

Dhaka Bank Limited

Consolidated & Separate Financial Statements
as at and for the year ended 31 March 2021

Dhaka Bank Limited and its Subsidiaries
Consolidated Balance Sheet
As at 31 March 2021

	Notes	31.03.2021 Taka	31.12.2020 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3(a)	21,375,715,128	17,403,435,921
Cash in hand (Including foreign currencies)	3.1(a)	2,870,167,489	2,872,313,228
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	18,505,547,639	14,531,122,693
Balance with other banks and financial institutions	4(a)	15,334,785,710	18,148,195,557
In Bangladesh	4.1(a)	11,704,441,283	15,150,200,466
Outside Bangladesh	4.2(a)	3,630,344,427	2,997,995,091
Money at call on short notice	5(a)	500,000,000	700,000,000
Investments	6(a)	40,107,211,919	42,360,850,681
Government	6.1(a)	30,706,003,226	32,980,972,403
Others	6.2(a)	9,401,208,693	9,379,878,278
Loans, advances and lease/investments	7(a)	196,487,649,979	198,641,827,366
Loans, Cash Credits, Overdrafts, etc./Investments	7.1(a)	193,433,956,039	196,165,786,543
Bills purchased and discounted	8(a)	3,053,693,940	2,476,040,823
Fixed assets including premises, furniture and fixtures	9(a)	8,880,996,770	9,033,037,264
Other assets	10(a)	11,298,784,738	10,568,338,274
Non-banking assets	11(a)	-	-
Total Assets		<u>293,985,144,244</u>	<u>296,855,685,063</u>
<u>LIABILITIES & CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	31,645,027,385	33,057,630,083
Deposits and other Accounts	13(a)	201,527,380,651	205,178,353,093
Current Accounts and other Accounts		27,903,546,580	26,588,039,572
Bills Payable		2,419,875,846	2,452,855,109
Savings Bank Deposits		25,814,302,733	25,402,215,927
Term Deposits	13.4(a)	145,389,655,492	150,735,242,485
Non Convertible Subordinated Bond	14	6,800,000,000	6,800,000,000
Other liabilities	15(a)	34,006,854,047	32,384,092,776
Total Liabilities		<u>273,979,262,083</u>	<u>277,420,075,952</u>
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		20,005,817,843	19,435,545,700
Paid-up Capital	16.2	8,958,724,090	8,958,724,090
Statutory Reserve	17	8,449,404,881	8,263,438,249
Other Reserve	18(a)	77,427,585	104,410,600
Surplus in Profit and Loss account	19(a)	2,520,261,287	2,108,972,761
Non-controlling interest	19.1(a)	64,318	63,411
Total Shareholders' Equity		<u>20,005,882,161</u>	<u>19,435,609,111</u>
Total Liabilities and Shareholders' Equity		<u>293,985,144,244</u>	<u>296,855,685,063</u>

OFF-BALANCE SHEET ITEMS

	Notes	31.03.2021 Taka	31.12.2020 Taka
Contingent liabilities	21	146,134,812,069	130,877,238,636
Acceptances & Endorsements		45,769,195,618	43,983,078,066
Irrevocable Letters of Credit		30,984,713,354	24,124,738,481
Letters of Guarantee		43,744,998,789	42,601,454,604
Bills for Collection		12,627,478,291	11,734,534,422
Other Contingent Liabilities		13,008,426,018	8,433,433,063
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		<u>146,134,812,069</u>	<u>130,877,238,636</u>

Chief Financial Officer (Acting)

Company Secretary

Managing Director & CEO

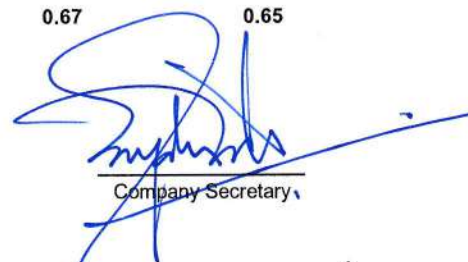
Director

Chairman

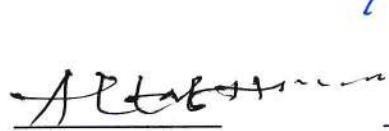
Dhaka Bank Limited and its Subsidiaries
Consolidated Profit & Loss Account
For the period ended 31 March 2021


	Notes	01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
Interest income/profit on investments	22(a)	3,724,563,128	5,196,316,568
Interest paid/profit on deposits and borrowings, etc.	23(a)	(2,778,808,123)	(3,914,641,033)
Net interest income		945,755,005	1,281,675,535
Investment income	24(a)	996,316,553	853,258,463
Commission, exchange and brokerage	25(a)	631,820,817	631,872,099
Other operating income	26(a)	53,625,435	48,480,950
		1,681,762,804	1,533,611,512
Total operating income (a)		2,627,517,809	2,815,287,047
Salary and allowances	27(a)	581,020,228	606,375,026
Rent, taxes, insurance, electricity, etc.	28(a)	85,359,369	123,089,769
Legal expenses	29(a)	9,409,227	8,108,600
Postage, stamps, telecommunication, etc.	30(a)	16,305,415	23,098,904
Stationery, Printing, Advertisement, etc.	31(a)	55,490,585	42,828,861
Chief Executive's salary and fees	32(a)	2,805,000	949,999
Directors' fees	33(a)	934,463	1,035,888
Auditors' fees	34(a)	1,012,250	103,750
Depreciation and repairs of bank's assets	35(a)	220,071,464	188,759,463
Other expenses	36(a)	172,438,598	197,933,376
		1,144,846,599	1,192,283,636
Total operating expenses (b)		1,482,671,210	1,623,003,411
Profit before provision and taxes (c = (a-b))		1,144,846,599	1,192,283,636
Provision against loans and advances	37(a)	438,060,663	658,221,810
Provision for diminution in value of investments	38(a)	5,000,000	2,500,000
Other provisions	39(a)	95,001,331	(27,049,791)
		538,061,994	633,672,019
Total provision (d)		538,061,994	633,672,019
Total Profit before taxes (c-d)		944,609,216	989,331,392
Provision for Taxation		345,953,151	406,190,371
Current tax		361,775,611	398,882,760
Deferred tax		(15,822,460)	7,307,611
		598,656,065	583,141,021
Net Profit after Taxation		598,656,065	583,141,021
Net profit after tax attributable to:			
Equity holders of DBL		598,655,158	583,139,609
Non-controlling interest		907	1,412
		598,656,065	583,141,021
Profit available for distribution			
Surplus in profit and loss account from previous year		2,108,972,761	1,618,562,389
Net profit for the period		598,655,158	583,139,609
		2,707,627,919	2,201,701,998
Appropriations			
Statutory Reserve		185,966,632	193,650,653
General Reserve		-	-
Investment Fluctuation Fund		1,400,000	1,700,000
Dividends etc.		-	-
Surplus in profit and loss account		2,520,261,287	2,006,351,345
		2,707,627,919	2,201,701,998
Consolidated Earning per share (CEPS)		0.67	0.65


 Chief Financial Officer (Acting)


 Company Secretary


 Managing Director & CEO


 Director


 Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 31 March 2021

	Notes	01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		4,270,693,279	6,065,204,780
Interest/Profit payments		(2,866,349,670)	(3,949,832,787)
Dividend receipts		17,612,530	17,049,167
Recovery of loans previously written off		6,322,495	6,160,309
Fee and commission receipts in cash		486,887,653	393,369,814
Cash payments to employees		(583,825,228)	(607,325,025)
Cash payments to suppliers		(87,312,740)	(74,140,115)
Income taxes paid		(419,058,707)	(339,516,321)
Receipts from other operating activities	41(a)	95,011,869	51,511,810
Payments for other operating activities	42(a)	(378,853,822)	(413,852,003)
(i) Operating profit before changes in operating assets & liabilities		541,127,658	1,148,629,629
Increase/Decrease in operating assets and liabilities			
Purchase/sale of trading securities		1,797,514,160	(94,308,668)
Loans and advances to customers		2,154,177,387	1,291,235,408
Other assets	43(a)	(219,089,712)	683,790,248
Deposits from other banks		(3,255,464,617)	(8,628,714,347)
Deposits from customers		(395,507,825)	(1,490,005,275)
Other liabilities account of customers		(271,727,087)	(279,442,428)
Other liabilities	44(a)	1,141,687,610	(375,887,493)
(ii) Cash flow from operating assets and liabilities		951,589,915	(8,893,332,555)
Net cash flows from operating activities (a)= (i+ii)		1,492,717,573	(7,744,702,926)
Cash flows from investing activities			
Proceeds from sale of securities		387,519,494	159,748,750
Payment for purchase of securities		419,311,987	8,347,355,654
Purchase of property, plant & equipment		(24,930,832)	(34,782,874)
Sale of property, plant & equipment		47,700	4,160,823
Proceeds from non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		781,948,348	8,476,482,353
Cash flows from financing activities			
Borrowing from other banks		(1,412,602,697)	(59,674,111)
Receipts from issuance of Non Convertible Subordinated Bond		-	-
Payments for redemption of Non Convertible Subordinated Bond		-	-
Dividends paid		-	-
Net cash flow from financing activities (C)		(1,412,602,697)	(59,674,111)
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		862,063,224	672,105,316
Effects of exchange rate changes on cash & cash equivalent		97,176,536	225,150,293
Opening cash & cash equivalent as at 1 January 2021		36,254,228,278	31,650,609,728
Closing cash and cash equivalents at end of period*		37,213,468,038	32,547,865,337
*Cash and cash equivalents			
Cash in hand		2,870,167,489	3,103,024,218
Balance with Bangladesh Bank and its agent bank(s)		18,505,547,639	16,283,258,800
Balance with other banks & Financial Institutions		15,334,785,711	13,146,578,719
Money at call on short notice		500,000,000	11,300,000
Prize Bond		2,967,200	3,703,600
Total		37,213,468,038	32,547,865,337
Net Operating Cash Flow per Share (NOCFPS)		1.67	(8.64)

Dhaka Bank Limited and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 31 March 2021

Particulars	(Amount in Taka)								
	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment revaluation reserve	Investment Fluctuation Fund	Non-controlling interest	Surplus in profit and loss account	Total Equity
Balance as at 1 January 2021	8,958,724,090	8,263,438,249	6,560,631	-	48,649,969	49,200,000	63,411	2,108,972,761	19,435,609,111
Surplus/deficit on account of revaluation of investments	-	-	-	-	(28,383,015)	-	-	-	(28,383,015)
Net profit for the period	-	-	-	-	-	-	-	598,656,065	598,656,065
Transfer to reserve	-	-	-	-	-	1,400,000	-	(1,400,000)	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Changes in reserve	-	185,966,632	-	-	-	-	-	(185,966,632)	-
Non-controlling interest	-	-	-	-	-	-	907	(907)	-
Balance as at 31 March 2021	8,958,724,090	8,449,404,881	6,560,631	-	20,266,954.00	50,600,000	64,318	2,520,261,287	20,005,882,161

