,102,128,501 (912,394,	-	- , ,	(13-1/-103/-1-13)	321/003/007
Purchase of securities			752 002 507	202 217 102
Purchase of property, plant & equipment (105,271,043) (99,709,593) Sale of property, plant & equipment 1,500 (249,999,940) - (249,949,940) - (249,		urities		
Sale of property, plant & equipment				
Purchase / sale of subsidiary (249,999,940) 283,059,032 138,790,866		• •		
Net cash used in investing activities (B) 283,059,032 138,790,866 Cash Flow From Financing Activities 3,102,128,501 (912,394,077) Borrowing from other banks Dividends paid 2,102,128,501 (912,394,077) Net cash flow from financing activities (C) 2,102,128,501 (912,394,077) Net increase / (Decrease) in cash (A+B+C) 2,190,718,088 147,402,476 Effects of exchange rate changes on cash & cash equivalent 54,014,266 26,797,860 Opening cash & cash equivalent as at 1 January 14,938,036,964 16,527,392,841 Closing cash & cash equivalent s 17,182,769,318 16,701,593,177 Closing cash & cash equivalents 1,639,689,695 1,580,583,743 Closing cash & cash equivalents 1,639,689,695 1,580,583,743 Closing cash & cash equivalents 11,651,646,867 10,359,339,608 Balance with Bangladesh Bank & Sonali Bank 11,651,646,867 10,359,339,608 Balance with other banks & Financial Institutions 3,167,753,956 4,158,289,026 Money at call & Short Notice 718,900,000 599,200,000 Prize Bond 17,182,769,318 16,701,593,177 <t< td=""><td></td><td></td><td></td><td>/00,000</td></t<>				/00,000
Cash Flow From Financing Activities Borrowing from other banks Dividends paid Divid				-
Sorrowing from other banks Dividends paid Dividends paid paid Dividends paid Divi	Net cash used in investing	activities (B)	283,059,032	138,790,866
Dividends paid - - - -	Cash Flow From Financing	Activities		
Dividends paid - - - -	Borrowing from other bar	nks	2,102,128,501	(912,394,077)
Net increase / (Decrease) in cash (A+B+C) 2,190,718,088 147,402,476 Effects of exchange rate changes on cash & cash equivalent 54,014,266 26,797,860 Opening cash & cash equivalent as at 1 January 14,938,036,964 16,527,392,841 Closing cash & cash equivalent as at 31 March 17,182,769,318 16,701,593,177 Closing cash & cash equivalents 2 1,639,689,695 1,580,583,743 Closing cash & cash equivalents 11,651,646,867 10,359,339,608 10,359,339,608 Balance with Bangladesh Bank & Sonali Bank 11,651,646,867 10,359,339,608 4,158,289,026 Balance with other banks & Financial Institutions 3,167,753,956 4,158,289,026 599,200,000 Money at call & Short Notice 718,900,000 4,778,800 4,180,800 Total 17,182,769,318 16,701,593,177 Sd/- Sd/- Sd/- Darashiko Khasru Emranul Huq Neaz Mohammad Khan Niaz Habib Head of Finance Deputy Managing Director Deputy Managing Director	=	, , , , -	-	
Effects of exchange rate changes on cash & cash equivalent Opening cash & cash equivalent as at 1 January Closing cash & cash equivalent as at 31 March Closing cash & cash equivalent Cash in Hand Balance with Bangladesh Bank & Sonali Bank Balance with other banks & Financial Institutions Money at call & Short Notice Prize Bond Total Sd/- Darashiko Khasru Head of Finance Effects of exchange rate changes on cash & cash equivalent 54,014,266 16,527,392,841 17,182,769,318 16,701,593,177 16,527,392,841 17,182,769,318 16,701,593,177 16,500,583,743 10,359,339,608 11,651,646,867 31,167,753,956 718,900,000 4,778,800 4,180,800 17,182,769,318 16,701,593,177	Net cash flow from financin	g activities (C)	2,102,128,501	(912,394,077)
Effects of exchange rate changes on cash & cash equivalent Opening cash & cash equivalent as at 1 January Closing cash & cash equivalent as at 31 March Closing cash & cash equivalent Cash in Hand Balance with Bangladesh Bank & Sonali Bank Balance with other banks & Financial Institutions Money at call & Short Notice Prize Bond Total Sd/- Darashiko Khasru Head of Finance Effects of exchange rate changes on cash & cash equivalent 54,014,266 16,527,392,841 17,182,769,318 16,701,593,177 16,527,392,841 17,182,769,318 16,701,593,177 16,500,583,743 10,359,339,608 11,651,646,867 31,167,753,956 718,900,000 4,778,800 4,180,800 17,182,769,318 16,701,593,177	Net increase / (Decrease) in	cash (A+B+C)	2,190,718,088	147,402,476
