

Dhaka Bank Limited

Consolidated & Separate Financial Statements
as at and for the period ended 30 June 2021

Dhaka Bank Limited and its Subsidiaries
Consolidated Balance Sheet
As at 30 June 2021

	Notes	30.06.2021 Taka	31.12.2020 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3(a)	31,194,565,564	17,403,435,921
Cash in hand (Including foreign currencies)	3.1(a)	2,168,354,686	2,872,313,228
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	29,026,210,878	14,531,122,693
Balance with other banks and financial institutions	4(a)	13,994,569,899	18,148,195,557
In Bangladesh	4.1(a)	10,787,258,713	15,150,200,466
Outside Bangladesh	4.2(a)	3,207,311,186	2,997,995,091
Money at call on short notice	5(a)	1,000,000,000	700,000,000
Investments	6(a)	39,221,336,249	42,360,850,681
Government	6.1(a)	28,228,733,712	32,980,972,403
Others	6.2(a)	10,992,602,537	9,379,878,278
Loans, advances and lease/investments	7(a)	197,767,188,320	198,641,827,366
Loans, Cash Credits, Overdrafts, etc./Investments	7.1(a)	195,030,012,652	196,165,786,543
Bills purchased and discounted	8(a)	2,737,175,668	2,476,040,823
Fixed assets including premises, furniture and fixtures	9(a)	8,764,614,796	9,033,037,264
Other assets	10(a)	11,597,153,815	10,568,338,274
Non-banking assets	11(a)	-	-
Total Assets		<u>303,539,428,643</u>	<u>296,855,685,063</u>
<u>LIABILITIES & CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	39,439,518,311	33,057,630,083
Deposits and other Accounts	13(a)	203,254,321,511	205,178,353,093
Current Accounts and other Accounts		28,617,795,699	26,588,039,572
Bills Payable		3,164,749,212	2,452,855,109
Savings Bank Deposits		26,883,965,642	25,402,215,927
Term Deposits	13.4(a)	144,587,810,958	150,735,242,485
Non Convertible Subordinated Bond	14	6,200,000,000	6,800,000,000
Other liabilities	15(a)	34,729,517,248	32,384,092,776
Total Liabilities		<u>283,623,357,070</u>	<u>277,420,075,952</u>
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		19,916,000,420	19,435,545,700
Paid-up Capital	16.2	9,496,247,530	8,958,724,090
Statutory Reserve	17	8,615,271,842	8,263,438,249
Other Reserve	18(a)	79,527,585	104,410,600
Surplus in Profit and Loss account	19(a)	1,724,953,463	2,108,972,761
Non-controlling interest	19.1(a)	71,153	63,411
Total Shareholders' Equity		<u>19,916,071,573</u>	<u>19,435,609,111</u>
Total Liabilities and Shareholders' Equity		<u>303,539,428,643</u>	<u>296,855,685,063</u>

OFF-BALANCE SHEET ITEMS

	Notes	30.06.2021 Taka	31.12.2020 Taka
Contingent liabilities	21	167,904,465,797	130,877,238,636
Acceptances & Endorsements		59,776,987,521	43,983,078,066
Irrevocable Letters of Credit		42,444,220,801	24,124,738,481
Letters of Guarantee		43,307,724,150	42,601,454,604
Bills for Collection		13,303,806,603	11,734,534,422
Other Contingent Liabilities		9,071,726,722	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		167,904,465,797	130,877,238,636



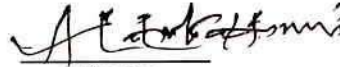
Chief Financial Officer



Company Secretary



Managing Director & CEO



Director



Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Profit & Loss Account
For the period ended 30 June 2021

Notes	01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-20 Taka	01-Apr-21 to 30-Jun-21 Taka	01-Apr-20 to 30-Jun-20 Taka
Interest income/profit on investments	22(a) 7,434,506,511	9,434,715,672	3,709,943,383	4,238,399,103
Interest paid/profit on deposits and borrowings, etc.	23(a) (5,407,054,986)	(7,386,508,914)	(2,628,246,862)	(3,471,867,880)
Net interest income	2,027,451,525	2,048,206,758	1,081,696,521	766,531,223
Investment income	24(a) 1,863,505,437	1,588,026,828	867,188,884	734,768,365
Commission, exchange and brokerage	25(a) 1,511,779,324	1,252,274,109	879,958,507	620,402,010
Other operating income	26(a) 122,835,140	106,502,167	69,209,705	58,021,217
Total operating income (a)	3,498,119,901	2,946,803,104	1,816,357,096	1,413,191,592
	5,525,571,426	4,995,009,862	2,898,053,617	2,179,722,815
Salary and allowances	27(a) 1,172,407,092	1,208,372,133	591,386,864	601,997,107
Rent, taxes, insurance, electricity, etc.	28(a) 198,841,377	253,442,128	113,482,008	130,352,359
Legal expenses	29(a) 18,185,784	14,581,588	8,776,557	6,472,988
Postage, stamps, telecommunication, etc.	30(a) 35,776,960	50,092,108	19,471,545	26,993,203
Stationery, Printing, Advertisement, etc.	31(a) 104,816,611	84,480,524	49,326,026	41,651,663
Chief Executive's salary and fees	32(a) 5,945,000	3,849,999	3,140,000	2,900,000
Directors' fees	33(a) 2,025,451	1,801,287	1,090,988	765,399
Auditors' fees	34(a) 1,104,500	907,500	92,250	803,750
Depreciation and repairs of bank's assets	35(a) 410,125,777	371,149,690	190,054,313	182,390,227
Other expenses	36(a) 359,824,634	373,907,897	187,386,036	175,974,521
Total operating expenses (b)	2,309,053,186	2,362,584,854	1,164,206,587	1,170,301,218
Profit before provision and taxes (c = (a-b))	3,216,518,240	2,632,425,008	1,733,847,030	1,009,421,597
Provision against loans and advances	37(a) 1,000,733,171	1,225,515,060	562,672,508	567,293,250
Provision for diminution in value of investments	38(a) 15,000,000	-	10,000,000	(2,500,000)
Other provisions	39(a) 350,682,781	(131,528,551)	255,681,450	(104,478,760)
Total provision (d)	1,366,415,953	1,093,986,510	828,353,958	460,314,490
Total Profit before taxes (c-d)	1,850,102,287	1,538,438,499	905,493,072	549,107,107
Provision for Taxation	803,733,365	783,730,642	457,780,214	377,540,271
Current tax	860,692,345	801,303,789	498,916,734	402,421,030
Deferred tax	(56,958,980)	(17,573,147)	(41,136,520)	(24,880,759)
Net Profit after Taxation	1,046,368,922	754,707,856	447,712,857	171,566,836
Net profit after tax attributable to:				
Equity holders of DBL	1,046,361,181	754,709,425	447,706,023	171,569,817
Non-controlling interest	7,741	(1,569)	6,834	(2,981)
	1,046,368,922	754,707,856	447,712,857	171,566,836
Profit available for distribution				
Surplus in profit and loss account from previous year	2,108,972,761	1,618,562,389	2,520,261,287	2,006,351,345
Net profit for the period	1,046,361,181	754,709,425	447,706,023	171,569,817
	3,155,333,942	2,373,271,814	2,967,967,310	2,177,921,161
Appropriations				
Statutory Reserve	351,833,593	308,595,837	165,866,961	114,945,183
General Reserve	-	-	-	-
Investment Fluctuation Fund	3,500,000	1,700,000	2,100,000	-
Dividends etc.	1,075,046,885	-	1,075,046,885	-
Surplus in profit and loss account	1,724,953,463	2,062,975,978	(795,307,823)	2,062,975,978
	3,155,333,942	2,373,271,814	447,706,023	2,177,921,161
Consolidated Earning per share (CEPS)	1.10	0.79	0.47	0.18