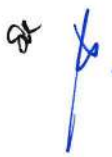

For the period ended 31 March 2020

Particulars	(Amount in Taka)								
	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment revaluation reserve	Investment Fluctuation Fund	Non-controlling interest	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2020	8,532,118,190	7,627,051,380	6,560,631	-	70,495,379	41,100,000	67,600	1,618,562,389	17,895,955,570
Surplus/deficit on account of revaluation of investments	-	-	-	-	(35,915,184)	-	-	-	(35,915,184)
Net profit for the period	-	-	-	-	-	-	-	583,141,021	583,141,021
Transfer to reserve	-	-	-	-	-	1,700,000	-	(1,700,000)	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Changes in reserve	-	193,650,653	-	-	-	-	-	(193,650,653)	-
Non-controlling interest	-	-	-	-	-	-	1,412	(1,412)	-
Balance as at 31 March 2020	8,532,118,190	7,820,702,033	6,560,631	-	34,580,195	42,800,000	69,012	2,006,351,345	18,443,181,406

 & 

Dhaka Bank Limited
Balance Sheet
As at 31 March 2021

	Notes	31.03.2021 Taka	31.12.2020 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3	21,375,610,128	17,403,330,921
Cash in hand (Including foreign currencies)	3.1	2,870,062,489	2,872,208,228
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	18,505,547,639	14,531,122,693
Balance with other banks and financial institutions	4	15,108,592,990	18,017,117,989
In Bangladesh	4.1	11,478,248,563	15,019,122,898
Outside Bangladesh	4.2	3,630,344,427	2,997,995,091
Money at call on short notice	5	500,000,000	700,000,000
Investments	6	36,989,786,874	39,444,756,051
Government	6.1	30,706,003,226	32,980,972,403
Others	6.2	6,283,783,648	6,463,783,648
Loans, advances and lease/investments	7	196,682,469,724	198,660,473,920
Loans, Cash Credits, Overdrafts, etc./Investments	7.1	193,628,775,784	196,184,433,097
Bills purchased and discounted	8	3,053,693,940	2,476,040,823
Fixed assets including premises, furniture and fixtures	9	8,869,167,010	9,020,772,046
Other assets	10	12,838,372,185	12,090,775,749
Non-banking assets	11	-	-
Total Assets		<u>292,363,998,911</u>	<u>295,337,226,676</u>
<u>LIABILITIES & CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	31,594,668,867	32,999,166,033
Deposits and other accounts	13	201,983,143,614	205,666,983,669
Current Accounts and other Accounts		27,903,546,580	26,588,039,572
Bills Payable		2,419,875,846	2,452,855,109
Savings Bank Deposits		25,814,302,733	25,402,215,927
Term Deposits		145,845,418,455	151,223,873,061
Non Convertible Subordinated Bond	14	6,800,000,000	6,800,000,000
Other liabilities	15	32,632,830,566	31,078,923,089
Total Liabilities		<u>273,010,643,047</u>	<u>276,545,072,791</u>
Capital/Shareholders' Equity			
Total Shareholders' Equity		19,353,355,864	18,792,153,885
Paid-up Capital	16.2	8,958,724,090	8,958,724,090
Statutory Reserve	17	8,449,404,881	8,263,438,249
Other Reserve	18	26,827,585	55,210,600
Surplus in Profit and Loss account	19	1,918,399,308	1,514,780,946
Total Liabilities and Shareholders' Equity		<u>292,363,998,911</u>	<u>295,337,226,676</u>

OFF-BALANCE SHEET ITEMS

Contingent liabilities

Acceptances & Endorsements
 Irrevocable Letters of Credit
 Letters of Guarantee
 Bills for Collection
 Other Contingent Liabilities

21

146,134,812,069
 45,769,195,618
 30,984,713,354
 43,744,998,789
 12,627,478,291
 13,008,426,018

130,877,238,636
 43,983,078,066
 24,124,738,481
 42,601,454,604
 11,734,534,422
 8,433,433,063

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

146,134,812,069

130,877,238,636

Chief Financial Officer (Acting)

Company Secretary

Managing Director & CEO

Director

Chairman

Dhaka Bank Limited
Profit & Loss Account
For the period ended 31 March 2021

	Notes	01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
Interest income/profit on investments	22	3,745,676,174	5,212,298,872
Interest paid/profit on deposits and borrowings, etc.	23	(2,774,823,963)	(3,922,682,891)
Net interest income		970,852,211	1,289,615,980
Investment income	24	958,877,182	815,384,339
Commission, exchange and brokerage	25	602,643,653	616,426,037
Other operating Income	26	53,417,872	48,206,215
		1,614,938,707	1,480,016,592
Total operating income (a)		2,585,790,918	2,769,632,572
Salary and allowances	27	573,290,389	596,893,062
Rent, taxes, insurance, electricity, etc.	28	81,280,286	119,237,070
Legal expenses	29	9,409,227	7,998,200
Postage, stamps, telecommunication, etc.	30	16,226,092	23,014,306
Stationery, Printing, Advertisement, etc.	31	54,989,516	42,148,397
Chief Executive's salary and fees	32	2,805,000	949,999
Directors' fees	33	809,600	800,800
Auditors' fees	34	-	-
Depreciation and repairs of bank's assets	35	218,524,575	186,333,840
Other expenses	36	170,561,078	195,331,613
Total operating expenses (b)		1,127,895,763	1,172,707,287
Profit before provision and taxes (c = (a-b))		1,457,895,155	1,596,925,286
Provision against loans and advances	37	433,060,663	655,721,810
Provision for diminution in value of investments	38	-	-
Other provisions	39	95,001,331	(27,049,791)
Total provision (d)		528,061,994	628,672,019
Total Profit before taxes (c-d)		929,833,160	968,253,266
Provision for Taxation		340,248,167	399,231,321
Current tax		355,875,303	391,923,710
Deferred tax		(15,627,136)	7,307,611
Net Profit after Taxation		589,584,994	569,021,945
Profit available for distribution			
Surplus in profit and loss account from previous year		1,514,780,946	974,389,056
Net profit for the period		589,584,994	569,021,945
		2,104,365,940	1,543,411,001
Appropriations			
Statutory Reserve		185,966,632	193,650,653
General Reserve		-	-
Dividends etc.		-	-
Surplus in profit and loss account		1,918,399,308	1,349,760,348
		2,104,365,940	1,543,411,001
Earning per share (EPS)	40	0.66	0.64



Chief Financial Officer (Acting)



Company Secretary



Managing Director & CEO



Director



Chairman

Dhaka Bank Limited
Cash Flow Statement
For the period ended 31 March 2021

	Notes	01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
Cash flow from operating activities			
Interest/Profit receipts in cash		4,263,004,141	6,043,312,960
Interest/Profit payments		(2,862,365,509)	(3,957,874,645)
Dividend receipts		8,975,342	17,049,167
Recovery of loans previously written off		6,322,495	6,160,309
Fee and commission receipts in cash		457,710,489	377,923,752
Cash payments to employees		(576,095,389)	(597,843,061)
Cash payments to suppliers		(80,624,835)	(73,160,903)
Income taxes paid		(407,724,791)	(331,022,489)
Receipts from other operating activities	41	94,804,306	51,237,076
Payments for other operating activities	42	(376,851,438)	(405,546,137)
(i) Operating profit before changes in operating assets & liabilities		527,154,811	1,130,236,027
Increase/Decrease in operating assets and liabilities:			
Purchase/Sale of trading securities		2,007,644,575	-
Loans and advances to customers		1,978,004,195	1,187,276,050
Other assets	43	(247,768,963)	670,640,057
Deposits from other banks		(3,255,464,617)	(8,628,714,347)
Deposits from customers		(428,375,437)	(1,448,172,832)
Other liabilities account of customers		(271,727,087)	(279,442,428)
Other liabilities	44	1,088,751,412	(428,814,684)
(ii) Cash flow from operating assets and liabilities		871,064,078	(8,927,228,183)
Net cash flows from/(used in) operating activities (a)= (i+ii)		1,398,218,889	(7,796,992,156)
Cash flow from investing activities			
Proceeds from sale of securities		378,719,494	159,748,750
Payment for Purchase of securities		419,311,987	8,347,355,654
Purchase of property, plant & equipment		(24,852,832)	(34,782,874)
Sale of property, plant & equipment		47,700	4,160,823
Proceeds from Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		773,226,348	8,476,482,353
Cash flow from financing activities			
Borrowing from other banks		(1,404,497,165)	(21,885,585)
Receipts from issuance of Non Convertible Subordinated Bond		-	-
Payments for redemption of Non Convertible Subordinated Bond		-	-
Dividends paid		-	-
Net cash flow from financing activities (c)		(1,404,497,165)	(21,885,585)
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		766,948,072	657,604,612
Effects of exchange rate changes on cash & cash equivalent		97,176,536	225,150,293
Opening cash & cash equivalent as at 1 January 2021		36,123,045,710	31,582,167,396
Closing Cash and cash equivalents at end of period*		36,987,170,318	32,464,922,300
*Closing cash & cash equivalents			
Cash in Hand		2,870,062,489	3,102,916,508
Balance with Bangladesh Bank and its agent bank(s)		18,505,547,639	16,283,258,800
Balance with other banks & Financial Institutions		15,108,592,990	13,063,743,392
Money at call on short notice		500,000,000	11,300,000
Prize Bond		2,967,200	3,703,600
Total		36,987,170,318	32,464,922,300
Net Operating Cash Flow per Share (NOCFPS)		1.56	(8.70)

Dhaka Bank Limited
Statement of Changes in Equity
For the period ended 31 March 2021

Particulars	(Amount in Taka)						
	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Equity
Balance as at 1 January 2021	8,958,724,090	8,263,438,249	6,560,631	-	48,649,969	1,514,780,946	18,792,153,885
Surplus/deficit on account of revaluation of investments	-	-	-	-	(28,383,015)	-	(28,383,015)
Net profit for the period	-	-	-	-	-	589,584,994	589,584,994
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-
Changes in reserve	-	185,966,632	-	-	-	(185,966,632)	-
Balance as at 31 March 2021	8,958,724,090	8,449,404,881	6,560,631	-	20,266,954	1,918,399,308	19,353,355,864

For the period ended 31 March 2020

Particulars	(Amount in Taka)						
	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2020	8,532,118,190	7,627,051,380	6,560,631	-	70,495,379	974,389,056	17,210,614,637
Surplus/deficit on account of revaluation of investments	-	-	-	-	(35,915,184)	-	(35,915,184)
Net profit for the year	-	-	-	-	-	569,021,945	569,021,945
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-
Changes in reserve	-	193,650,653	-	-	-	(193,650,653)	-
Balance as at 31 March 2020	8,532,118,190	7,820,702,033	6,560,631	-	34,580,195	1,349,760,348	17,743,721,397



Dhaka Bank Limited and its Subsidiaries

Summary of Notes to the Financial Statements as of and for the period ended on 31 March 2021

1. Reporting entity - The Bank and its activities

1.1 Legal Status and nature of the entity

Dhaka Bank Limited (the "Bank") was incorporated in Bangladesh as a Public Limited Company on 06 April 1995 under the Companies Act, 1994 and commenced commercial operation on 05 July 1995. The Bank went for public issue of shares on 25 November 1999 and its shares are listed with both the Stock Exchanges (Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd.) of Bangladesh. Currently, it has 105 branches all over Bangladesh which includes 66 urban and 39 rural branches, two offshore Banking units at DEPZ & CEPZ, Chattogram, 3 SME Service Centers and 14 sub branches. Out of the above, 2 branches of the Bank are run under Islamic Shariah, with a working method substantially different from conventional branches. The Bank has two subsidiary companies in the name of Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. The Bank has been holding 99.99% shares of Dhaka Bank Securities Limited (which has 6 branches in Dhaka, Chittagong and Sylhet) and Dhaka Bank Investment Limited. Moreover, the Bank has a dedicated philanthropic unit named Dhaka Bank Foundation, operating since 28 July 2004.