Opening cash & cash equivalent as at 1 January 14,938,036,964 16,527,392,841 Closing cash & cash equivalent as at 31 March 17,182,769,318 16,701,593,177 Closing cash & cash equivalents Cash in Hand 1,639,689,695 1,580,583,743 Balance with Bangladesh Bank & Sonali Bank 11,651,646,867 10,359,339,608 Balance with other banks & Financial Institutions 3,167,753,956 4,158,289,026 Money at call & Short Notice 718,900,000 599,200,000 Prize Bond 4,778,800 4,180,800 Total Sd/- Sd/- Darashiko Khasru Emranul Huq Neaz Mohammad Khan Niaz Habib Head of Finance Deputy Managing Director Managing Director	•	•		
Closing cash & cash equivalent as at 31 March 17,182,769,318 16,701,593,177 Closing cash & cash equivalents 50,701,593,177 1,639,689,695 1,580,583,743 1,580,583,743 10,359,339,608 10,359,		<u>•</u>		
Closing cash & cash equivalents Cash in Hand Balance with Bangladesh Bank & Sonali Bank Balance with other banks & Financial Institutions Money at call & Short Notice Prize Bond Total Sd/- Darashiko Khasru Head of Finance Closing cash & cash equivalents 1,639,689,695 1,580,583,743 10,359,339,608 11,651,646,867 3,167,753,956 4,158,289,026 718,900,000 4,778,800 17,182,769,318 Sd/- Neaz Mohammad Khan Deputy Managing Director Neaz Mohammad Khan Deputy Managing Director Managing Director		•		
Cash in Hand 1,639,689,695 1,580,583,743 Balance with Bangladesh Bank & Sonali Bank 11,651,646,867 10,359,339,608 Balance with other banks & Financial Institutions 3,167,753,956 4,158,289,026 Money at call & Short Notice 718,900,000 599,200,000 Prize Bond 4,778,800 4,180,800 Total 17,182,769,318 16,701,593,177 Sd/- Darashiko Khasru Head of Finance Sd/- Neaz Mohammad Khan Deputy Managing Director Deputy Managing Director Managing Director Managing Director	Closing cash & cash equiva-	ent as at 31 march	17,132,709,313	10,701,393,177
Balance with Bangladesh Bank & Sonali Bank Balance with other banks & Financial Institutions 11,651,646,867 10,359,339,608 Money at call & Short Notice Prize Bond 718,900,000 599,200,000 Total 17,182,769,318 16,701,593,177 Sd/- Darashiko Khasru Head of Finance Emranul Huq Deputy Managing Director Neaz Mohammad Khan Deputy Managing Director Niaz Habib Managing Director	Closing cash & cash equival	ents		
Balance with Bangladesh Bank & Sonali Bank Balance with other banks & Financial Institutions 11,651,646,867 10,359,339,608 Money at call & Short Notice Prize Bond 718,900,000 599,200,000 Total 17,182,769,318 16,701,593,177 Sd/- Darashiko Khasru Head of Finance Emranul Huq Deputy Managing Director Neaz Mohammad Khan Deputy Managing Director Niaz Habib Managing Director	Cash in Hand		1,639,689,695	1,580,583,743
Balance with other banks & Financial Institutions Money at call & Short Notice Prize Bond Total Sd/- Darashiko Khasru Head of Finance Balance with other banks & Financial Institutions 3,167,753,956 718,900,000 718,900	Balance with Bangladesh	Bank & Sonali Bank		
Money at call & Short Notice Prize Bond 718,900,000 4,778,800 4,180,800 4,18				
Prize Bond 4,778,800 4,180,800 Total 17,182,769,318 16,701,593,177 Sd/- Sd/- Sd/- Darashiko Khasru Emranul Huq Neaz Mohammad Khan Niaz Habib Head of Finance Deputy Managing Director Deputy Managing Director Managing Director				
Total Sd/- Sd/- Sd/- Sd/- Sd/- Neaz Mohammad Khan Head of Finance Deputy Managing Director Deputy Managing Director Deputy Managing Director Deputy Managing Director	•			
Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Darashiko Khasru Emranul Huq Neaz Mohammad Khan Niaz Habib Head of Finance Deputy Managing Director Deputy Managing Director Managing Director				
Darashiko KhasruEmranul HuqNeaz Mohammad KhanNiaz HabibHead of FinanceDeputy Managing DirectorDeputy Managing DirectorManaging Director			1,102,703,510	20,7 02,030,177
Darashiko KhasruEmranul HuqNeaz Mohammad KhanNiaz HabibHead of FinanceDeputy Managing DirectorDeputy Managing DirectorManaging Director	2 1/	2 1/	0.17	0.17
Head of Finance Deputy Managing Director Deputy Managing Director Managing Director				
Current Charge	Head of Finance	Deputy Managing Director	Deputy Managing Director	
				Current Charge

