1st Quarter Consolidated Financial Statements (Un-audited)

For the period ended 31 March 2016

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Consolidated Balance Sheet (Un-audited)

As at 31 March 2016						
	31.03.2016	31.12.2015				
PROPERTY AND ASSETS	Taka	Taka				
Cash	19,985,621,901	14,966,422,109				
Cash in hand (including foreign currencies)	1,769,077,513	1,543,708,584				
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	18,216,544,388	13,422,713,525				
Balance with other banks and financial institutions	7,797,961,041	10,212,560,427				
In Bangladesh	4,033,825,917	6,724,351,465				
Outside Bangladesh	3,764,135,124	3,488,208,961				
Money at call and on short notice	15,300,000	15,300,000				
Investments	20,209,350,164	23,072,924,090				
Government Others	16,697,645,174 3,511,704,991	19,637,850,305 3,435,073,785				
Loans, advances and lease/investments	121,251,980,821	118,184,480,515				
Loans, cash credits, overdrafts, etc./Investments	119,051,476,611	115,789,830,575				
Bills purchased and discounted	2,200,504,210	2,394,649,940				
Fixed assets including premises, furniture and fixtures	4,124,604,676	4,109,853,726				
Other assets	8,020,897,391	6,630,271,559				
Non-banking assets	23,166,033	23,166,033				
Total Assets	181,428,882,027	177,214,978,460				
LIABILITIES & CAPITAL						
Liabilities						
Borrowings from other banks, financial institutions and agents	13,583,571,495	10,834,730,420				
Deposits and other accounts	138,449,959,807	138,591,501,745				
Current accounts & other accounts	17,388,569,320	15,782,686,124				
Bills payable	1,514,853,462	1,267,436,384				
Savings bank deposits Term deposits	14,659,994,190 104,886,542,835	14,564,284,031 106,977,095,206				
Non Convertible Subordinated Bond	1,400,000,000	1,400,000,000				
Other Liabilities	14,011,590,302	12,697,374,983				
Total Liabilities	167,445,121,605	163,523,607,149				
	207711072227000	200/020/00/ /2 10				
Capital/Shareholders' Equity						
Equity attributable	42 402 724 404	42 604 222 056				
to equity holders of the parent company	13,983,721,981	13,691,333,956				
Paid-up capital Statutory reserve	6,253,642,600 5,357,738,161	6,253,642,600 5,300,741,819				
Other reserve	868,448,878	871,896,065				
Retained earnings	1,503,892,343	1,265,053,472				
Non-controlling interest	38,441	37,355				
Total Equity	13,983,760,422	13,691,371,311				
Total Liabilities & Shareholders' Equity	181,428,882,027	177,214,978,460				
Off-Balance Sheet Items						
Contingent Liabilities						
Acceptances and Endorsements	15,455,718,625	14,225,611,128				
Letter of Credit	15,874,495,099	14,238,167,995				
Letter of Guarantee	14,954,345,672	14,194,068,714				
Bills for Collection Other Contingent Liabilities	7,976,299,075 1,398,869,495	7,608,526,452 1,988,427,743				
	55,659,727,966	52,254,802,031				
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	-	-				
Ordinawi Torrial Staticuty Tacilities, credit lines and other commitments	-					
Total off-balance sheet items including contingent liabilities	55,659,727,966	52,254,802,031				

Consolidated Profit and Loss Account (Un-audited)

For the period ended 31 March 2016

	01 Jan-16 to 31 Mar-16	01 Jan-15 to 31 Mar-15
	Taka	Taka
TING INCOME		
income/profit on investments	3,110,155,550	3,339,066,691
paid/profit on deposits and borrowings, etc.	(2,343,792,498)	(2,551,973,238)
erest income	766,363,053	787,093,453
ent income	745,677,601	675,999,529
sion, exchange and brokerage	302,512,851	251,478,716
perating income	53,348,271	106,431,639
	1,101,538,723	1,033,909,884
perating income (a)	1,867,901,776	1,821,003,337
TING EXPENSES		
nd allowances	416,316,778	398,202,907
ves insurance electricity etc	115 909 333	110 601 738

ı	Rent, taxes, modifice, electricity, etc.	113,303,333	1
ı	Legal expenses	4,714,191	1
ı	Postage, stamps, telecommunication, etc.	10,025,084	ı
ı	Stationery, printing, advertisement, etc.	32,790,354	i
ı	Chief executive's salary and fees	2,760,000	1
ı	Directors' fees	1,086,000	i
ı	Auditors' fees	58,750	i
ı	Depreciation and repairs of Bank's assets	82,602,520	1
ı	Other expenses	99,379,318	L
ı	Total operating expenses (b)	765,642,329	Ξ
ı	Profit hefore provision $(c = (a-b))$	1 102 259 448	