The registered office of the Bank is at Plot: CWS (C)-10, Bir Uttam A. K. Khandaker Road, Gulshan-1, Dhaka-1212, Bangladesh.

The consolidated financial statements of the Bank as at and for the period ended 31 March 2021 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

1.2 Principal activities of The Bank

The principal activities of the Bank are to provide wide array of financial products (loans and deposits) and services that includes all kinds of conventional and Islamic banking services to its customers. It offers corporate banking, retail banking, trade services, cash management, treasury, SME, retail, custodial and clearing services to its customers. These activities are conducted through its branches, SME service centres, sub branches, islamic windows and vibrant alternative delivery channels (ATM booths, internet banking) in Bangladesh. The Bank also provides off-shore banking services through its Off-Shore Banking Units (OBU) and islami banking services through its Islamic Bank branch.

2. Consolidated and separate financial statements

The separate financial statements of the Bank as at and for the period ended 31 March 2021 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial period. A summary of accounting principles and policies which have been applied consistently (unless otherwise stated), are set out below and in the notes of respective areas:

2.1 Basis of preparation of financial statements and statement of compliance

The separate financial statements of the Bank as at and for the period ended 31 March 2021 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial period.

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) was formed in 2017 and has since then adopted International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) as the applicable Financial Reporting Standards for public interest entities such as banks with effect from 2 November 2020.

Accordingly, the financial statements of the Bank are prepared in accordance with IFRSs (including IASs) and the requirements of the Bank Company (amendment) Act, 2013, the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994, The Securities and Exchange Ordinance 1969, Bangladesh Securities and Exchange Commission Act 1993, Bangladesh Securities and Exchange Commission (Public Issues) Rules 2015, Income Tax Ordinance and Rules 1984, Value Added Tax and Supplementary Duty Act 2012, The Value Added Tax and Supplementary Duty Rules 2016, Dhaka Stock Exchange Ltd. (DSE), Chittagong Stock Exchange Ltd. (CSE) and Central Depository Bangladesh Ltd. (CDBL) and Financial Reporting Act 2015. In case any requirement of the Bank Company (amendment) Act, 2013, and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs (including IASs), the requirements of the Bank Company (amendment) Act, 2013, and provisions and circulars issued by Bangladesh Bank shall prevail.

In addition to foregoing directives and standards, the operation of Islamic Banking branches are accounted for in accordance with Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions, Bahrain, and BRPD circular no. 15, dated 09 November 2009.

2.2 Basis of measurement

The financial statements of the Group have been prepared on historical cost basis except for the following:

- Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' are present at value using mark to market concept with gain crediting to revaluation reserve;
- Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' are carried at amortised cost.

2.3 Going concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the bank continued to demonstrate a healthy trend for a couple of years. The Bank have been awarded AA in long term and ST-2 in short term by Emerging Credit Rating Limited. The management does not see any issue with respect to going concern due to recent pandemic COVID-19. Besides, the management is not aware of any other material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern.

2.4 Functional and presentation currency

These financial statements are presented in Bangladesh Taka (Taka/Tk) which is the Bank's functional currency. Except as otherwise indicated, financial information presented in Taka has been rounded to the nearest integer.

2.5 Use of judgments and estimates

In preparing these consolidated financial statements in conformity with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) management has required to make judgments, estimates and assumptions that affect the application of bank's accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

2.6 Reporting period

These financial statements cover from 1 January 2021 to 31 March 2021.

2.7 Date of authorization

The Board of Directors has authorised this financial statements for public issue on 6 May 2021.

2.8 Significant accounting policies

The accounting policies have been applied consistently to all periods presented in these consolidated financial statements of the group and those of the Bank have been applied consistently except otherwise instructed by Bangladesh Bank as the prime regulator. Certain comparative amounts in the financial statements have been reclassified and rearranged to conform to the current year's presentation.

Accounting policies of subsidiaries

The financial statements of subsidiaries (Dhaka Bank Securities Limited and Dhaka Bank Investment Limited) which are included in the Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances. All subsidiaries of the Bank have been incorporated in Bangladesh.

		31.03.2021	31.12.2020
		Taka	Taka
3. Cash			
Cash in hand	(Note: 3.1)	2,870,062,489	2,872,208,228
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	18,505,547,639	14,531,122,693
		<u>21,375,610,128</u>	<u>17,403,330,921</u>
3(a) Consolidated Cash			
Dhaka Bank Limited	(Note: 3)	21,375,610,128	17,403,330,921
Dhaka Bank Securities Limited		105,000	105,000
Dhaka Bank Investment Limited		-	-
		<u>21,375,715,128</u>	<u>17,403,435,921</u>
3.1 Cash in hand			
In local currency		2,745,093,376	2,748,390,355
In foreign currencies		124,969,112	123,817,873
		<u>2,870,062,489</u>	<u>2,872,208,228</u>
Cash in hand (local currency) includes balance of cash held at Automated Teller Machine (ATM)			
3.1(a) Consolidated Cash in hand			
Dhaka Bank Limited	(Note: 3.1)	2,870,062,489	2,872,208,228
Dhaka Bank Securities Limited		105,000	105,000
Dhaka Bank Investment Limited		-	-
		<u>2,870,167,489</u>	<u>2,872,313,228</u>
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency		14,477,743,668	9,564,386,285
Conventional		14,055,560,118	9,162,202,735
Al-Wadiah current account		422,183,550	402,183,550
In foreign currencies		3,970,322,264	4,728,202,077
		18,448,065,932	14,292,588,362
Balance with Sonali Bank as agent of Bangladesh Bank		57,481,707	238,534,331
		<u>18,505,547,639</u>	<u>14,531,122,693</u>
As per Bangladesh Bank circulars/guidelines, balance with Bangladesh Bank is a part of cash and cash equivalent regardless of any restriction. However, to meet up the foreign currency liabilities of the bank, the cover fund against the liabilities has been kept and booked in Bangladesh Bank FC Clearing account as well as Nostro Bank Accounts.			
3.2(a) Consolidated Balance with Bangladesh Bank and its agent bank(s)			
Dhaka Bank Limited	(Note: 3.2)	18,505,547,639	14,531,122,693
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<u>18,505,547,639</u>	<u>14,531,122,693</u>
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	11,478,248,563	15,019,122,898
Outside Bangladesh	(Note: 4.2)	3,630,344,427	2,997,995,091
		<u>15,108,592,990</u>	<u>18,017,117,989</u>
4(a) Consolidated Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1(a))	11,704,441,283	15,150,200,466
Outside Bangladesh	(Note: 4.2(a))	3,630,344,427	2,997,995,091
		<u>15,334,785,711</u>	<u>18,148,195,557</u>
4.1 In Bangladesh			
Current Deposits		172,109,621	177,162,090
		<u>172,109,621</u>	<u>177,162,090</u>
Special Notice Deposits (SND)		21,338,942	23,560,808
		<u>21,338,942</u>	<u>23,560,808</u>
Fixed Deposits			
Commercial Banks		16,652,274,680	13,282,352,300
		<u>16,652,274,680</u>	<u>13,282,352,300</u>
Less : Inter Unit (OBU)		8,767,474,680	7,363,952,300
		<u>7,884,800,000</u>	<u>5,918,400,000</u>
Financial Institutions		3,400,000,000	8,900,000,000
		<u>3,400,000,000</u>	<u>8,900,000,000</u>
		<u>11,478,248,563</u>	<u>15,019,122,898</u>

		31.03.2021 Taka	31.12.2020 Taka
4.1(a) Consolidated In Bangladesh			
Dhaka Bank Limited	(Note: 4.1)	11,478,248,563	15,019,122,898
Dhaka Bank Securities Limited		348,562,985	291,705,962
Dhaka Bank Investment Limited		333,392,700	328,002,182
		12,160,204,247	15,638,831,042
Less: Intercompany transaction		455,762,964	488,630,576
		11,704,441,283	15,150,200,466
4.2 Outside Bangladesh (Nostro Accounts)			
Current Deposits		3,630,344,427	2,997,995,091
		3,630,344,427	2,997,995,091
In order to meet up the foreign currency liabilities of the Bank, the cover fund against the liabilities has been kept and booked in Nostro Bank Accounts as well as Bangladesh Bank Foreign Currency Clearing account. All balances of Nostro Accounts have been reconciled.			
4.2(a) Consolidated Outside Bangladesh (Nostro Accounts)			
Dhaka Bank Limited	(Note: 4.2)	3,630,344,427	2,997,995,091
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		3,630,344,427	2,997,995,091
5. Money at call on short notice			
With banking companies	(Note: 5.1)	500,000,000	-
With non-banking financial institutions	(Note: 5.2)	-	700,000,000
		500,000,000	700,000,000
5(a) Consolidated Money at call on short notice			
Dhaka Bank Limited	(Note: 5)	500,000,000	700,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		500,000,000	700,000,000
5.1 With banking companies			
The City Bank Limited		500,000,000	-
		500,000,000	-
ICB Islamic Bank Limited has been repaying their liabilities phase by phase under "The Oriental Bank Limited (Reconstruction) Scheme, 2007 as per Bangladesh Bank instructions vide Ref : BRPD(R-1)651/9(10)2007-446 dated 02.08.2007. The outstanding amount of Tk.1.13 Crore now presented under the head "Balance with other banks and financial institutions".			
5.2 With non-banking financial institutions			
Industrial Development Leasing Co. of Bangladesh		-	700,000,000
		-	700,000,000
6. Investments			
Government securities	(Note: 6.1)	30,706,003,226	32,980,972,403
Other investments	(Note: 6.2)	6,283,783,648	6,463,783,648
		36,989,786,874	39,444,756,051
6(a) Consolidated Investments			
Dhaka Bank Limited	(Note: 6)	36,989,786,874	39,444,756,051
Dhaka Bank Securities Limited		3,117,425,045	2,916,094,630
Dhaka Bank Investment Limited		-	-
		40,107,211,919	42,360,850,681
6.1 Government securities			
Treasury bills		981,798,000	2,999,741,000
Treasury bonds		29,167,268,026	29,204,664,603
Government Islamic Bond		553,970,000	773,970,000
Prizebond		2,967,200	2,596,800
		30,706,003,226	32,980,972,403
6.1(a) Consolidated Government securities			
Dhaka Bank Limited	(Note: 6.1)	30,706,003,226	32,980,972,403
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		30,706,003,226	32,980,972,403
6.2 Other investments			
Investment in shares	(Note: 6.2.1)	903,783,648	903,783,648
Investment in subordinated bonds	(Note: 6.2.2)	5,380,000,000	5,560,000,000
		6,283,783,648	6,463,783,648