Dhaka Bank Limited and its Subsidiary Consolidated Statement of Changes in Equity

for the period ended 31 March 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	-	-	-	-	-	(116,332,995)	-	(116,332,995)
revaluation of investments								
Currency transaction differences	-	-	-	-	-	-	-	-
Net gains and losses not	-	-	-	-	-	195,287,858	-	-
recognized in the income								
statement Share Capital of subsidiary company	-	-	-	-	-	-	-	-
Adjustment with retained earnings								-
Net Profit for the period	-	-	-	-	-	-	282,054,764	282,054,764
Stock dividend paid during the period Cash dividend paid during the period	-	-	-	-	-	-	-	-
Stock dividend paid by subsidiary company	-	-	-	-	-	-		-
Changes in reserve	-	-	-	-	-	-	-	-
Issuance of Bonus Shares	-	-	-	-	-	-	-	-
Minority Interest	-	864	-	-	-	-	(864)	-
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
Balance as at 31 March 2013	4,667,594,130	17,390	3,572,572,204	346,546,164	648,455,000	76,636,413	714,745,727	10,026,567,028

Sd/-**Darashiko Khasru** Head of Finance Sd/-**Emranul Huq** Deputy Managing Director

Sd/-**Neaz Mohammad Khan** Deputy Managing Director Sd/-**Niaz Habib** Managing Director Current Charge

Dhaka Bank Limited Balance Sheet

As at 31 March 2014

	31.03.2014 <u>Taka</u>	31.12.2013 <u>Taka</u>
PROPERTY AND ASSETS	12 201 227 062	11 000 627 025
Cash Cash in Hand (including foreign currencies)	13,291,227,062 1,639,580,195	11,900,627,925 1,608,867,780
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)	11,651,646,867	10,291,760,145
Balance With Other Banks & Financial Institutions	3,086,592,386	2,464,187,135
In Bangladesh	1,856,007,523	1,698,522,164
Outside Bangladesh	1,230,584,863	765,664,971
Money at Call and Short Notice	718,900,000	338,900,000
Investments	19,905,874,519	18,756,939,948
Government Others	17,141,287,206 2,764,587,313	16,009,301,980 2,747,637,968
Loans & Advances	100,503,806,260	99,595,883,469
Loans, Cash Credit & Over Draft etc.	98,480,612,211	97,382,030,272
Bills Discounted and Purchased	2,023,194,049	2,213,853,197
Premises and Fixed Assets	2,581,587,881	2,518,488,968
Other Assets	9,617,096,681	8,810,436,943
Non-Banking Assets	23,166,033	23,166,033
Total Assets	149,728,250,822	144,408,630,421
LIABILITIES & CAPITAL Liabilities		
Borrowings from other banks, financial institutions and agents	5,752,046,372	3,649,917,871
Deposits and Other Accounts	118,588,027,088	115,981,165,413
Current Accounts & Other Accounts	11,200,677,886	10,171,783,633
Bills Payable	1,076,546,533	991,276,689
Savings Bank Deposits	9,258,356,453	8,870,151,906
Term Deposits	97,052,446,216	95,947,953,185
Non Convertible Subordinated Bond	2,000,000,000	2,000,000,000
Other Liabilities	11,344,196,184	10,890,638,241
Total Liabilities	137,684,269,644	132,521,721,525
Capital / Shareholders' Equity		
Paid-up Capital	5,414,409,190	5,414,409,190
Statutory Reserve	4,181,375,888	4,181,375,888
General Reserve	139,877,943	139,877,943
Assets Revaluation Reserve Revaluation Reserve on Investment	648,455,000 195,287,858	648,455,000 311,620,853
Surplus in Profit and Loss Account	1,464,575,299	1,191,170,022
Total Shareholders' Equity	12,043,981,178	11,886,908,896
Total Liabilities & Shareholders' Equity	149,728,250,822	144,408,630,421
Off Balance Sheet Items :		
Acceptances and Endorsements	13,900,819,205	12,304,828,570
Letter of Credit	14,477,477,099	11,023,698,214
Letter of Guarantee	14,362,173,120	13,891,546,477
Bills for Collection	6,096,331,373	5,717,930,781
Other Contingent Liabilities	2,689,762,658	2,530,870,689
TOTAL:	51,526,563,455	45,468,874,731
Sd/- Sd/-	Sd/-	Sd/-
Darashiko Khasru Emranul Huq	Neaz Mohammad Khan	Niaz Habib
Head of Finance	Deputy Managing Director	Managing Director Current Charge
		Guirent Gnarge