Chief Financial Officer


Company Secretary


Managing Director & CEO


Director


Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 30 June 2021

	Notes	01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-20 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		9,406,751,726	10,804,024,966
Interest/Profit payments		(5,446,701,562)	(7,377,518,944)
Dividend receipts		38,952,877	28,386,531
Recovery of loans previously written off		20,806,080	7,846,020
Fee and commission receipts in cash		1,208,450,400	863,386,498
Cash payments to employees		(1,178,352,092)	(1,212,222,132)
Cash payments to suppliers		(170,810,762)	(149,361,720)
Income taxes paid		(818,314,906)	(818,526,849)
Receipts from other operating activities	41(a)	175,975,839	130,558,797
Payments for other operating activities	42(a)	(768,394,855)	(806,233,785)
(i) Operating profit before changes in operating assets & liabilities		2,468,362,746	1,470,339,381
Increase/Decrease in operating assets and liabilities			
Purchase/sale of trading securities		2,627,918,315	(349,243,617)
Loans and advances to customers		874,639,047	(2,981,906,152)
Other assets	43(a)	(533,081,665)	1,658,825,055
Deposits from other banks		(2,746,146,888)	(7,796,573,229)
Deposits from customers		822,115,307	4,150,792,083
Other liabilities account of customers		(356,464,310)	(390,685,524)
Other liabilities	44(a)	620,719,623	(1,276,842,239)
(ii) Cash flow from operating assets and liabilities		1,309,699,430	(6,985,633,623)
Net cash flows from operating activities (a)= (i+ii)		3,778,062,175	(5,515,294,242)
Cash flows from investing activities			
Proceeds from sale of securities		283,205,004	252,288,200
Payment for purchase of securities		475,393,801	2,905,071,266
Purchase of property, plant & equipment		(72,503,377)	(16,283,538)
Sale of property, plant & equipment		947,176	4,160,823
Proceeds from non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		687,042,604	3,145,236,751
Cash flows from financing activities			
Borrowing from other banks		6,381,888,228	(151,288,176)
Receipts from issuance of Non Convertible Subordinated Bond		-	-
Payments for redemption of Non Convertible Subordinated Bond		(600,000,000)	(600,000,000)
Dividends paid		(537,523,445)	-
Net cash flow from financing activities (c)		5,244,364,783	(751,288,176)
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		9,709,469,562	(3,121,345,667)
Effects of exchange rate changes on cash & cash equivalent		229,015,123	352,824,138
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*		46,192,712,963	28,882,088,200
*Cash and cash equivalents			
Cash in hand		2,168,354,686	2,987,571,805
Balance with Bangladesh Bank and its agent bank(s)		29,026,210,878	10,440,184,329
Balance with other banks & Financial Institutions		13,994,569,899	15,439,037,666
Money at call on short notice		1,000,000,000	11,300,000
Prize Bond		3,577,500	3,994,400
Total		46,192,712,963	28,882,088,200
Net Operating Cash Flow per Share (NOCFPS)		3.98	(5.81)

Dhaka Bank Limited and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 June 2021

(Amount in Taka)

Particulars	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	-	-	-	-	-	-	-	1,046,368,922	1,046,368,922
Transfer to reserve	-	-	-	-	-	3,500,000	-	(3,500,000)	-
Stock dividend	537,523,440	-	-	-	-	-	-	(537,523,440)	-
Cash dividend	-	-	-	-	-	-	-	(537,523,445)	(537,523,445)
Changes in reserve	-	351,833,593	-	-	-	-	-	(351,833,593)	-
Non-controlling interest	-	-	-	-	-	-	7,741	(7,741)	-
Balance as at 30 June 2021	9,496,247,530	8,615,271,842	6,560,631	-	20,266,954.00	52,700,000	71,153	1,724,953,463	19,916,071,573

For the period ended 30 June 2020

(Amount in Taka)