		31.03.2021 Taka	31.12.2020 Taka
6.2(a) Consolidated Other investments			
Dhaka Bank Limited	(Note: 6.2)	6,283,783,648	6,463,783,648
Dhaka Bank Securities Limited		3,117,425,045	2,916,094,630
Dhaka Bank Investment Limited		-	-
		9,401,208,693	9,379,878,278
6.2.1 Shares			
Quoted (Publicly Traded)		383,783,648	383,783,648
Unquoted		520,000,000	520,000,000
		903,783,648	903,783,648
6.2.2 Investment in subordinated bonds		5,380,000,000	5,560,000,000
7. Loans, advances and lease/investments including Bills purchased and discounted			
Loans, Cash Credits, Overdrafts, etc./Investments	(Note: 7.1)	193,628,775,784	196,184,433,097
Bills purchased and discounted	(Note: 8)	3,053,693,940	2,476,040,823
		196,682,469,724	198,660,473,920
7(a) Consolidated Loans, advances and lease/investments including Bills purchased and discounted			
Dhaka Bank Limited	(Note: 7)	196,682,469,724	198,660,473,920
Dhaka Bank Securities Limited		1,683,162,705	1,675,516,118
Dhaka Bank Investment Limited		-	-
		198,365,632,430	200,335,990,038
Less: Intercompany transaction		1,877,982,450	1,694,162,672
		196,487,649,979	198,641,827,366
7.1 Loans, Cash Credits, Overdrafts, etc./Investments Broad category-wise breakup			
In Bangladesh			
Secured Overdraft/Quard		44,274,672,323	45,752,452,894
Cash Credit/Murabaha		7,816,197,798	4,747,225,883
House Building Loan		2,406,364,551	2,463,978,311
Transport Loan		2,260,136,813	2,682,665,695
Term Loan		98,107,745,058	74,165,342,679
Loan Against Trust Receipt		5,964,278,310	7,100,952,948
Payment Against Documents		32,805,843	47,375,574
Loan Against Accepted Bills		3,818,430,083	3,710,400,391
Packing Credit		543,292,763	491,971,931
Lease Finance / Izara		5,459,623,114	5,608,293,536
Credit Card		636,684,367	589,253,554
Retail Loan		1,403,528,033	1,067,291,206
Other Loans		20,905,016,730	47,757,228,495
		193,628,775,784	196,184,433,097
Outside Bangladesh		-	-
		193,628,775,784	196,184,433,097
7.1(a) Consolidated Loans, Cash Credits, Overdrafts, etc./Investments			
Dhaka Bank Limited	(Note: 7.1)	193,628,775,784	196,184,433,097
Dhaka Bank Securities Limited		1,683,162,705	1,675,516,118
Dhaka Bank Investment Limited		-	-
		195,311,938,489	197,859,949,215
Less: Intercompany transaction		1,877,982,450	1,694,162,672
		193,433,956,039	196,165,786,543
8. Bills purchased and discounted			
In Bangladesh		2,795,629,258	2,247,689,518
Outside Bangladesh		258,064,683	228,351,305
		3,053,693,940	2,476,040,823
8(a) Consolidated Bills purchased and discounted			
Dhaka Bank Limited	(Note: 8)	3,053,693,940	2,476,040,823
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		3,053,693,940	2,476,040,823

		31.03.2021 Taka	31.12.2020 Taka
9. Fixed assets including premises, furniture and fixtures			
Cost/ Revaluation			
Land		2,301,877,536	2,301,877,536
Building		680,910,718	680,910,718
Furniture and fixture including office decoration		556,616,016	554,129,270
Office appliances and equipment		1,534,333,437	1,518,486,419
Computer		256,396,387	254,582,899
Software		781,907,926	777,122,587
Bank's vehicle		319,630,096	319,630,165
Right of use assets (ROU) as per IFRS 16		1,909,135,234	1,909,135,234
Work-in-progress - land & building*		3,756,753,084	3,756,753,084
		12,097,560,434	12,072,627,912
Less: Accumulated depreciation		3,228,393,424	3,051,855,866
		8,869,167,010	9,020,772,046
9(a) Consolidated Fixed assets including premises, furniture and fixtures			
Dhaka Bank Limited	(Note: 9)	8,869,167,010	9,020,772,046
Dhaka Bank Securities Limited		11,829,760	12,265,218
Dhaka Bank Investment Limited		-	-
		8,880,996,770	9,033,037,264
10. Other Assets			
Investment in shares of subsidiary companies	(Note: 10.1)	1,749,999,880	1,749,999,880
Stationery, stamps, printing materials etc.		41,933,501	21,659,096
Advance rent	(Note: 10.1.a)	63,609,611	55,891,646
Prepaid expenses against advertisement		29,017,100	29,494,752
Interest/Profit accrued and other receivable	(Note: 10.2)	733,531,943	679,677,565
Security deposit		22,767,219	22,596,991
Preliminary, formation, Work-in-progress, renovation expenses and prepaid expenses	(Note: 10.3)	377,613,197	182,527,344
Branch adjustments	(Note: 10.4)	(50,621,315)	(84,217,768)
Suspense account	(Note: 10.5)	181,118,547	204,318,674
Others	(Note: 10.6)	9,689,402,502	9,228,827,569
		12,838,372,185	12,090,775,749
10(a) Consolidated Other assets			
Dhaka Bank Limited	(Note: 10)	12,838,372,185	12,090,775,749
Dhaka Bank Securities Limited		255,963,971	271,187,749
Dhaka Bank Investment Limited		11,409,451	13,335,645
		13,105,745,607	12,375,299,143
Less: Inter-company transactions			
Investment in Dhaka Bank Securities Limited		1,499,999,940	1,499,999,940
Investment in Dhaka Bank Investment Limited		249,999,940	249,999,940
Stock dividend from Dhaka Bank Securities Limited		-	-
Receivable from Dhaka Bank Investment Limited		1,173,725	1,173,725
Receivable from Dhaka Bank Securities Limited		55,787,264	55,787,264
		1,806,960,869	1,806,960,869
		11,298,784,738	10,568,338,274
10.1 Investment in shares of subsidiary companies			
Dhaka Bank Securities Limited (99.99% owned subsidiary company of DBL)		1,499,999,940	1,499,999,940
Dhaka Bank Investment Limited (99.99% owned subsidiary company of DBL)		249,999,940	249,999,940
		1,749,999,880	1,749,999,880

Shareholding in Dhaka Bank Securities Limited as at 31 March 2021 was 208,700,056 shares after considering the stock dividend issued from 2011 to 2019.

10.1.a Advance rent up to 31 March 2021 Tk. 190,084,426 has been considered with right of use assets (ROU) as per IFRS 16.

10.2 Interest accrued and other receivable

Amount represents interest/profit accrued on loans/investment but not collected, commission & brokerage receivable on shares and debenture and other income receivable etc.

10.3 The amount represents payment in advance against opening of new branches, various types of insurance premiums, legal expenses, software maintenance etc. The advance for work-in-progress of Head Office Building at Gulshan now presented as "work-in-progress land & building" under the head Fixed assets including premises, furniture and fixtures.

10.4 Branch adjustment

Branch adjustment account represents outstanding amount of Inter-Branch and Head Office transactions at the Balance Sheet date.

10.5 Suspense account

Suspense Account represents advance paid against renovation of different branches which is Capital Expenditure and will be adjusted after receiving the final bills.

		31.03.2021	31.12.2020
		Taka	Taka
10.6 Others			
Advance Tax	(Note: 10.6.1)	8,691,925,097	8,284,200,306
Deferred Tax Assets	(Note: 15.1)	511,998,932	496,371,796
Account receivable others	(Note: 10.6.2)	485,478,473	448,255,467
		9,689,402,502	9,228,827,569
10.6.1 Advance Tax			
Opening Balance		8,284,200,306	6,414,335,515
Add: Paid during the year		407,724,791	1,869,864,792
		8,691,925,097	8,284,200,306
Less: Adjustment during the year		-	-
		8,691,925,097	8,284,200,306
10.6.2 Account receivable others			
Receivable against Bangladesh / Paribar Sanchaya Patra		277,461,944	255,356,419
Fees receivable		115,780,657	61,632,925
Dividend receivable		12,614,639	3,639,296
Finance to AD branches for Local Documentary Bill Purchased	(Note: 10.6.2.a)	29	29
Finance to AD branches for Import Bill Discounting	(Note: 10.6.2.b)	(1)	(1)
Protestation account		3,012,677	3,012,677
ATM settlement account		(40,495,991)	(38,453,022)
Receivable from exchange houses		919,738	1,669,271
Excise duty receivable		59,223,792	104,436,884
Receivable from Dhaka Bank Investment Limited		1,173,725	1,173,725
Receivable from Dhaka Bank Securities Limited		55,787,264	55,787,264
		485,478,473	448,255,467
10.6.2.a	In accordance with the FE Circular No.03 dated 04 February 2013 of Bangladesh Bank, the amount represents bills discounted to facilitate the exporters of the country.		
10.6.2.b	In accordance with the BRPD Circular No.28 dated 05 September 2010 of Bangladesh Bank, Dhaka Bank Limited's Off-shore Banking Unit (OBU) has been financing the importers who import at usance basis through Bank's Authorised Dealer (AD) branches.		
11. Non-banking assets			
Land and Building		-	-
11(a) Consolidated Non-banking assets			
Dhaka Bank Limited	(Note: 11)	-	-
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		-	-
12. Borrowings from other banks, financial institutions and agents			
In Bangladesh	(Note: 12.1)	21,907,610,757	23,640,778,197
Outside Bangladesh		9,687,058,110	9,358,387,836
		31,594,668,867	32,999,166,033
12.1 In Bangladesh			
Call Borrowing		4,800,000,000	7,390,000,000
		4,800,000,000	7,390,000,000
Term Borrowing		8,767,474,680	7,533,552,300
		8,767,474,680	7,533,552,300
Less : Inter Unit (OBU)		8,767,474,680	7,363,952,300
		4,800,000,000	7,559,600,000
Bangladesh Bank refinance			
Small and Medium Enterprise		471,645,500	324,025,517
Syndication		2,235,802,343	2,358,187,247
Export Development Fund		11,088,347,844	10,002,880,135
FSSP Fund		113,713,302	111,857,419
Stimulus Fund		3,198,101,768	3,284,227,879
		17,107,610,757	16,081,178,197
Total		21,907,610,757	23,640,778,197
12(a) Consolidated Borrowings from other banks, financial institutions and agents			
Dhaka Bank Limited	(Note: 12)	31,594,668,867	32,999,166,033
Dhaka Bank Securities Limited		1,928,340,968	1,752,626,722
Dhaka Bank Investment Limited		-	-
		33,523,009,836	34,751,792,755
Less: Inter company transaction		1,877,982,450	1,694,162,672
		31,645,027,385	33,057,630,083