Other expenses	
Total operating expenses (b) Profit before provision (c = (a-b))	
Provision against loans and advances	
Provision against good borrower	
Provision for diminution in value of investments	
Other Provisions	

Profit before taxation (c-d) Provision for taxation Current tax Net profit after taxation

Total provision (d)

Net profit after tax attributable to:

Equity holders of DBL Non-controlling interes

Retained surplus from previous year Add: Net profit after tax (attributable to equity holders of DBL)

General reserve

Consolidated Earning per Share (CEPS) (Restated)

Taka	Taka
3,110,155,550	3,339,066,691
(2,343,792,498)	(2,551,973,238)
766,363,053	787,093,453
745,677,601	675,999,529
302,512,851	251,478,716
53,348,271	106,431,639
1,101,538,723	1,033,909,884
1,867,901,776	1,821,003,337
416,316,778	398,202,907
115,909,333	110,601,738
4,714,191	987,101
10,025,084	12,584,191
32,790,354	50,362,644
2,760,000	2,091,000
1,086,000	659,052
58,750	
	30,000 76,608,414
82,602,520	
99,379,318	107,742,292
765,642,329 1,102,259,448	759,869,339
	1,061,133,998
503,976,704	376,487,022
-	
	22,073,278
41,900,854	32,150,000
545,877,558	430,710,300
556,381,890	630,423,698
260,545,593	
	365,114,160
260,545,593	365,114,160 365,114,160
260,545,593	
· · · · ·	365,114,160
260,545,593 - 295,836,297	
295,836,297	365,114,160 - 265,309,538
295,836,297 295,835,212	365,114,160 - 265,309,538 265,308,357
295,836,297	365,114,160 - 265,309,538 265,308,357 1,181
295,836,297 295,835,212 1,085 295,836,297	365,114,160 - 265,309,538 265,309,538 265,309,538
295,836,297 295,835,212 1,085 295,836,297 1,265,053,472	365,114,160 265,309,538 265,308,357 1,181 265,309,538 1,591,962,445
295,836,297 295,835,212 1,085 295,836,297 1,265,053,472 295,835,212	365,114,160 265,309,538 265,309,538 1,181 265,309,538 1,591,962,445 265,308,357
295,836,297 295,835,212 1,085 295,836,297 1,265,053,472	365,114,160 265,309,538 265,308,357 1,181 265,309,538 1,591,962,445
295,836,297 295,835,212 1,085 295,836,297 1,265,053,472 295,835,212	365,114,160 265,309,538 265,309,538 1,181 265,309,538 1,591,962,445 265,308,357
295,836,297 295,836,297 1,085 295,836,297 1,265,053,472 295,835,212 1,560,888,684	365,114,160 265,309,538 265,309,538 1,181 265,309,538 1,591,962,445 265,308,357
295,836,297 295,836,297 1,085 295,836,297 1,265,053,472 295,835,212 1,560,888,684	365,114,160 265,309,538 265,309,538 1,181 265,309,538 1,591,962,445 265,308,357
295,836,297 295,836,297 1,085 295,836,297 1,265,053,472 295,835,212 1,560,888,684	365,114,160 265,309,538 265,309,538 1,181 265,309,538 1,591,962,445 265,308,357

0.47

Consolidated Cash Flow Statement (Un-audited)