Particulars	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	-	-	-	-	-	-	-	754,707,856	754,707,856
Transfer to reserve	-	-	-	-	-	1,700,000	-	(1,700,000)	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Changes in reserve	-	308,595,837	-	-	-	-	-	(308,595,837)	-
Non-controlling interest	-	-	-	-	-	-	(1,569)	1,569	-
Balance as at 30 June 2020	8,532,118,190	7,935,647,216	6,560,631	-	34,580,195	42,800,000	66,031	2,062,975,978	18,614,748,242

Dhaka Bank Limited
Balance Sheet
As at 30 June 2021

	Notes	30.06.2021 Taka	31.12.2020 Taka
PROPERTY AND ASSETS			
Cash	3	31,194,460,564	17,403,330,921
Cash in hand (Including foreign currencies)	3.1	2,168,249,686	2,872,208,228
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	29,026,210,878	14,531,122,693
Balance with other banks and financial institutions	4	13,776,018,429	18,017,117,989
In Bangladesh	4.1	10,568,707,243	15,019,122,898
Outside Bangladesh	4.2	3,207,311,186	2,997,995,091
Money at call on short notice	5	1,000,000,000	700,000,000
Investments	6	36,202,594,370	39,444,756,051
Government	6.1	28,228,733,712	32,980,972,403
Others	6.2	7,973,860,658	6,463,783,648
Loans, advances and lease/investments	7	197,791,555,095	198,660,473,920
Loans, Cash Credits, Overdrafts, etc./Investments	7.1	195,054,379,427	196,184,433,097
Bills purchased and discounted	8	2,737,175,668	2,476,040,823
Fixed assets including premises, furniture and fixtures	9	8,752,946,513	9,020,772,046
Other assets	10	13,052,081,859	12,090,775,749
Non-banking assets	11	-	-
Total Assets		<u>301,769,656,830</u>	<u>295,337,226,676</u>
LIABILITIES & CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	39,397,344,852	32,999,166,033
Deposits and other accounts	13	203,657,150,723	205,666,983,669
Current Accounts and other Accounts		28,617,795,699	26,588,039,572
Bills Payable		3,164,749,212	2,452,855,109
Savings Bank Deposits		26,883,965,642	25,402,215,927
Term Deposits		144,990,640,170	151,223,873,061
Non Convertible Subordinated Bond	14	6,200,000,000	6,800,000,000
Other liabilities	15	33,319,958,360	31,078,923,089
Total Liabilities		<u>282,574,453,935</u>	<u>276,545,072,791</u>
Capital/Shareholders' Equity			
Total Shareholders' Equity		19,195,202,895	18,792,153,885
Paid-up Capital	16.2	9,496,247,530	8,958,724,090
Statutory Reserve	17	8,615,271,842	8,263,438,249
Other Reserve	18	26,827,585	55,210,600
Surplus in Profit and Loss account	19	1,056,855,938	1,514,780,946
Total Liabilities and Shareholders' Equity		<u>301,769,656,830</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

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

Notes	30.06.2021 Taka	31.12.2020 Taka
21	167,904,465,797	130,877,238,636
	59,776,987,521	43,983,078,066
	42,444,220,801	24,124,738,481
	43,307,724,150	42,601,454,604
	13,303,806,603	11,734,534,422
	9,071,726,722	8,433,433,063
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	-	-
	-	-
	167,904,465,797	130,877,238,636



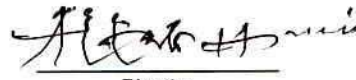
Chief Financial Officer



Company Secretary



Managing Director & CEO



Director



Chairman

Dhaka Bank Limited
Profit & Loss Account
For the period ended 30 June 2021

Notes	01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-20 Taka	01-Apr-21 to 30-Jun-21 Taka	01-Apr-20 to 30-Jun-20 Taka
Interest income/profit on investments	22 7,469,331,562	9,477,465,501	3,723,655,388	4,265,166,629
Interest paid/profit on deposits and borrowings, etc.	23 (5,397,070,947)	(7,398,988,024)	(2,622,246,984)	(3,476,305,133)
Net interest income	2,072,260,615	2,078,477,477	1,101,408,404	788,861,496
Investment income	24 1,748,535,265	1,540,876,489	789,658,083	725,492,149
Commission, exchange and brokerage	25 1,423,804,762	1,236,258,955	821,161,109	619,832,918
Other operating Income	26 122,408,396	106,220,815	68,990,523	58,014,600
	3,294,748,422	2,883,356,259	1,679,809,716	1,403,339,667
Total operating income (a)	5,367,009,037	4,961,833,735	2,781,218,120	2,192,201,163
Salary and allowances	27 1,155,438,558	1,188,407,232	581,788,169	591,514,170
Rent, taxes, insurance, electricity, etc.	28 191,044,676	245,956,175	109,764,390	126,719,105
Legal expenses	29 18,185,784	14,460,838	8,776,557	6,462,638
Postage, stamps, telecommunication, etc.	30 35,593,183	49,947,886	19,367,091	26,933,579
Stationery, Printing, Advertisement, etc.	31 103,627,995	83,569,925	48,638,479	41,421,528
Chief Executive's salary and fees	32 5,945,000	3,849,999	3,500,000	2,900,000
Directors' fees	33 1,689,600	1,435,740	880,000	634,940
Auditors' fees	34 -	700,000	-	700,000
Depreciation and repairs of bank's assets	35 405,967,772	367,052,333	187,443,197	180,718,493
Other expenses	36 353,932,552	369,487,914	183,371,474	174,156,301
Total operating expenses (b)	2,271,425,119	2,324,868,042	1,143,529,356	1,152,160,756
Profit before provision and taxes (c = (a-b))	3,095,583,918	2,636,965,693	1,637,688,764	1,040,040,407
Provision against loans and advances	37 985,733,171	1,225,515,060	552,672,508	569,793,250
Provision for diminution in value of investments	38 -	-	-	-
Other provisions	39 350,682,781	(131,528,551)	255,681,450	(104,478,760)
Total provision (d)	1,336,415,953	1,093,986,510	808,353,958	465,314,490
Total Profit before taxes (c-d)	1,759,167,966	1,542,979,183	829,334,805	574,725,917
Provision for Taxation	790,212,495	772,583,352	449,964,329	373,352,030
Current tax	844,733,634	790,156,499	488,858,331	398,232,789
Deferred tax	(54,521,139)	(17,573,147)	(38,894,002)	(24,880,759)
Net Profit after Taxation	968,955,470	770,395,831	379,370,477	201,373,886
Profit available for distribution				
Surplus in profit and loss account from previous year	1,514,780,946	974,389,056	1,918,399,308	1,349,760,348
Net profit for the period	968,955,470	770,395,831	379,370,477	201,373,886
	2,483,736,416	1,744,784,887	2,297,769,784	1,551,134,234
Appropriations				
Statutory Reserve	351,833,593	308,595,837	165,866,961	114,945,183
General Reserve	-	-	-	-
Dividends etc.	1,075,046,885	-	1,075,046,885	-
Surplus in profit and loss account	1,056,855,938	1,436,189,051	1,056,855,938	1,436,189,051
	2,483,736,416	1,744,784,887	2,297,769,784	1,551,134,234
Earning per share (EPS)	40 1.02	0.81	0.40	0.21