		31.03.2021 Taka	31.12.2020 Taka
13. Deposits and other accounts			
Current Accounts and other Accounts	(Note: 13.1)	27,903,546,580	26,588,039,572
Bills Payable	(Note: 13.2)	2,419,875,846	2,452,855,109
Savings Bank Deposits	(Note: 13.3)	25,814,302,733	25,402,215,927
Term Deposits	(Note: 13.4)	145,845,418,455	151,223,873,061
		<u>201,983,143,615</u>	<u>205,666,983,669</u>
Non-interest bearing accounts			
13.1 Current Accounts and other Accounts			
Current account		16,434,776,533	15,158,599,682
Foreign currency deposits		296,836,087	464,311,813
Margin under Letter of Credit		2,142,689,992	2,138,549,727
Margin under Letter of Guarantee		1,701,307,913	1,566,903,446
Deposits awaiting disposal		7,592,394	6,601,660
Sundry deposit	(Note: 13.1.1)	7,320,343,661	7,253,073,244
		<u>27,903,546,580</u>	<u>26,588,039,572</u>
13.1.1 Sundry deposit			
F.C held against Back to Back L/C		6,443,646,299	6,620,973,053
Sundry creditors		809,075,146	564,251,815
Unclaimed deposits		53,629,571	53,690,367
Security deposits		13,992,645	14,158,009
		<u>7,320,343,661</u>	<u>7,253,073,244</u>
13.2 Bills Payable			
Pay order		2,120,722,183	2,219,084,331
Demand draft		299,153,662	233,770,778
		<u>2,419,875,846</u>	<u>2,452,855,109</u>
Total Non-interest bearing accounts		<u>30,323,422,426</u>	<u>29,040,894,681</u>
Interest bearing Account			
13.3 Savings Bank Deposits			
Savings account		24,877,030,751	24,437,603,929
Mudaraba savings accounts		937,271,982	964,611,998
		<u>25,814,302,733</u>	<u>25,402,215,927</u>
13.4 Term Deposits			
Special Notice Deposits		25,227,226,684	20,373,540,965
Fixed Deposits		89,639,404,123	99,188,405,050
Deposit Pension Scheme		30,741,785,613	31,425,298,763
Gift Cheque		35,889,998	35,464,836
Non Resident Foreign Currency Deposit (NFCD)		201,112,038	201,163,447
		<u>145,845,418,455</u>	<u>151,223,873,061</u>
13.4 (a) Consolidated Term deposits			
Dhaka Bank Limited		145,845,418,455	151,223,873,061
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		145,845,418,455	151,223,873,061
Less: Inter company transaction		455,762,964	488,630,576
		<u>145,389,655,492</u>	<u>150,735,242,485</u>
Total Interest bearing Account		<u>171,659,721,189</u>	<u>176,626,088,988</u>
Total Deposits and other accounts		<u>201,983,143,615</u>	<u>205,666,983,669</u>
13 (a) Consolidated Deposits and other accounts			
Dhaka Bank Limited	(Note: 13)	201,983,143,615	205,666,983,669
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<u>201,983,143,615</u>	<u>205,666,983,669</u>
Less: Inter company transaction		455,762,964	488,630,576
		<u>201,527,380,651</u>	<u>205,178,353,093</u>
14. Non Convertible Subordinated Bond		<u>6,800,000,000</u>	<u>6,800,000,000</u>

	31.03.2021 Taka	31.12.2020 Taka
15. Other Liabilities		
Accrued Interest	228,680,223	316,221,769
Provision on loans and advances	13,375,237,180	13,015,300,276
Provision for Good Borrower	30,163,697	30,163,697
Provision for Off Balance Sheet Exposure	1,176,157,651	1,107,092,712
Interest Suspense Account	2,838,896,137	2,694,392,204
Provision against expenses	593,593,491	378,556,098
Provision for decrease in value of investments	-	0
Provision for Other Assets	13,544,445	13,544,445
Fund for Dhaka Bank Foundation	32,140,751	32,140,751
Provision for current tax	9,238,046,157	8,882,170,853
Deferred tax liability	-	-
Tax deducted at source & payable	276,906,211	314,671,934
Excise Duty Payable	14,230,055	248,191,419
Other Account Payable	4,815,234,568	4,046,476,931
(Note: 15.2)	32,632,830,566	31,078,923,089

15(a) Consolidated Other liabilities		
Dhaka Bank Limited	32,632,830,566	31,078,923,089
Dhaka Bank Securities Limited	1,394,513,641	1,326,969,749
Dhaka Bank Investment Limited	36,470,829	35,160,926
	34,063,815,035	32,441,053,765
Less: Inter-company transactions		
Dhaka Bank Securities Limited	55,787,264	55,787,264
Dhaka Bank Investment Limited	1,173,725	1,173,725
	56,960,989	56,960,989
	34,006,854,047	32,384,092,776

15.1 Deferred tax liabilities/(Asset)

31 March 2021	Carrying amount	Tax base	(Taxable)/ deductible temporary difference
Fixed Asset excluding land	1,697,196,321	2,015,538,086	(318,341,765)
Deductible temporary difference :		-	
Provision against classified loan (BL)	(958,498,825)		(958,498,825)
Right of use of assets	923,255,643		923,255,643
Lease obligation	(1,011,745,539)		(1,011,745,539)
			(1,365,330,486)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			(511,998,932)

31 December 2020	Carrying amount	Tax base	(Taxable)/ deductible temporary difference
Fixed Asset excluding land	1,762,421,569	2,065,544,399	(303,122,830)
Deductible temporary difference :		-	
Provision against classified loan (BL)	(936,291,417)		(936,291,417)
Right of use of assets	987,014,264		987,014,264
Lease obligation	(1,071,258,139)		(1,071,258,139)
			(1,323,658,123)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			(496,371,796)

	31.03.2021 Taka	31.12.2020 Taka
Deferred tax expense/ (Income)		
Closing Deferred tax (Asset)/Liability	(511,998,932)	(496,371,796)
Opening Deferred tax (Asset)/Liability	(496,371,796)	(68,291,675)
	(15,627,136)	(428,080,121)

Deferred tax is provided using the balance sheet method for timing difference arising between the tax base of assets and liabilities and their carrying values for reporting purposes as per International Accounting Standard (IAS) 12 and BRPD circular no. 11 dated 12 December 2011.

15.1(a) Consolidated Deferred tax expense/ (Income)		
Dhaka Bank Limited	(15,627,136)	(428,080,121)
Dhaka Bank Securities Limited	(195,324)	(914,104)
Dhaka Bank Investment Limited	-	-
	(15,822,460)	(428,994,226)

	31.03.2021 Taka	31.12.2020 Taka
15.2 Other Account Payable		
3 month and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	44,986,044	22,461,037
Application, Processing, Membership & Utilisation Fee	19,853,422	9,238,099
Adjusting Account Credit	1,077,367,970	281,645,895
Export Proceeds Suspense	1,149,165,885	1,350,040,208
Finance from Bill Discounting OBU	594,383,704	598,077,481
Compensation Income of Islamic Banking operations	66,693,556	101,920,001
ATM settlement account	80,794,949	(3,310,545)
Import Payment Suspense	744,307,108	615,146,617
Lease liabilities as per IFRS 16	1,011,745,539	1,071,258,139
Provision for Start-up Fund	25,936,392	-
(Note: 39)	4,815,234,568	4,046,476,931

16 Share capital

16.1 Authorised Capital

1,000,000,000 ordinary shares of Tk.10 each

10,000,000,000 **10,000,000,000**

The Bank increased its authorized capital from Tk 6,000 million to Tk 10,000 million by passing a special resolution in the Bank's 4th Extra Ordinary General Meeting (EGM) held on 04 July 2010.

16.2 Issued, Subscribed and Paid-up Capital

853,211,819 ordinary shares (2019:853,211,819 ordinary shares of Tk. 10.00 each) of Tk.10.00 each

8,958,724,090 8,532,118,190

42,660,590 ordinary shares of Tk.10.00 each*

- 426,605,900
8,958,724,090 **8,958,724,090**

*The Bank increased its paid up capital by issuance of 5% Bonus shares i.e. 42,660,590 ordinary shares of Tk. 10.00 each on 27 August 2020.

The denomination of the face value of share was fixed at Tk. 10.00 per share instead of Tk. 100.00 per share by passing a special resolution in the 4th EGM of the Bank held on July 04, 2010.

16.3 Initial Public Offer (IPO)

Out of the total issued, subscribed and paid up capital of the bank 1,320,000 Ordinary shares of Tk.100 each amounting to Tk.132,000,000 was raised through public offering of shares held in 24 February 2000.

16.4 Right Issue

The Bank has increased its paid up capital twice by issuance of 2R:5 and 1R:2 right share at par on 15 April 2003 and 30 November 2005 respectively.

16.5 History of Paid-up Capital

Year	Declaration	No. of share	Value in Capital	Cumulative
1995	Opening Capital	1,000,000	100,000,000	100,000,000
1996	10% Stock Dividend	100,000	10,000,000	110,000,000
1997	20% Stock Dividend	220,000	22,000,000	132,000,000
1998	9% Stock, 10% Cash Dividend & IPO	118,800	11,880,000	275,880,000
1999	25% Cash	-	-	275,880,000
2000	25% Cash & 10% Stock Dividend	275,880	27,588,000	303,468,000
2001	25% Cash & 25% Stock Dividend	758,670	75,867,000	379,335,000
2002	20% Cash & (15,17,340 nos. right shares)	1,517,340	151,734,000	531,069,000
2003	15% Cash & 25% stock Dividend	1,327,672	132,767,200	663,836,200
2004	35% Stock & 1R:2	5,642,608	564,260,800	1,228,097,000
2005	5% Stock Dividend	614,048	61,404,800	1,289,501,900
2006	10% Cash & 20% Stock Dividend	2,579,003	257,900,300	1,547,402,300
2007	25% Stock Dividend	3,868,505	386,850,500	1,934,252,875
2008	15% Cash & 10% Stock Dividend	1,934,252	193,425,200	2,127,678,200
2009	25% Stock Dividend	5,319,195	531,919,500	2,659,597,800
2010	35% Stock Dividend	9,308,592	93,085,920	3,590,457,030
2011	5% Cash & 30% Stock Dividend	107,713,710	1,077,137,100	4,667,594,130
2012	16% Stock Dividend	74,681,506	746,815,060	5,414,409,190
2013	17% Cash & 5% stock Dividend	27,072,045	270,720,450	5,685,129,640
2014	14% Cash & 10% Stock Dividend	56,851,296	568,512,960	6,253,642,600
2015	6% Cash & 10% Stock Dividend	62,536,426	627,900,686	6,879,006,860
2016	10% Cash & 5% Stock Dividend	34,395,033	722,295,720	7,222,957,200
2017	12.5% Stock Dividend	90,286,965	812,582,685	8,125,826,850
2018	5% Cash & 5% Stock Dividend	40,629,134	853,211,819	8,552,432,750
2019	5% Cash & 5% Stock Dividend	42,660,590	895,872,409	8,958,724,090