For the period ended 31 March 2016

Comparing Activities Comparing Activities Comparing Activities Comparing Activities Comparing Activities Comparing		01 Jan-16 to 31 Mar-16 Taka	01 Jan-15 to 31 Mar-15 Taka
Interest / Profit receipts 3,107,461,859 (2,426,722,456) (2,426,722,456) (4,737,377 (4,78),875,818) (2,426,722,456) (4,737,377 (4,78),875,818) (2,426,722,456) (4,76,73,777 (4,78),877 (4,78),877 (5,665),673) (6,399,977,333) (5,665),673) (6,399,977,333) (6,665),673) (6,399,977,333) (6,665),673) (6,399,977,333) (10,569,999) (11,1065),999) (11,1065),999) (11,1065),999) (11,1065),999) (11,1065),999) (12,569,948,878) (2,569,448,878) (2,746,424) (2,746,4357) (2,747,54,357) (2,747,745) (2,747,745) (2,747,745) (2,747,745) (2,747,745) (2,747,745) (2,747,745) (2,747,745) (2,747,745) (2,747,745) (2,747,74	ash Flows from Operating Activities	T WILL	Tanta
C2,352,875,818 C2,426,72,456 C2,426,722,455 C2,426,722,455 C2,426,722,455 C2,426,726,818 C2,426,722,455 C2,426,722,455 C2,426,666,685 C3,83,83,55 C3,976,731 C3,977,731 C3,979,733,731 C3,979,733,733,733 C3,979,733,733,733,733,733 C3,979,733,733,733,733,733,733,733,733,73		3 107 461 850	3 203 816 568
11,773,377 4,438,840 208,138,355 208			
ea and commission receipts ayments to employees (416, 316, 778) (39, 977, 333, 355) ayments to suppliers (50, 665, 673) (39, 977, 333, 397, 613) (111, 665, 989) (182, 880, 145) (247, 154, 357) (256, 944, 878) (247, 154, 357) (256, 944, 878) (256, 944, 948) (256, 944, 94			
ayments to employees ayments to suppliers (50,655,673) (63,394,319) come taxes paid (77,716,496) (111,055,989) (182,880,145) (111,055,989) (182,880,145) (111,055,989) (182,880,145) (111,055,989) (182,880,145) (111,055,989) (182,880,145) (111,055,989) (182,880,145) (111,055,989) (182,880,145) (111,055,989) (182,880,145) (111,055,989) (182,880,145) (111,055,989) (182,880,145) (111,057,1438) (111,057,1			
ayments to suppliers ncome taves paid cecipts from other operating activities ayments for other operating activities and advances to customers and advances to cu			
153,076,137			
247,154,357 (256,944,878) (247,154,357) (256,944,878) (247,154,357) (256,944,878) (247,154,357) (248,550,469)	ncome taxes paid	(111,065,989)	(182,880,145)
Display Comparison Compar	eceipts from other operating activities	77,716,496	153,076,137
Changes in operating assets and liabilities urchase / Sale of trading securities oans and advances to customers ther assets ther assets ther assets ther assets ther sales of trading securities (4,379,227,196) ther posits from other banks teposits from other banks teposits from customers ther liabilities account of customers there account of customers there liabilities account of customers there account of customers there account of customers there account of customers there account of customers	ayments for other operating activities	(247,154,357)	(256,944,878)
Comparison of Property, plant & equipment	i) Operating profit before changes in operating assets & liabilities	261,539,803	248,550,469
cans and advances to customers (3,198,844,210) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,203,593,513) (1,203,595,513) (1,205,395,513) (1,203,595,513) (1,205,395,513	Changes in operating assets and liabilities		
cans and advances to customers (3,198,844,210) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,205,593,612) (1,203,593,513) (1,203,595,513) (1,205,395,513) (1,203,595,513) (1,205,395,513	urchase / Sale of trading securities	2,936,546,344	(796,007,028)
Peposits from other banks 13,752,850,325 392,011,555 2,365,885,557 112,097,981 12,296,588,557 112,097,981 12,296,588,557 112,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,981 12,097,985,553 367,692,4777 12,010,785,553 367,092,4777 12,010,785,553 12,101,7972 12,101			
Page	Other assets	(1,205,593,612)	1,079,723,619
### liabilities account of customers when liabilities account of customers activities (a) = (i+ii)	eposits from other banks	(3,752,850,325)	392,011,555
### ribalitites 364, 161,599 875,924,747	eposits from customers	3,133,910,814	2,366,583,557
(1,610,571,448)	Other liabilities account of customers	112,097,981	(102,395,953)
Itel cash flow from/ (used in) operating activities (a)= (i+ii) (1,349,031,645) (314,836,231) Itel cash Flows from Investing Activities (76,631,206) (12,7987,716) Itel cash flow from investing Activities (70,277,720) (23,142,430) Itel cash flow from investing activities (b) (12,7987,716) (23,142,430) Itel cash flow from investing activities (b) (23,142,430) Itel cash flow from investing activities (b) (1,756,000,656) Itel cash flow from investing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (c) Itel cash flow from (used in) financing activities (do (1,756,000,656) Itel cash flow from (used in) financing activities (do (1,756,000,656) Itel cash flow from (used in) financing activities (do (1,756,000,656) Itel cash flow from (used in) financing activities (do (1,756,000,656) Itel cash flow from (used in) financing activities (do (1,756,000,656) Itel cash flow from (used in) financing activities (do (1,756,000,656) Itel cash flow from (used in) financing activities (do (1,756,000,656) It			
Ash Flows from Investing Activities Troceeds from sale of securities ale/ (Purchase) of securities (Purchase) of specurities (Purchase) of subsidiary (Purchase) sale sale sale sale sale sale sale sale			
roceeds from sale of securities ale/ (Rurchase) of securities (76,631,206) (127,987,716) (127,987,716) (123,142,430) (123,142,43	let cash flow from/ (used in) operating activities (a)= (i+ii)	(1,349,031,645)	(314,836,231)