Chief Financial Officer



Company Secretary



Managing Director & CEO



Director



Chairman

Dhaka Bank Limited
Cash Flow Statement
For the period ended 30 June 2021

	Notes	01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-20 Taka
Cash flow from operating activities			
Interest/Profit receipts in cash		9,346,355,772	10,799,624,455
Interest/Profit payments		(5,436,717,523)	(7,389,998,055)
Dividend receipts		19,203,710	28,386,531
Recovery of loans previously written off		20,806,080	7,846,020
Fee and commission receipts in cash		1,120,475,838	847,371,344
Cash payments to employees		(1,161,383,558)	(1,192,257,231)
Cash payments to suppliers		(157,406,962)	(147,978,649)
Income taxes paid		(816,528,959)	(809,121,614)
Receipts from other operating activities	41	175,549,094	130,277,445
Payments for other operating activities	42	(762,166,921)	(791,484,332)
(i) Operating profit before changes in operating assets & liabilities		2,348,186,572	1,482,665,915
Increase/Decrease in operating assets and liabilities:			
Purchase/Sale of trading securities		2,739,365,565	(355,156,193)
Loans and advances to customers		868,918,824	(3,036,351,956)
Other assets	43	(469,796,019)	1,655,109,141
Deposits from other banks		(2,746,146,888)	(7,796,573,229)
Deposits from customers		736,313,942	4,204,902,269
Other liabilities account of customers		(356,464,310)	(390,685,524)
Other liabilities	44	562,289,133	(1,311,644,117)
(ii) Cash flow from operating assets and liabilities		1,334,480,248	(7,030,399,608)
Net cash flows from/(used in) operating activities (a)= (i+ii)		3,682,666,820	(5,547,733,693)
Cash flow from investing activities			
Proceeds from sale of securities		274,405,004	252,288,200
Payment for Purchase of securities		475,393,801	2,905,071,266
Purchase of property, plant & equipment		(72,072,514)	(16,283,538)
Sale of property, plant & equipment		947,176	4,160,823
Proceeds from Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		678,673,467	3,145,236,751
Cash flow from financing activities			
Borrowing from other banks		6,398,178,819	(113,499,650)
Receipts from issuance of Non Convertible Subordinated Bond		-	-
Payments for redemption of Non Convertible Subordinated Bond		(600,000,000)	(600,000,000)
Dividends paid		(537,523,445)	-
Net cash flow from financing activities (c)		5,260,655,374	(713,499,650)
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		9,621,995,660	(3,115,996,592)
Effects of exchange rate changes on cash & cash equivalent		229,015,123	352,824,138
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*		45,974,056,493	28,818,994,942
*Closing cash & cash equivalents			
Cash in Hand		2,168,249,686	2,987,464,095
Balance with Bangladesh Bank and its agent bank(s)		29,026,210,878	10,440,184,329
Balance with other banks & Financial Institutions		13,776,018,429	15,376,052,118
Money at call on short notice		1,000,000,000	11,300,000
Prize Bond		3,577,500	3,994,400
Total		45,974,056,493	28,818,994,942
Net Operating Cash Flow per Share (NOCFPS)		3.88	(5.84)

Dhaka Bank Limited
Statement of Changes in Equity
For the period ended 30 June 2021

(Amount in Taka)

Particulars	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	-	-	-	-	-	968,955,470	968,955,470
Stock dividend	537,523,440	-	-	-	-	(537,523,440)	-
Cash dividend	-	-	-	-	-	(537,523,445)	(537,523,445)
Changes in reserve	-	351,833,593	-	-	-	(351,833,593)	-
Balance as at 30 June 2021	9,496,247,530	8,615,271,842	6,560,631	-	20,266,954	1,056,855,938.00	19,195,202,895

For the period ended 30 June 2020

(Amount in Taka)

Particulars	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	-	-	-	-	-	770,395,831	770,395,831
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-
Changes in reserve	-	308,595,837	-	-	-	(308,595,837)	-
Balance as at 30 June 2020	8,532,118,190	7,935,647,216	6,560,631	-	34,580,195	1,436,189,051	17,945,095,283

Dhaka Bank Limited and its Subsidiaries

Summary of Notes to the Financial Statements as of and for the period ended on 30 June 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 30 June 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 30 June 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 30 June 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.

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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 30 June 2021.

2.7 Date of authorization

The Board of Directors has authorised this financial statements for public issue on 24 August 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.