	31.03.2021 Taka	31.12.2020 Taka
16.9 Capital to Risk Weighted Assets Ratio (CRAR) - as per BASEL III		
<u>Tier - I Capital (going - concern capital)</u>		
Common Equity Tier 1 Capital (CET 1)		
Paid up Capital	8,958,724,090	8,958,724,090
Statutory Reserve	8,449,404,881	8,263,438,249
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	1,918,399,308	1,514,780,946
	19,333,088,910	18,743,503,916
Less : Regulatory Adjustment		
Deferred Tax Assets (DTA)	511,998,932	496,371,796
Book value of Goodwill and value of all other Intangible Assets	520,111,382	534,506,775
(Written down value of Software which is treated as Intangible Assets)	18,300,978,595	17,712,625,345
Additional Tier 1 Capital (AT 1)	-	-
Total Tier - I Capital	18,300,978,595	17,712,625,345
<u>Tier - II Capital (gone concern capital)</u>		
General Provision	6,887,397,455	6,628,969,081
Non-convertible Subordinated Bond	4,828,540,639	4,674,795,524
	11,715,938,094	11,303,764,604
Less : Regulatory Adjustment		
Total Tier - II Capital	11,715,938,094	11,303,764,604
A. Total Eligible Capital	30,016,916,689	29,016,389,949
B. Risk Weighted Assets		
Credit Risk		
Balance sheet business	153,157,881,134	149,846,797,831
Off- Balance sheet business	32,865,517,420	31,205,773,016
	186,023,398,554	181,052,570,848
Market Risk	2,711,514,937	2,695,900,024
Operational Risk	16,088,997,723	16,088,997,723
Total Risk-weighted Assets	204,823,911,214	199,837,468,594
C. Required Capital on Risk Weighted Assets	25,602,988,902	24,979,683,574
D. Capital Surplus / (Shortfall) [A-C]	4,413,927,787	4,036,706,375
Total Capital Ratio (%)*	14.65%	14.52%

Capital Requirement	31.03.2021		2020	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier - I Capital (going concern capital)	8.50%	8.93%	8.50%	8.86%
Tier - II Capital (gone concern capital)	4.00%	5.72%	4.00%	5.66%
Total	12.50%	14.65%	12.50%	14.52%

* CRAR has been calculated as per the return submitted to Bangladesh Bank.

16.9.1 As per Risk Based Capital Adequacy Guideline for Banks under BASEL - III, 2014, the Tier 2 Capital under heading "General Provision" was limited to the actual amount of General Provision or 1.25% of Credit Risk Weighted Assets, which is lower. In subsequent BRPD Circular Letter No. 05 dated May 31, 2016, full amount of General Provision is allowed to be treated as part of Tier-II Capital.

16.9.2 As per the risk based capital adequacy guidelines in line with Basel-III issued in December 2014 by Bangladesh Bank, the amount of subordinated debt in the regulatory capital will have to be reduced (amortized) in the last 05 (five) years of the bond's life by 20% from the amount of the instrument. Dhaka Bank Limited 2nd Subordinated Bond amounting Tk. 3,000,000,000 was issued on May, 2016 which is treated as Supplementary Capital (Tier- II). The tenure of the bond is 7 years. Hence, the reduction of the bond amount from regulatory capital has started from May 2019. Also DBL 3rd Subordinated Bond amounting Tk. 5,000,000,000 was issued on August, 2018 which is treated as Supplementary Capital (Tier- II). The tenure of the bond is 7 years. Hence, the reduction of the bond amount from regulatory capital will be started from August 2021.

Capital to Risk weighted Assets Ratio (CRAR) has been calculated as per risk based capital adequacy guidelines in line with BASEL-III issued in December 2014, DOS Circular No. 02 dated 04 April 2015 & BRPD Circular No. 05 dated 31 May 2016 on reporting CRAR & leverage ratio by Bangladesh Bank.

	31.03.2021 Taka	31.12.2020 Taka
16.9(a) Consolidated Capital to Risk Weighted Assets Ratio (CRAR) - as per BASEL III		
Tier - I Capital (going - concern capital)		
Common Equity Tier 1 Capital (CET 1)		
Paid up Capital	8,958,724,090	8,958,724,090
Minority Interest	64,318	63,411
Statutory Reserve	8,449,404,881	8,263,438,249
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	2,520,261,287	2,108,972,761
	19,935,015,207	19,337,759,142
Less : Regulatory Adjustment		
Book value of Goodwill and value of all other Intangible Assets	520,111,382	534,506,775
(**Written down value of Software which is treated as Intangible Assets)		
Deferred Tax Assets (DTA)	595,074,458	496,371,796
	18,819,829,367	18,306,880,571
Additional Tier 1 Capital (AT 1)	-	-
Total Tier - I Capital	18,819,829,367	18,306,880,571
Tier - II Capital (gone concern capital)		
General Provision	6,887,397,455	6,628,969,081
Non-convertible Subordinated Bond	5,178,341,134	5,086,818,746
	12,065,738,589	11,715,787,827
Less : Regulatory Adjustment		
	-	-
Total Tier - II Capital	12,065,738,589	11,715,787,827
A. Total Eligible Capital	30,885,567,956	30,022,668,398
B. Risk Weighted Assets		
Credit Risk		
Balance sheet business	154,773,920,016	151,857,847,515
Off- Balance sheet business	32,865,517,420	31,205,773,016
	187,639,437,436	183,063,620,532
Market Risk	5,744,414,343	5,549,974,232
Operational Risk	16,453,151,997	16,453,151,997
Total Risk-weighted Assets	209,837,003,776	205,066,746,760
C. Required Capital on Risk Weighted Assets	26,229,625,472	25,633,343,345
D. Capital Surplus / (Shortfall) [A-C]	4,655,942,484	4,389,325,053
Total Capital Ratio (%)*	14.72%	14.64%

Capital Requirement	31.03.2021		2020	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier - I Capital (going concern capital)	8.50%	8.97%	8.50%	8.93%
Tier - II Capital (gone concern capital)	4.00%	5.75%	4.00%	5.71%
Total	12.50%	14.72%	12.50%	14.64%

* CRAR has been calculated as per the return submitted to Bangladesh Bank.

Capital to Risk weighted Assets Ratio (CRAR) has been calculated as per risk based capital adequacy guidelines in line with BASEL-III issued in December 2014, DOS Circular No. 02 dated 04 April 2015 & BRPD Circular No. 05 dated 31 May 2016 on reporting CRAR & leverage ratio by Bangladesh Bank.

17. Statutory Reserve

Opening balance	8,263,438,249	7,627,051,380
Add: Addition during the year	185,966,632	636,386,869
	8,449,404,881	8,263,438,249

As per Section 24 of The Bank Company Act, 1991, and amendment thereon, every scheduled bank is required to build up statutory reserve and before declaring dividend, will transfer profit equivalent to 20.0% of PBT to the said reserve until the sum of the said reserve and share premium account becomes equal to the paid up capital.

18. Other Reserve

General reserve	6,560,631	6,560,631
Investment revaluation reserve	20,266,954	48,649,969
	26,827,585	55,210,600

	31.03.2021 Taka	31.12.2020 Taka
18(a) Consolidated other Reserve		
Dhaka Bank Limited	26,827,585	55,210,600
Dhaka Bank Securities Limited	50,600,000	49,200,000
Dhaka Bank Investment Limited	-	-
	77,427,585	104,410,600
18.1 General Reserve		
Opening balance	6,560,631	6,560,631
Add: Addition during the year	-	-
	6,560,631	6,560,631
Less: Transfer to Capital Account for issue of Bonus Shares	-	-
	6,560,631	6,560,631
As per Rule, Bonus share / cash dividend may be issued out of surplus of the profit of the year. If there is any shortfall, that may be covered from General Reserve Account as per approval of the Board of Directors of the bank.		
18.2 Investment Revaluation Reserve		
Revaluation Reserve for HTM Securities		
Opening balance	48,649,969	70,495,379
Add: Addition during the year	-	-
Less: Adjustment during the year	(28,383,015)	(32,143,835)
Closing balance	20,266,954	38,351,544
Revaluation Reserve for HFT Securities		
Opening balance	-	-
Add: Addition during the year	-	10,298,425
Less: Adjustment during the year	-	-
Closing balance	-	10,298,425
	20,266,954	48,649,969
Interest income of HTM and HFT securities transferred to Revaluation Reserve Account as per Bangladesh Bank DOS Circular No. 05 dated 26.05.2008 of which 50% of revaluation reserve for HTM & HFT used to be treated as Supplementary Capital. Now as per Basel III accord, capital treatment of the same is being diminished by 20% each year.		
19. Surplus in profit and loss account		
Opening balance	1,514,780,946	974,389,056
Add: Post-tax profit for the year	589,584,994	2,029,990,568
Transferred from general reserve	-	-
Prior year Adjustment made during the year	-	-
	2,104,365,940	3,004,379,624
Less: Transfer to statutory reserve	185,966,632	636,386,869
Stock dividend	-	426,605,900
Cash dividend	-	426,605,910
	185,966,632	1,489,598,679
	1,918,399,308	1,514,780,946
19(a) Consolidated Surplus in profit and loss account (attributable to equity holders of DBL)		
Opening balance	2,108,972,761	1,618,562,389
Add: Post-tax profit for the period	598,655,158	1,988,109,050
Transferred from general reserve	-	-
Adjustment made during the period	-	-
	2,707,627,919	3,606,671,439
Less: Transfer to statutory reserve	185,966,632	636,386,869
Transfer to investment fluctuation fund	1,400,000	8,100,000
Stock dividend	-	426,605,900
Cash dividend	-	426,605,910
Stock dividend paid by subsidiary	-	-
	187,366,632	1,497,698,679
	2,520,261,287	2,108,972,761
19.1 (a) Non-controlling interest		
Opening balance	63,411	67,600
Add: Addition for the year from Dhaka Bank Securities Limited	692	(5,624)
Addition for the year from Dhaka Bank Investment Limited	215	1,435
Dhaka Bank Investment Limited	-	-
	64,318	63,411