ale/ (Nrchase) of securities (76,631,206) (127,987,716) (23,142,430) ale of property, plant & equipment urchase of property, plant & equipment 2,70,277,720) ale of property, plant & equipment urchase / sale of subsidiary let cash flow from investing activities (b) ash flows from financing activities corrowing from other banks rividends paid edemption of Non Convertible Subordinated Bond let cash flow from/(used in) financing activities (c) let increase/ (decrease) in cash and cash equivalents (a+b+c) dd: Effects of exchange rate changes on cash & cash equivalent dd: Cash and cash equivalents at beginning of the year 245,676,303,899 25,676,303,899 27,803,295,042 21,382,434,909 *) Cash and cash equivalents ash in Hand alance with Bangladesh Bank & Sonali Bank alance with Bangladesh Bank & Sonali Bank alance with other banks & Financial Institutions loney at call & Short Notice rize Bond (76,631,206) (70,277,720) 3,698,786,000 3,698,7826 3,689,887,826 2,880,184,978 (1,756,000,656) (1,756,000,656) 2,880,184,978 (1,756,000,656) (1,700,949,061) 3,8922,340 44,499,834 44,499,834 21,388,841,39 21,382,434,909	ash Flows from Investing Activities		
urchase of property, plant & equipment ale of property, plant & equipment 3,705,600 3,	roceeds from sale of securities	708,218,885	521,017,972
ale of property, plant & equipment urchase / sale of subsidiary let cash flow from investing activities (b) cash flows from financing activities crowing from other banks c			(127,987,716)
Interest Sale of Subsidiary			(23,142,430)
Cash flow from investing activities (b) 565,015,560 369,887,826		3,705,600	-
Ash flows from financing activities orrowing from other banks ividends paid edemption of Non Convertible Subordinated Bond let cash flow from/(used in) financing activities (c) let cincrease/ (decrease) in cash and cash equivalents (a+b+c) dd: Effects of exchange rate changes on cash & cash equivalent dd: Cash and cash equivalents at beginning of the year ash and cash equivalents at end of the period (*) *) Cash and cash equivalents ash in Hand alance with Bangladesh Bank & Sonali Bank alance with Other banks & Financial Institutions loney at call & Short Notice rize Bond (1,756,000,656) (1,756,000,655) (1,756,00		-	-
2,880,184,978 (1,756,000,656) ividends paid edemption of Non Convertible Subordinated Bond -	iet cash flow from investing activities (b)	505,015,500	309,887,820
ividends paid edemption of Non Convertible Subordinated Bond elet cash flow from/(used in) financing activities (c) let increase/ (decrease) in cash and cash equivalents (a+b+c) dd: Effects of exchange rate changes on cash & cash equivalent	to the company of the		
Electron Convertible Subordinated Bond -		2,880,184,978	(1,756,000,656)
let cash flow from/(used in) financing activities (c) let increase/ (decrease) in cash and cash equivalents (a+b+c) dd: Effects of exchange rate changes on cash & cash equivalent dd: Cash and cash equivalents at beginning of the year ash and cash equivalents at beginning of the year ash and cash equivalents at end of the period (*) *) Cash and cash equivalents *) Cash and cash equivalents ash in Hand alance with Bangladesh Bank & Sonali Bank alance with bangladesh Bank & Sonali Bank alance with other banks & Financial Institutions loney at call & Short Notice rize Bond (1,756,000,656) (1,700,949,056) (4,499,834 (23,038,884,136 (27,803,295,042 (21,382,434,909) 1,659,588,099 13,248,881,719 13,248,881,719 15,530,000 18,300,000 18,300,000 18,300,000 27,803,295,042 (21,382,434,909)		-	-
Let increase (decrease in cash and cash equivalents (a+b+c) 2,096,168,894 (1,700,949,061) dd: Effects of exchange rate changes on cash & cash equivalent dd: Cash and cash equivalents at beginning of the year 25,676,303,809 23,038,884,136 cash and cash equivalents at end of the period (*) 27,803,295,042 21,382,434,909 * Cash and cash equivalents *** Cash and cash equivalents ash in Hand 1,769,077,513 1,659,588,099 alance with Bangladesh Bank & Sonali Bank 18,216,544,388 13,248,881,719 alance with other banks & Financial Institutions 7,797,961,041 toney at call & Short Notice 15,300,000 rize Bond 27,803,295,042 21,382,434,909 27,803,295,042 21,382,434,909		2,880,184,978	(1,756,000,656)
dd: Cash and cash equivalents at beginning of the year (ash and cash equivalents at end of the period (*) (27,803,295,042 (21,382,434,909 (23,038,884,136 (27,803,295,042 (21,382,434,909 (21,			
dd: Cash and cash equivalents at beginning of the year (ash and cash equivalents at end of the period (*) (27,803,295,042 (21,382,434,909 (23,038,884,136 (27,803,295,042 (21,382,434,909 (21,	dd: Effects of exchange rate changes on cash & cash equivalent	30.822.340	44,499,834
ash and cash equivalents at end of the period (*) 27,803,295,042 21,382,434,909 *) Cash and cash equivalents 1,769,077,513 1,659,588,099 ash in Hand 18,216,544,388 13,248,881,719 alance with Bangladesh Bank & Sonali Bank 7,797,961,041 6,451,825,841 loney at call & Short Notice 15,300,000 18,300,000 rize Bond 4,412,100 3,839,250 27,803,295,042 21,382,434,909			
ash in Hand ash in Hand alance with Bangladesh Bank & Sonali Bank 15,248,888 17,19 alance with Other banks & Financial Institutions 15,300,000 18,300,000		27,803,295,042	21,382,434,909
alance with Bangladesh Bank & Sonali Bank alance with other banks & Financial Institutions 7,797,961,041 [6,451,825,941] loney at call & Short Notice 5,300,000 [4,412,100] loney at call & Short Notice 5,300,000	*) Cash and cash equivalents		
alance with Bangladesh Bank & Sonali Bank alance with other banks & Financial Institutions 7,797,961,041 [6,451,825,941] loney at call & Short Notice 5,300,000 [4,412,100] loney at call & Short Notice 5,300,000	ach in Hand	1 760 077 513	1 650 588 000
alance with other banks & Financial Institutions 7,797,961,041 6,451,825,841 15,500,000 18,300,000 4,412,100 27,803,295,042 21,382,434,909			
loney at call & Short Notice 15,300,000 18,300,000 18,300,000 3,839,250 27,803,295,042 21,382,434,909			
rize Bond 4,412,100 3,839,250 27,803,295,042 21,382,434,909			
27,803,295,042 21,382,434,909			
let Operating Cash Flow per Share (NOCFPS) (2.16) (0.50)			
	let Operating Cash Flow per Share (NOCFPS)	(2.16)	(0.50)