		30.06.2021 Taka	31.12.2020 Taka
3. Cash			
Cash in hand	(Note: 3.1)	2,168,249,686	2,872,208,228
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	29,026,210,878	14,531,122,693
		31,194,460,564	17,403,330,921
3(a) Consolidated Cash			
Dhaka Bank Limited	(Note: 3)	31,194,460,564	17,403,330,921
Dhaka Bank Securities Limited		105,000	105,000
Dhaka Bank Investment Limited		-	-
		31,194,565,564	17,403,435,921
3.1 Cash in hand			
In local currency		2,053,379,628	2,748,390,355
In foreign currencies		114,870,057	123,817,873
		2,168,249,686	2,872,208,228
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)	2,168,249,686	2,872,208,228
Dhaka Bank Securities Limited		105,000	105,000
Dhaka Bank Investment Limited		-	-
		2,168,354,686	2,872,313,228
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency		23,614,977,148	9,564,386,285
Conventional		23,085,774,617	9,162,202,735
Al-Wadiah current account		529,202,531	402,183,550
In foreign currencies		5,229,470,546	4,728,202,077
Balance with Sonali Bank as agent of Bangladesh Bank		28,844,447,694	14,292,588,362
		181,763,184	238,534,331
		29,026,210,878	14,531,122,693
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)	29,026,210,878	14,531,122,693
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		29,026,210,878	14,531,122,693
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	10,568,707,243	15,019,122,898
Outside Bangladesh	(Note: 4.2)	3,207,311,186	2,997,995,091
		13,776,018,429	18,017,117,989
4(a) Consolidated Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1(a))	10,787,258,713	15,150,200,466
Outside Bangladesh	(Note: 4.2(a))	3,207,311,186	2,997,995,091
		13,994,569,899	18,148,195,557
4.1 In Bangladesh			
Current Deposits		403,769,311	177,162,090
		403,769,311	177,162,090
Special Notice Deposits (SND)		16,137,932	23,560,808
		16,137,932	23,560,808
Fixed Deposits			
Commercial Banks		16,816,036,780	13,282,352,300
		16,816,036,780	13,282,352,300
Less : Inter Unit (OBU)		9,567,236,780	7,363,952,300
		7,248,800,000	5,918,400,000
Financial Institutions		2,900,000,000	8,900,000,000
		2,900,000,000	8,900,000,000
		10,568,707,243	15,019,122,898

		30.06.2021 Taka	31.12.2020 Taka
4.1(a) Consolidated In Bangladesh			
Dhaka Bank Limited	(Note: 4.1)	10,568,707,243	15,019,122,898
Dhaka Bank Securities Limited		286,694,724	291,705,962
Dhaka Bank Investment Limited		334,685,958	328,002,182
		11,190,087,925	15,638,831,042
Less: Intercompany transaction		402,829,211	488,630,576
		10,787,258,713	15,150,200,466
4.2 Outside Bangladesh (Nostro Accounts)			
Current Deposits		3,207,311,186	2,997,995,091
		3,207,311,186	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)	3,207,311,186	2,997,995,091
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		3,207,311,186	2,997,995,091
5. Money at call on short notice			
With banking companies	(Note: 5.1)	-	-
With non-banking financial institutions	(Note: 5.2)	1,000,000,000	700,000,000
		1,000,000,000	700,000,000
5(a) Consolidated Money at call on short notice			
Dhaka Bank Limited	(Note: 5)	1,000,000,000	700,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		1,000,000,000	700,000,000
5.1 With banking companies			
The City Bank Limited		-	-
		-	-
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		1,000,000,000	700,000,000
		1,000,000,000	700,000,000
6. Investments			
Government securities	(Note: 6.1)	28,228,733,712	32,980,972,403
Other investments	(Note: 6.2)	7,973,860,658	6,463,783,648
		36,202,594,370	39,444,756,051
6(a) Consolidated Investments			
Dhaka Bank Limited	(Note: 6)	36,202,594,370	39,444,756,051
Dhaka Bank Securities Limited		3,018,741,879	2,916,094,630
Dhaka Bank Investment Limited		-	-
		39,221,336,249	42,360,850,681
6.1 Government securities			
Treasury bills □		-	2,999,741,000
Treasury bonds		27,309,656,212	29,204,664,603
Government Islamic Bond		915,500,000	773,970,000
Prizebond		3,577,500	2,596,800
		28,228,733,712	32,980,972,403
6.1(a) Consolidated Government securities			
Dhaka Bank Limited	(Note: 6.1)	28,228,733,712	32,980,972,403
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		28,228,733,712	32,980,972,403
6.2 Other investments			
Investment in shares	(Note: 6.2.1)	1,153,860,658	903,783,648
Investment in subordinated bonds	(Note: 6.2.2)	5,170,000,000	5,560,000,000
Investment in Perpetual Bond		1,650,000,000	-
		7,973,860,658	6,463,783,648