	31.03.2021 Taka	31.12.2020 Taka
20. Profit & Loss Account		
Income		
Interest, discount and similar income	3,745,676,174	17,714,105,807
Dividend Income	8,975,342	46,064,080
Fee, Commission and Brokerage	457,710,489	1,981,816,786
Gains less Losses arising from dealing securities	-	-
Gains less Losses arising from investment securities	949,901,839	3,508,667,286
Gains less Losses arising from dealing in foreign currencies	144,933,164	717,094,530
Income from non-banking assets	-	-
Other operating income	53,417,872	192,826,921
Profit less Losses on interest rate changes	-	-
	5,360,614,881	24,160,575,410
Expenses		
Interest, fee and commission	2,774,823,963	13,995,651,517
Administrative expenses	738,810,110	3,008,971,406
Other operating expenses	170,561,078	844,840,059
Depreciation and repairs of Bank's assets	218,524,575	1,104,549,790
	3,902,719,726	18,954,012,771
	1,457,895,155	5,206,562,639
21 Contingent Liabilities		
Acceptances & Endorsements	45,769,195,618	43,983,078,066
Irrevocable Letters of Credit	30,984,713,354	24,124,738,481
Usance/Defer Letter of Credit	13,111,487,543	10,072,586,228
Sight Letter of Credit	6,298,505,685	5,780,328,554
Back to Back Letter of Credit	4,512,736,031	2,720,748,821
BD-Sight (EDF)	2,149,967,553	1,988,616,953
Back to Back - Local	4,912,016,541	3,562,457,925
Letters of Guarantee	43,744,998,789	42,601,454,604
Bid Bond	2,209,619,297	2,067,024,556
Performance Bond	21,682,200,471	20,751,751,805
Counter Guarantee	336,559,888	467,848,606
Other Guarantee	16,613,485,885	16,545,294,540
Shipping Guarantee	2,903,133,248	2,769,535,097
Bills for Collection	12,627,478,291	11,734,534,422
Local Bills for Collection	7,831,813,853	7,400,846,811
Foreign Bills for Collection	4,795,664,438	4,333,687,611
Other Contingent Liabilities	13,008,426,018	8,433,433,063
Bangladesh/Pratirakhkha/Paribar Sanchay Patra	1,954,140,000	1,963,590,000
ICB Unit Certificate	51,340,900	51,340,900
Forward Exchange Position	4,297,792,141	272
US Investment & Premium Bond	336,404,800	338,945,200
Contingent Interest Suspense	6,368,748,177	6,079,556,691
	146,134,812,070	130,877,238,636

	01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
22. Interest income/profit on investments		
Term Loan	1,933,282,444	2,611,889,600
Overdrafts	1,082,487,263	1,446,311,151
Loan against Trust Receipt	154,547,089	260,299,622
Packing Credits	10,604,800	10,536,770
Cash Credits/Bai-Muajjal	97,636,824	200,421,537
Payment against Documents	1,119,789	2,111,539
House Building Loan	44,067,560	63,486,083
Transport Loan	52,750,182	69,685,396
Syndicate Loan	118,558,340	153,628,870
Lease Rental/Izara	122,827,415	176,366,715
Credit Card	17,184,720	21,527,165
Total Interest / profit & Rental Income on loans & advances	3,635,066,426	5,016,264,450
Call Lending and Fund Placement with banks	106,066,429	173,802,762
Accounts with Foreign Banks	4,543,319	22,231,659
	<u>3,745,676,174</u>	<u>5,212,298,872</u>
22(a) Consolidated Interest income/profit on investments		
Dhaka Bank Limited	(Note: 22) 3,745,676,174	5,212,298,872
Dhaka Bank Securities Limited	17,705,403	37,304,156
Dhaka Bank Investment Limited	-	-
	3,763,381,577	5,249,603,028
Less: Intercompany transaction	38,818,449	53,286,460
	<u>3,724,563,128</u>	<u>5,196,316,568</u>
23. Interest paid/profit on deposits and borrowings, etc.		
Savings Account including Mudaraba	115,857,039	127,709,312
Special Notice Deposit	231,381,569	158,983,957
Term Deposits	1,167,733,880	2,234,769,949
Deposits under Scheme	817,820,256	738,916,146
Call Borrowing & Fund Placement	2,993,333	11,421,528
Non-convertible Subordinate Bond	136,157,534	203,572,329
Repurchase Agreement (REPO)	58,906	33,595,656
Overseas Accounts charges	7,549,631	27,114
HTM / HFT Securities	206,379,147	156,231,396
Others	(Note: 23.1) 88,892,668	257,455,504
	<u>2,774,823,963</u>	<u>3,922,682,891</u>
23.1 Others		
Interest paid on NFCD	474,653	1,375,896
Interest/profit paid against Refinance from Bangladesh Bank	36,154,509	124,248,615
Interest paid on Gift Cheque	208,767	138,250
Interest paid on Excel Account	141,538	120,028
Interest on Finance Bill Rediscounting	-	11,361,959
Interest on Fund Borrowing-OBU	51,913,201	120,210,756
	<u>88,892,668</u>	<u>257,455,504</u>
23(a) Consolidated Interest / Profit Paid On Deposits & Borrowings, etc.		
Dhaka Bank Limited	(Note: 23) 2,774,823,963	3,922,682,891
Dhaka Bank Securities Limited	46,401,934	54,654,012
Dhaka Bank Investment Limited	-	-
	2,821,225,897	3,977,336,904
Less: Inter company transaction	42,417,773	62,695,870
	<u>2,778,808,123</u>	<u>3,914,641,033</u>
24. Investment income		
Interest on Treasury bills / bonds	464,807,197	504,362,687
Profit on Govt. Islamic Bond	3,095,048	271,027
Capital Gain on Government Securities	378,719,494	159,748,750
Interest on Subordinated Bond	103,280,100	133,952,708
Dividend on Shares	8,975,342	17,049,167
	<u>958,877,182</u>	<u>815,384,339</u>
24(a) Consolidated Investment income		
Dhaka Bank Limited	(Note: 24) 958,877,182	815,384,339
Dhaka Bank Securities Limited	37,439,371	37,874,124
Dhaka Bank Investment Limited	-	-
	<u>996,316,553</u>	<u>853,258,463</u>

		01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
25. Commission, exchange and brokerage			
Commission on Letter of Credit		209,285,345	167,709,112
Commission on Letter of Guarantee		63,485,285	51,515,616
Commission on Remittance/Bills		30,487,547	26,200,266
Processing Fee Consumer Loan		16,511,466	2,058,945
Other Comm/ Fees (Clearing, cash tr., risk prem., utilisation fee etc.)		110,669,602	104,255,598
Rebate from Foreign Bank outside Bangladesh		4,779,526	5,296,050
Commission & Fee on Credit Card		22,491,718	20,888,165
Exchange gain including gain from foreign currency dealings		144,933,164	238,502,286
		602,643,653	616,426,037
25(a) Consolidated Commission, exchange and brokerage			
Dhaka Bank Limited	(Note: 25)	602,643,653	616,426,037
Dhaka Bank Securities Limited		29,177,164	15,446,062
Dhaka Bank Investment Limited		-	-
		631,820,817	631,872,099
26. Other operating income			
Other Income on Credit Card and ATM		7,261,563	7,169,875
Incidental charges		20,264,091	11,806,630
Postage Recoveries		3,142,609	4,539,058
Swift charge recoveries		12,390,416	10,822,520
Locker rent		3,989,000	3,547,000
Profit from sale of fixed assets		47,699	4,160,823
Recovery from written off loans		6,322,495	6,160,309
		53,417,872	48,206,215
26(a) Consolidated other operating income			
Dhaka Bank Limited	(Note: 26)	53,417,872	48,206,215
Dhaka Bank Securities Limited		207,562	274,735
Dhaka Bank Investment Limited		3,599,324	9,409,411
		57,224,759	57,890,360
Less: Inter company transaction		3,599,324	9,409,411
		53,625,435	48,480,950
27. Salary and allowances			
Basic salary		202,946,029	213,272,761
Allowances		267,433,091	283,218,734
Bonus & ex-gratia		47,235,048	42,452,638
Leave fare assistance		35,595,896	37,244,374
Bank's contribution to provident fund		20,080,325	20,704,555
		573,290,389	596,893,062
27(a) Consolidated Salary and allowances			
Dhaka Bank Limited	(Note: 27)	573,290,389	596,893,062
Dhaka Bank Securities Limited		7,729,839	9,481,964
Dhaka Bank Investment Limited		-	-
		581,020,228	606,375,026
28. Rent, taxes, insurance, electricity, etc.			
Office rent	(Note: 28.1)	31,449,538	73,015,311
Electricity and lighting		12,837,469	12,893,871
Regulatory charges		3,481,058	1,196,392
Insurance		33,512,221	32,131,496
		81,280,286	119,237,070
28.1 Office rent			
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		126,080,100	122,566,395
		94,630,562	49,551,085
		31,449,538	73,015,311
While implementing IFRS 16 Leases, the Bank recorded interest expense on lease liabilities and depreciation on right of use assets instead of charging rental expense (excluding VAT) against those rental premises that have been treated as right of use assets and presented in the balance sheet under IFRS 16.			
Lease concession for application of practical expedient for Covid-19 as per IFRS 16 have been adjusted with office rent.			
28(a) Consolidated Rent, taxes, insurance, lighting etc.			
Dhaka Bank Limited	(Note: 28)	81,280,286	119,237,070
Dhaka Bank Securities Limited		4,079,083	3,852,699
Dhaka Bank Investment Limited		-	-
		85,359,369	123,089,769

		01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
29. Legal expenses			
Legal expenses		3,893,002	7,750,221
Other professional fees		5,516,226	247,979
		9,409,227	7,998,200
29(a) Consolidated Legal expenses			
Dhaka Bank Limited	(Note: 29)	9,409,227	7,998,200
Dhaka Bank Securities Limited		-	110,400
Dhaka Bank Investment Limited		-	-
		9,409,227	8,108,600
30. Postage, stamps, telecommunication, etc.			
Stamps, postage & courier		3,753,921	4,369,618
Telephone charges		1,700,850	1,921,636
Fax, internet & radio link charges		10,771,322	16,723,052
		16,226,092	23,014,306
30(a) Consolidated Postage, stamps, telecommunication, etc.			
Dhaka Bank Limited	(Note: 30)	16,226,092	23,014,306
Dhaka Bank Securities Limited		79,323	84,598
Dhaka Bank Investment Limited		-	-
		16,305,415	23,098,904
31. Stationery, Printing, Advertisement, etc.			
Table stationery		4,185,602	4,283,601
Printing stationery		6,302,344	5,460,802
Security stationery		4,615,358	4,166,833
Computer stationery		8,010,455	4,506,226
Advertisement		31,875,757	23,730,934
		54,989,516	42,148,397
31(a) Consolidated Stationery, Printing, Advertisement, etc.			
Dhaka Bank Limited	(Note: 31)	54,989,516	42,148,397
Dhaka Bank Securities Limited		501,069	680,464
Dhaka Bank Investment Limited		-	-
		55,490,585	42,828,861
32. Chief Executive's salary and fees			
Basic salary		2,145,000	823,332
House rent allowances		180,000	76,000
Living allowances		90,000	38,000
Medical allowances		30,000	12,667
		2,805,000	949,999
32(a) Consolidated Chief executive's salary and fees			
Dhaka Bank Limited	(Note: 32)	2,805,000	949,999
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		2,805,000	949,999
33. Directors' fees			
Directors fees		809,600	800,800
Fees related to Shariah Council Meeting		-	-
Board/Executive Committee / Shariah Council Meeting Expenses		-	-
		809,600	800,800
33(a) Consolidated Directors' fees			
Dhaka Bank Limited	(Note: 33)	809,600	800,800
Dhaka Bank Securities Limited		124,863	235,088
Dhaka Bank Investment Limited		-	-
		934,463	1,035,888
34. Auditor's fees			
		-	-
34(a) Consolidated Auditor's fees			
Dhaka Bank Limited	(Note: 34)	-	-
Dhaka Bank Securities Limited		995,000	75,000
Dhaka Bank Investment Limited		17,250	28,750
		1,012,250	103,750

As per Bangladesh Bank's Circular, BRPD Circular No. 11, dated 4 October 2015, each director was entitled to have Taka 8,000 as honorarium for attending each meeting.