Consolidated Statement of Changes in Equity (Un-audited)

For the period ended 31 March 2016

0.42

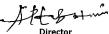
(Amount in Taka)

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 2016 Changes in accounting policy	6,253,642,600	37,355 -	5,300,741,819 -	160,272,618 -	648,455,000 -	63,168,447	1,265,053,472 -	13,691,371,311
Restated balance	6,253,642,600	37,355	5,300,741,819	160,272,618	648,455,000	63,168,447	1,265,053,472	13,691,371,311
Surplus/deficit on account of revaluation of properties	-	-	~	-	-	-	=	-
Surplus/deficit on account of revaluation of investments	-	×	-	Ε.	-	(3,447,187)		(3,447,187)
Currency transaction differences		¥		-	-		8	=
Net gains and losses not recognized in the income statement	-	-	-	-	-	59,721,260	-	-
Share Capital of subsidiary company	~	-	-	-	-	~	-	-
Adjustment with retained earnings Net Profit for the period Transfer to reserve	-	-	-	-	-	-	295,836,297	- 295,836,297
Dividend:								
Stock dividend		-	-	-	-	-	-	=
Cash dividend							-	-
Stock dividend paid by subsidiary company	-	-	- FC 006 343	-	-	-	(FC 006 343)	-
Changes in reserve	-		56,996,342	-	-	-	(56,996,342)	
Non-controlling interest	-	1,085	-	-	-		(1,085)	
Balance as at 31 March 2016	6,253,642,600	38,441	5,357,738,161	160,272,618	648,455,000	59,721,260	1,503,892,342	13,983,760,422

Chief Financial Officer









Managing Director & CEO

The details of the published quarterly financial statements is available in the website of the issuer of securities. The address of the website is www.dhakabankitd.com