		30.06.2021	31.12.2020
		Taka	Taka
6.2(a) Consolidated Other investments			
Dhaka Bank Limited	(Note: 6.2)	7,973,860,658	6,463,783,648
Dhaka Bank Securities Limited		3,018,741,879	2,916,094,630
Dhaka Bank Investment Limited		-	-
		10,992,602,537	9,379,878,278
6.2.1 Shares			
Quoted (Publicly Traded)		383,860,658	383,783,648
Unquoted		770,000,000	520,000,000
		1,153,860,658	903,783,648
6.2.2 Investment in subordinated bonds		5,170,000,000	5,560,000,000
		5,170,000,000	5,560,000,000
7. Loans, advances and lease/investments including Bills purchased and discounted			
Loans, Cash Credits, Overdrafts, etc./Investments	(Note: 7.1)	195,054,379,427	196,184,433,097
Bills purchased and discounted	(Note: 8)	2,737,175,668	2,476,040,823
		197,791,555,095	198,660,473,920
7(a) Consolidated Loans, advances and lease/investments including Bills purchased and discounted			
Dhaka Bank Limited	(Note: 7)	197,791,555,095	198,660,473,920
Dhaka Bank Securities Limited		1,848,669,994	1,675,516,118
Dhaka Bank Investment Limited		-	-
		199,640,225,089	200,335,990,038
Less: Intercompany transaction		1,873,036,770	1,694,162,672
		197,767,188,319	198,641,827,366
7.1 Loans, Cash Credits, Overdrafts, etc./Investments Broad category-wise breakup			
In Bangladesh			
Secured Overdraft/Quard		43,400,981,024	45,752,452,894
Cash Credit/Murabaha		6,502,894,608	4,747,225,883
House Building Loan		2,395,354,803	2,463,978,311
Transport Loan		2,194,583,868	2,682,665,695
Term Loan		98,294,002,950	74,165,342,679
Loan Against Trust Receipt		5,141,774,626	7,100,952,948
Payment Against Documents		25,577,875	47,375,574
Loan Against Accepted Bills		2,393,337,280	3,710,400,391
Packing Credit		590,172,277	491,971,931
Lease Finance / Izara		5,252,626,000	5,608,293,536
Credit Card		641,420,011	589,253,554
Retail Loan		1,385,137,218	1,067,291,206
Other Loans		26,836,516,888	47,757,228,495
		195,054,379,427	196,184,433,097
Outside Bangladesh		-	-
		195,054,379,427	196,184,433,097
7.1(a) Consolidated Loans, Cash Credits, Overdrafts, etc./Investments			
Dhaka Bank Limited	(Note: 7.1)	195,054,379,427	196,184,433,097
Dhaka Bank Securities Limited		1,848,669,994	1,675,516,118
Dhaka Bank Investment Limited		-	-
		196,903,049,421	197,859,949,215
Less: Intercompany transaction		1,873,036,770	1,694,162,672
		195,030,012,652	196,165,786,543
8. Bills purchased and discounted			
In Bangladesh		2,498,654,373	2,247,689,518
Outside Bangladesh		238,521,295	228,351,305
		2,737,175,668	2,476,040,823
8(a) Consolidated Bills purchased and discounted			
Dhaka Bank Limited	(Note: 8)	2,737,175,668	2,476,040,823
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		2,737,175,668	2,476,040,823

		30.06.2021 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		556,998,998	554,129,270
Office appliances and equipment		1,569,306,850	1,518,486,419
Computer		238,967,928	254,582,899
Software		784,085,652	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
		12,117,666,096	12,072,627,912
Less: Accumulated depreciation		3,364,719,582	3,051,855,866
		8,752,946,513	9,020,772,046
9(a) Consolidated Fixed assets including premises, furniture and fixtures			
Dhaka Bank Limited	(Note: 9)	8,752,946,513	9,020,772,046
Dhaka Bank Securities Limited		11,668,283	12,265,218
Dhaka Bank Investment Limited		-	-
		8,764,614,796	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.		41,088,877	21,659,096
Advance rent	(Note: 10.1.a)	99,827,000	55,891,646
Prepaid expenses against advertisement		28,700,733	29,494,752
Interest/Profit accrued and other receivable	(Note: 10.2)	257,579,905	679,677,565
Security deposit		22,768,197	22,596,991
Preliminary, formation, Work-in-progress, renovation expenses and prepaid expenses	(Note: 10.3)	574,134,205	182,527,344
Branch adjustments	(Note: 10.4)	(26,536,654)	(84,217,768)
Suspense account	(Note: 10.5)	178,334,476	204,318,674
Others	(Note: 10.6)	10,126,185,239	9,228,827,569
		13,052,081,859	12,090,775,749
10(a) Consolidated Other assets			
Dhaka Bank Limited	(Note: 10)	13,052,081,859	12,090,775,749
Dhaka Bank Securities Limited		339,129,050	271,187,749
Dhaka Bank Investment Limited		12,903,774	13,335,645
		13,404,114,683	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
		11,597,153,815	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 30 June 2021 was 208,700,056 shares after considering the stock dividend issued from 2011 to 2019.

- 10.1.a** Advance rent up to 30 June 2021 Tk. 170,147,942 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.

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		30.06.2021 Taka	31.12.2020 Taka
10.6 Others			
Advance Tax	(Note: 10.6.1)	9,100,729,265	8,284,200,306
Deferred Tax Assets	(Note: 15.1)	550,892,935	496,371,796
Account receivable others	(Note: 10.6.2)	474,563,039	448,255,467
		10,126,185,239	9,228,827,569
10.6.1 Advance Tax			
Opening Balance		8,284,200,306	6,414,335,515
Add: Paid during the year		816,528,959	1,869,864,792
		9,100,729,265	8,284,200,306
Less: Adjustment during the year		-	-
		9,100,729,265	8,284,200,306
10.6.2 Account receivable others			
Receivable against Bangladesh / Paribar Sanchaya Patra		205,033,226	255,356,419
Fees receivable		175,302,336	61,632,925
Dividend receivable		21,793,874	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		(35,012,591)	(38,453,022)
Receivable from exchange houses		1,501,355	1,669,271
Excise duty receivable		45,971,146	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
		474,563,039	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)	30,037,226,633	23,640,778,197
Outside Bangladesh		9,360,118,220	9,358,387,836
		39,397,344,852	32,999,166,033
12.1 In Bangladesh			
Call Borrowing		12,200,000,000	7,390,000,000
		12,200,000,000	7,390,000,000
Term Borrowing		9,567,236,780	7,533,552,300
		9,567,236,780	7,533,552,300
Less : Inter Unit (OBU)		9,567,236,780	7,363,952,300
		12,200,000,000	7,559,600,000
Bangladesh Bank refinance			
Small and Medium Enterprise		648,983,582	324,025,517
Syndication		2,156,445,583	2,358,187,247
Export Development Fund		11,700,979,904	10,002,880,135
FSSP Fund		130,115,795	111,857,419
Stimulus Fund		3,200,701,768	3,284,227,879
		17,837,226,633	16,081,178,197
Total		30,037,226,633	23,640,778,197
12(a) Consolidated Borrowings from other banks, financial institutions and agents			
Dhaka Bank Limited	(Note: 12)	39,397,344,852	32,999,166,033
Dhaka Bank Securities Limited		1,915,210,229	1,752,626,722
Dhaka Bank Investment Limited		-	-
		41,312,555,081	34,751,792,755
Less: Inter company transaction		1,873,036,770	1,694,162,672
		39,439,518,311	33,057,630,083