	01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
35. Depreciation and repairs of bank's assets		
Depreciation & Amortization		
Building	4,255,692	4,255,692
Furniture & Fixture	9,644,513	10,197,638
Office Appliance & Equipment	39,939,766	44,307,397
Computer	4,209,337	4,337,096
Software	19,001,629	18,156,186
Motor Vehicle	13,027,142	14,363,778
Right of use assets (ROU) as per IFRS 16	86,379,788	42,389,732
	176,457,868	138,007,519
Repair & Maintenance:		
Office Premises	8,441,711	9,178,116
Office Equipment	7,767,150	6,784,334
Office Furniture	460,169	818,759
Motor Vehicle	2,922,383	3,265,355
Computer and accessories	935,350	950,134
Software (AMC)	21,539,945	27,329,624
	42,066,707	48,326,321
	218,524,575	186,333,840
35(a) Consolidated Depreciation and repairs of bank's assets		
Dhaka Bank Limited	218,524,575	186,333,840
Dhaka Bank Securities Limited	1,546,889	2,425,623
Dhaka Bank Investment Limited	-	-
	220,071,464	188,759,463
	(Note: 35)	
36. Other Expenses		
Contractual service charge (own & third party)	82,093,761	84,570,557
Fuel Costs	5,288,478	6,309,118
Entertainment (canteen & other)	5,820,445	8,070,271
Donation	24,556,034	28,225,811
Subscription	4,554,092	4,217,826
Travelling expenses	1,885,321	4,999,455
Conveyance	2,989,854	4,505,706
Branch opening expenses	226,991	-
Godown expenses	485,169	2,163,015
Training expenses	1,066,647	3,553,238
Bond issue expenses	-	15,752
Books and papers	140,817	1,214,717
WASA charges	2,603,719	1,324,443
Staff uniform	1,617,568	1,257,840
Potted plants	978,471	619,308
Business development & promotion	6,387,108	12,946,307
Reuters charges	659,070	635,604
Fees and expenses for credit card	13,802,975	11,408,556
ATM network service charges	2,907,763	11,593,338
Interest expense for lease liability as per IFRS 16	12,496,794	7,700,751
	170,561,078	195,331,613
36(a) Consolidated Other Expenses		
Dhaka Bank Limited	170,561,078	195,331,613
Dhaka Bank Securities Limited	1,742,520	2,539,188
Dhaka Bank Investment Limited	135,000	62,575
	172,438,598	197,933,376
	(Note: 36)	
37. Provision against loans & advances		
On classified loans & advances*	243,697,228	(694,846,807)
On unclassified loans & advances (Special General Provision-COVID-19)	-	-
On unclassified loans & advances (except Special General Provision-COVID-19)	189,363,435	1,350,568,618
	433,060,663	655,721,810
	*	
	Provision for classified loans & advances of March 2021 consists of Tk. 174,013,273 for specific loans & advances and Tk. 69,683,956 for written off and settlement cases.	
37(a) Consolidated Provision against loans & advances		
Dhaka Bank Limited	433,060,663	655,721,810
Dhaka Bank Securities Limited	5,000,000	2,500,000
Dhaka Bank Investment Limited	-	-
	438,060,663	658,221,810

	01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
38. Provision for diminution in value of investments		
In quoted shares		
Opening balance	-	-
Less: Adjustment during the year	-	-
Add: Addition during the year	-	-
Closing balance	-	-
Unquoted	-	-
38(a) Consolidated Provision for diminution in value of investments		
Dhaka Bank Limited	-	-
Dhaka Bank Securities Limited	5,000,000	2,500,000
Dhaka Bank Investment Limited	-	-
	5,000,000	2,500,000
39. Other provisions		
Provision for off balance sheet items (Note: 39.1)	69,064,939	(27,049,791)
Provision for other assets	-	-
Provision for Start-up Fund (Note: 39.2)	25,936,392	-
	95,001,331	(27,049,791)
39.1 Provision against Off Balance Sheet exposures		
On off balance sheet exposures	69,064,939	(27,049,791)
Bank has made provision @ 1.00% on off balance sheet exposure (i.e. Acceptance & Endorsement, Letter of Credit & Letter of Guarantee) as per BRPD Circular number 14 dated 23.09.2012 from current year's profit.		
39.2 Provision for Start-up Fund		
1% of net profit on audited FS 2020	20,299,906	-
1% of net profit on un-audited FS March 2021	5,636,486	-
	25,936,392	-
Following Bangladesh Bank circular no.04 dated 29th March 2021, circular no. 04 dated 19th April 2021 and circular Letter No. 05 dated 26th April 2021 of SME & Special Programs Department (SMESPD); Bank need to built up a fund within 5 (five) years from 2021 from 1% of their net profit (based on audited financial statements) to distribute in favor of the 'Start-Up' entrepreneurs. The fund transfer process from net profit will have to start mandatorily at the time of yearly accounts finalization from December 2020.		
39(a) Consolidated Other provisions		
Dhaka Bank Limited (Note: 39)	95,001,331	(27,049,791)
Dhaka Bank Securities Limited	-	-
Dhaka Bank Investment Limited	-	-
	95,001,331	(27,049,791)
40. Earnings per share (EPS)		
Net profit after taxation	589,584,994	569,021,945
Number of ordinary shares outstanding	895,872,409	895,872,409
Earnings per share (EPS) -Restated	0.66	0.64
Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 31 March 2021 as per International accounting Standards (IAS)-33. According to IAS-33, EPS for the period ended 31 March 2020 was restated for the issues of bonus shares (for 2019) in 2020.		
40(a) Consolidated Earnings per share (CEPS)		
Net profit after taxation	598,656,065	583,141,021
Less: Non-controlling interest	907	1,412
Net profit attributable to the shareholders of parent company	598,655,158	583,139,609
Number of ordinary shares outstanding	895,872,409	895,872,409
Consolidated Earnings per share (CEPS)- Restated	0.67	0.65

	01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
41. Receipts from other operating activities		
Exchange earnings	47,756,628	13,351,993
Other operating income	47,047,678	37,885,083
	94,804,306	51,237,076
Non Operating Income	-	-
	94,804,306	51,237,076
41(a) Consolidated Receipts from other operating activities		
Dhaka Bank Limited	94,804,306	51,237,076
Dhaka Bank Securities Limited	207,562	274,735
Dhaka Bank Investment Limited	3,599,324	9,409,411
	98,611,192	60,921,221
Less: Intercompany Transactions	3,599,324	9,409,411
	95,011,869	51,511,810
42. Payments for other operating activities		
Rent, Taxes, Insurance, Lighting etc.	175,910,848	168,788,154
Directors' fees & Meeting expenses	809,600	800,800
Repair of bank's assets	42,066,707	48,326,321
Other expenses	158,064,284	187,630,862
	376,851,438	405,546,137
Dhaka Bank Foundation	-	-
	376,851,438	405,546,137
42(a) Consolidated Payments for other operating activities		
Dhaka Bank Limited	376,851,438	405,546,137
Dhaka Bank Securities Limited	1,867,383	8,242,520
Dhaka Bank Investment Limited	135,000	63,345
	378,853,822	413,852,003
43. Other Assets		
Stationery, stamps, printing materials etc.	41,933,501	51,779,992
Advance rent and advertisement	70,005,543	203,033,769
Security deposit	22,767,219	22,406,616
Preliminary, formation, work in progress and organization expenses, renovation / development expenses and prepaid expenses	377,613,197	4,413,779,966
Branch adjustments	(50,621,315)	60,254,151
Suspense account	181,118,547	201,096,017
Other assets	485,478,473	1,396,121,556
	1,128,295,165	6,348,472,067
(Increase) / decrease during the year	(247,768,963)	670,640,057
43(a) Consolidated Other Assets		
Dhaka Bank Limited	(247,768,963)	670,640,057
Dhaka Bank Securities Limited	26,139,111	13,150,191
Dhaka Bank Investment Limited	2,540,140	-
	(219,089,712)	683,790,248
44. Other liabilities		
Provision against expenses	593,593,491	209,776,163
Provision for other assets	13,544,445	13,544,445
Interest suspense account	2,838,896,137	2,653,131,527
Other account payable	3,777,552,638	4,445,533,601
	7,223,586,711	7,321,985,736
Amount transferred to DBL Foundation Trustee Account	-	-
Adjustment of Loss on shares from Provision for decrease in value of Investment	-	-
Rebate disbursed to Good Borrowers	-	-
Adjustment of Loan from Provision	(73,123,760)	(701,240,288)
Increase/(decrease) during the year	1,088,751,412	(428,814,684)

	01-Jan-21 to 31-Mar-21 Taka	01-Jan-20 to 31-Mar-20 Taka
44(a) Consolidated Other Liabilities		
Dhaka Bank Limited	(Note: 44) 1,088,751,412	(428,814,684)
Dhaka Bank Securities Limited	52,936,198	52,898,440
Dhaka Bank Investment Limited	-	28,750
	1,141,687,610	(375,887,493)
45 Reconciliation statement of cash flows from operating activities		
Net profit after taxation	589,584,994	569,021,945
Addition of :		
Depreciation	176,457,868	138,007,519
Provision (Tax)	340,248,167	399,231,321
Provision (loans and others)	528,061,994	628,672,019
Increase in interest payable	-	-
Increase in interest receivable	(87,541,546)	192,427,665
IFRS 16 effect	(82,133,768)	(41,850,333)
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(97,176,536)	(225,150,293)
Proceeds from sale of fixed assets	(47,699)	(4,160,823)
Proceeds from sale of securities	(378,719,494)	(159,748,750)
Decrease in interest payable	(53,854,378)	(35,191,754)
Decrease in interest receivable		
Income taxes paid	(407,724,791)	(331,022,489)
Operating profit before changes in operating assets and liabilities	527,154,811	1,130,236,027
46 Calculation of Net Operating Cash Flow per share (NOCFPS)		
Net cash flow from operating activities (Solo)	1,398,218,889	(7,796,992,156)
Net cash flow from operating activities (consolidated)	1,492,717,573	(7,744,702,926)
Number of ordinary shares outstanding	895,872,409	895,872,409
Net Operating Cash Flow per share (NOCFPS)-Solo	1.56	(8.70)
Net Operating Cash Flow per share (NOCFPS)-Consolidated	1.67	(8.64)
47 Calculation of Net Asset value per share (NAVPS)		
Shareholders' Equity (Solo)	19,353,355,864	17,743,721,397
Shareholders' Equity (Consolidated)	20,005,882,161	18,443,181,406
Number of ordinary shares outstanding	895,872,409	895,872,409
Net Asset value per share (NAVPS)-Solo	21.60	19.81
Net Asset value per share (NAVPS)-Consolidated	22.33	20.59