Dhaka Bank Limited Profit & Loss Account

for the period ended 31 March 2014

Part	ticulars	Jan-14 to March 31 2014	Jan-13 to March 31 2013		
Operating Income		<u>Taka</u>	<u>Taka</u>		
-	ivad	2 500 605 672	2 050 224 400		
Interest Income / Profit Rece Interest / Profit paid on Depo		3,580,695,673 2,908,060,096	3,858,324,409		
Net Interest Income	osits & Borrowings	672,635,577	2,926,117,489 932,206,920		
Income from Investment	anas Fauninas	775,663,118	349,415,704		
Commission / Fees and Excha	ange Earnings	236,181,595	245,577,694		
Other Operating Income	DIVID (A)	56,971,489 1,741,451,779	53,319,189		
TOTAL OPERATING INCO	JME (A)	1,741,451,779	1,580,519,507		
Operating Expenses					
Salary & Allowances:		350,746,583	338,187,801		
Rent, Taxes, Insurance, Light	_	88,758,501	70,601,869		
Legal & Professional Expense		1,433,679	2,140,300		
Postage, Stamp, Telecommur		14,576,806	12,877,473		
Stationery, Printing, Advertise		42,637,775	25,947,968		
Chief Executive's salary & allo		1,492,833	2,535,000		
Directors' Fee & Meeting Expo	enses	884,031	746,907		
Audit Fees		-	-		
Depreciation of Bank's Assets		41,925,130	35,230,181		
Repair & Maintenance of Ban	k's Assets	15,241,930	16,291,878		
Other Expenses	DNOBG (D)	99,142,025	86,865,086		
TOTAL OPERATING EXP	• •	656,839,293	591,424,463		
Profit / (Loss) Before Propriet / (Loss) Before Provision for loan	ovision (C) = (A - B)	1,084,612,486	989,095,044		
Provision for Off Balance She	ot Evnocuro	280,000,000 53,733,300	316,063,743 56,141,915		
Provision for diminution in va	•	52,473,909	142,700,000		
Other Provisions	ide of investments	32,473,303	142,700,000		
Total Provision (D)		386,207,209	514,905,658		
Total Profit / (Loss) before	re Tax (C - D)	698,405,277	474,189,386		
Provision for Current Tax	, ,	425,000,000	285,000,000		
Provision for Deferred Tax		423,000,000	263,000,000		
Net Profit / (Loss) after 7	°av ·	273,405,277	189,189,386		
Retained Surplus brought for		1,191,170,022	413,443,614		
recamed surplus strongile for	mara mem premeas year	1,464,575,299	602,633,000		
Distribution :		, - ,,	, , , , , , , , , , , , , , , , , , , ,		
Statutory Reserve		_	_		
General Reserve		_	_		
Dividend		_	_		
Retained surplus		1,464,575,299	602,633,000		
Earning per Share (EPS)	(Restated)	0.50	0.35		
Sd/- Darashiko Khasru Head of Finance	Sd/- Emranul Huq Deputy Managing Director	Sd/- Neaz Mohammad Khan Deputy Managing Director	Sd/- Niaz Habib Managing Director Current Charge		