		30.06.2021	31.12.2020
		Taka	Taka
13. Deposits and other accounts			
Current Accounts and other Accounts	(Note: 13.1)	28,617,795,699	26,588,039,572
Bills Payable	(Note: 13.2)	3,164,749,212	2,452,855,109
Savings Bank Deposits	(Note: 13.3)	26,883,965,642	25,402,215,927
Term Deposits	(Note: 13.4)	144,990,640,170	151,223,873,061
		203,657,150,723	205,666,983,669
<u>Non-Interest bearing accounts</u>			
13.1 Current Accounts and other Accounts			
Current account		17,552,458,809	15,158,599,682
Foreign currency deposits		368,662,136	464,311,813
Margin under Letter of Credit		2,219,977,394	2,138,549,727
Margin under Letter of Guarantee		1,676,292,927	1,566,903,446
Deposits awaiting disposal		6,836,283	6,601,660
Sundry deposit	(Note: 13.1.1)	6,793,568,150	7,253,073,244
		28,617,795,699	26,588,039,572
13.1.1 Sundry deposit			
F.C held against Back to Back L/C		5,818,561,913	6,620,973,053
Sundry creditors		910,827,602	564,251,815
Unclaimed deposits		49,931,898	53,690,367
Security deposits		14,246,737	14,158,009
		6,793,568,150	7,253,073,244
13.2 Bills Payable			
Pay order		3,067,108,716	2,219,084,331
Demand draft		97,640,496	233,770,778
		3,164,749,212	2,452,855,109
Total Non-Interest bearing accounts		31,782,544,911	29,040,894,681
<u>Interest bearing Account</u>			
13.3 Savings Bank Deposits			
Savings account		25,895,498,652	24,437,603,929
Mudaraba savings accounts		988,466,991	964,611,998
		26,883,965,642	25,402,215,927
13.4 Term Deposits			
Special Notice Deposits		26,239,072,248	20,373,540,965
Fixed Deposits		89,106,232,551	99,188,405,050
Deposit Pension Scheme		28,559,726,761	31,425,298,763
Gift Cheque		34,072,701	35,464,836
Non Resident Foreign Currency Deposit (NFCD)		1,051,535,909	201,163,447
		144,990,640,170	151,223,873,061
13.4 (a) Consolidated Term deposits			
Dhaka Bank Limited		144,990,640,170	151,223,873,061
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		144,990,640,170	151,223,873,061
Less: Inter company transaction		402,829,211	488,630,576
		144,587,810,958	150,735,242,485
Total Interest bearing Account		171,874,605,812	176,626,088,988
Total Deposits and other accounts		203,657,150,723	205,666,983,669
13 (a) Consolidated Deposits and other accounts			
Dhaka Bank Limited	(Note: 13)	203,657,150,723	205,666,983,669
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		203,657,150,723	205,666,983,669
Less: Inter company transaction		402,829,211	488,630,576
		203,254,321,512	205,178,353,093
14. Non Convertible Subordinated Bond		6,200,000,000	6,800,000,000

	30.06.2021 Taka	31.12.2020 Taka	
15. Other Liabilities			
Accrued Interest	276,575,193	316,221,769	
Provision on loans and advances	13,884,032,893	13,015,300,276	
Provision for Good Borrower	30,163,697	30,163,697	
Provision for Off Balance Sheet Exposure	1,427,483,109	1,107,092,712	
Interest Suspense Account	2,912,731,892	2,694,392,204	
Provision against expenses	831,816,733	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	9,726,904,487	8,882,170,853	
Deferred tax liability	-	-	
Tax deducted at source & payable	191,507,396	314,671,934	
Excise Duty Payable	14,891,647	248,191,419	
Other Account Payable (Note: 15.2)	3,978,166,117	4,046,476,931	
	33,319,958,360	31,078,923,089	
15(a) Consolidated Other liabilities			
Dhaka Bank Limited (Note: 15)	33,319,958,360	31,078,923,089	
Dhaka Bank Securities Limited	1,429,251,673	1,326,969,749	
Dhaka Bank Investment Limited	37,268,203	35,160,926	
	34,786,478,236	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	
	34,729,517,248	32,384,092,776	
15.1 Deferred tax liabilities/(Asset)			
30 June 2021	Carrying amount	Tax base	(Taxable)/ deductible temporary difference
Fixed Asset excluding land	1,652,368,037	2,022,794,126	(370,426,089)
Deductible temporary difference :			
Provision against classified loan (BL)	(1,005,456,078)	-	(1,005,456,078)
Right of use of assets	871,799,916		871,799,916
Lease obligation	(964,965,575)		(964,965,575)
			(1,469,047,826)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			(550,892,935)
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)
Deferred tax expense/ (Income)			
	30.06.2021	31.12.2020	
	Taka	Taka	
Closing Deferred tax (Asset)/Liability	(550,892,935)	(496,371,796)	
Opening Deferred tax (Asset)/Liability	(496,371,796)	(68,291,675)	
	(54,521,139)	(428,080,121)	
15.1(a) Consolidated Deferred tax expense/ (Income)			
Dhaka Bank Limited	(54,521,139)	(428,080,121)	
Dhaka Bank Securities Limited	(2,437,841)	(914,104)	
Dhaka Bank Investment Limited	-	-	
	(56,958,980)	(428,994,226)	

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.