Dhaka Bank Limited Cash Flow Statement

for the period ended 31 March 2014

Pari	ticulars	Jan-14 to March 31	Jan-13 to March 31
		2014	2013
		Taka	Taka
Cash Flow From Operating Ac	tivities		
Interest / Profit receipts		3,264,690,348	3,640,441,726
Interest / Profit payments	5	(2,845,986,329)	(2,852,778,738)
Dividend receipts		16,148,693	9,623,440
Fee and commission rece	ipts	189,483,910	215,891,003
Payments to employees		(350,746,583)	(338,187,801)
Payments to suppliers		(58,648,260)	(40,965,741)
Income taxes paid		(156,205,714)	(130,305,520)
Receipts from other opera		49,653,408	55,508,020
Payments for other opera		(205,519,320)	(177,040,740)
Operating profit before chang	es in current assets & liabilities	(97,129,847)	382,185,649
Increase / Decrease in operat	ing assets and liabilities:		
Purchase / Sale of trading	g securities	(1,248,961,521)	648,985,097
Loans and advances to cu	ustomers	(907,922,791)	(4,144,341,309)
Other assets		(78,826,841)	(303,728,926)
Deposits from other bank	S	(246,151,515)	78,011,951
Deposits from customers		2,853,013,190	3,603,893,621
Other liabilities account of	f customers	(69,690,904)	61,331,252
Other liabilities		(350,032,129)	581,832,775
Net cash flow from operating	activities (A)	(145,702,358)	908,170,110
Cash Flow From Investing Act	tivities		
Proceeds from sale of sec	curities	753,892,507	333,439,824
Purchase of securities		(16,949,345)	(45,516,724)
Purchase of property, pla	ant & equipment	(105,024,043)	(99,218,773)
Sale of property, plant &		1,500	700,000
Purchase / sale of subsidi		(249,999,940)	
Net cash used in investing ac	•	381,920,679	189,404,327
Cash Flow From Financing Ac	tivities		
Borrowing from other bar Dividends paid	nks	2,102,128,501	(912,394,077)
Net cash flow from financing	activities (C)	2,102,128,501	(912,394,077)
Net increase / (Decrease) in c	ash (A+B+C)	2,338,346,822	185,180,360
Effects of exchange rate changes o	n cash & cash equivalent	54,014,266	26,797,860
Opening cash & cash equivalent as	at 1 January	14,709,137,160	16,434,813,389
Closing cash & cash equivaler	nt as at 31 March	17,101,498,248	16,646,791,609
Closing cash & cash equivaler	nts		
Cash in Hand		1,639,580,195	1,580,277,893
Balance with Bangladesh	Bank & Sonali Bank	11,651,646,867	10,359,339,608
Balance with other banks		3,086,592,386	4,103,793,308
Money at call & Short Not		718,900,000	599,200,000
Prize Bond		4,778,800	4,180,800
Total		17,101,498,248	16,646,791,609
0.17	0.17	0.11	0.17
Sd/- Darashiko Khasru	Sd/-	Sd/- Neaz Mohammad Khan	Sd/- Niaz Habib
Head of Finance	Emranul Huq	Deputy Managing Director	Managing Director
riodd o'r manoo		Sopary Managing Director	Current Charge

Dhaka Bank Limited Statement of Changes in Equity

for the period ended 31 March 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	-	-	-	-	(116,332,995)	-	(116,332,995)
Currency transaction differences	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	195,287,858	-	-
Net Profit for the period	-	-	-	-	-	273,405,277	273,405,277
Stock dividend paid during the period	-	-	-	-	-	-	-
Cash dividend paid during the period	-	-	-	-	-		-
Changes in reserve	-	-	-	-	-	-	-
Issuance of Bonus Shares	-	-	-	-	-	-	-
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
Balance as at 31 March 2013	4,667,594,130	3,572,572,204	346,546,164	648,455,000	76,636,413	602,633,000	9,914,436,911

Sd/-**Darashiko Khasru** Head of Finance Sd/-**Emranul Huq** Deputy Managing Director Sd/-**Neaz Mohammad Khan** Deputy Managing Director Sd/-**Niaz Habib** Managing Director