	30.06.2021 Taka	31.12.2020 Taka
15.2 Other Account Payable		
3 month and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	93,470,394	22,461,037
Application, Processing, Membership & Utilisation Fee	10,561,490	9,238,099
Adjusting Account Credit	292,297,545	281,645,895
Export Proceeds Suspense	1,002,438,312	1,350,040,208
Finance from Bill Discounting OBU	801,420,003	598,077,481
Compensation Income of Islamic Banking operations	54,338,764	101,920,001
ATM settlement account	21,835,534	(3,310,545)
Import Payment Suspense	706,546,115	615,146,617
Lease liabilities as per IFRS 16	964,965,575	1,071,258,139
Provision for Start-up Fund	30,292,384	-
(Note: 39)	3,978,166,117	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

895,872,409 ordinary shares (2020:853,211,819 ordinary shares of Tk. 10.00 each) of Tk.10.00 each

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

53,752,344 ordinary shares of Tk.10.00 each*

537,523,440 426,605,900
9,496,247,530 **8,958,724,090**

*The Bank increased its paid up capital by issuance of 6% Bonus shares i.e. 53,752,344 ordinary shares of Tk. 10.00 each on 29 June 2021.

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	625,364,260	6,879,006,860
2016	10% Cash & 5% Stock Dividend	34,395,033	343,950,330	7,222,957,200
2017	12.5% Stock Dividend	90,286,965	902,869,650	8,125,826,850
2018	5% Cash & 5% Stock Dividend	40,629,134	406,291,340	8,552,432,750
2019	5% Cash & 5% Stock Dividend	42,660,590	426,605,900	8,958,724,090
2020	6% Cash & 6% Stock Dividend	53,752,344	537,523,440	9,496,247,530

	30.06.2021 Taka	31.12.2020 Taka
16.9 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	9,496,247,530	8,958,724,090
Statutory Reserve	8,615,271,842	8,263,438,249
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	1,056,855,938	1,514,780,946
	19,174,935,941	18,743,503,916
Less : Regulatory Adjustment		
Deferred Tax Assets (DTA)	550,892,935	496,371,796
Book value of Goodwill and value of all other Intangible Assets	503,258,599	534,506,775
(Written down value of Software which is treated as Intangible Assets)	18,120,784,407	17,712,625,345
Additional Tier 1 Capital (AT 1)	-	-
Total Tier - I Capital	18,120,784,407	17,712,625,345
Tier - II Capital (gone concern capital)		
General Provision	7,183,314,702	6,628,969,081
Non-convertible Subordinated Bond	4,392,356,473	4,674,795,524
	11,575,671,175	11,303,764,604
Less : Regulatory Adjustment	-	-
Total Tier - II Capital	11,575,671,175	11,303,764,604
A. Total Eligible Capital	29,696,455,582	29,016,389,949
B. Risk Weighted Assets		
Credit Risk		
Balance sheet business	149,521,151,731	149,846,797,831
Off- Balance sheet business	34,018,007,335	31,205,773,016
	183,539,159,067	181,052,570,848
Market Risk	4,299,939,505	2,695,900,024
Operational Risk	16,088,997,723	16,088,997,723
Total Risk-weighted Assets	203,928,096,295	199,837,468,594
C. Required Capital on Risk Weighted Assets	25,491,012,037	24,979,683,574
D. Capital Surplus / (Shortfall) [A-C]	4,205,443,545	4,036,706,375
Total Capital Ratio (%)*	14.56%	14.52%

Capital Requirement	30.06.2021		2020	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier - I Capital (going concern capital)	8.50%	8.89%	8.50%	8.86%
Tier - II Capital (gone concern capital)	4.00%	5.68%	4.00%	5.66%
Total	12.50%	14.56%	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.

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	30.06.2021 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	9,496,247,530	8,958,724,090
Minority Interest	71,153	63,411
Statutory Reserve	8,615,271,842	8,263,438,249
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	1,724,953,463	2,108,972,761
	19,843,104,619	19,337,759,142
Less : Regulatory Adjustment		
Book value of Goodwill and value of all other Intangible Assets	503,258,599	534,506,775
(*Written down value of Software which is treated as Intangible Assets)		
Deferred Tax Assets (DTA)	634,062,416	496,371,796
	18,705,783,604	18,306,880,571
Additional Tier 1 Capital (AT 1)		
Total Tier - I Capital	18,705,783,604	18,306,880,571
Tier - II Capital (gone concern capital)		
General Provision	(Note-16.9.1) 7,183,314,702	6,628,969,081
Non-convertible Subordinated Bond	(Note-16.9.2) 4,800,133,051	5,086,818,746
	11,983,447,753	11,715,787,827
Less : Regulatory Adjustment		
Total Tier - II Capital	11,983,447,753	11,715,787,827
A. Total Eligible Capital	30,689,231,357	30,022,668,398
B. Risk Weighted Assets		
Credit Risk		
Balance sheet business	150,995,830,196	151,857,847,515
Off- Balance sheet business	34,018,007,335	31,205,773,016
	185,013,837,531	183,063,620,532
Market Risk		
Operational Risk	7,511,244,368	5,549,974,232
	16,453,151,997	16,453,151,997
Total Risk-weighted Assets	208,978,233,897	205,066,746,760
C. Required Capital on Risk Weighted Assets	26,122,279,237	25,633,343,345
D. Capital Surplus / (Shortfall) [A-C]	4,566,952,120	4,389,325,053
Total Capital Ratio (%)*	14.69%	14.64%

Capital Requirement	30.06.2021		2020	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier - I Capital (going concern capital)	8.50%	8.95%	8.50%	8.93%
Tier - II Capital (gone concern capital)	4.00%	5.73%	4.00%	5.71%
Total	12.50%	14.69%	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	351,833,593	636,386,869
	8,615,271,842	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	(Note 18.1) 6,560,631	6,560,631
Investment revaluation reserve	(Note 18.2) 20,266,954	48,649,969
	26,827,585	55,210,600

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	30.06.2021 Taka	31.12.2020 Taka
18(a) Consolidated other Reserve		
Dhaka Bank Limited	26,827,585	55,210,600
Dhaka Bank Securities Limited	52,700,000	49,200,000
Dhaka Bank Investment Limited	-	-
	79,527,585	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	38,351,544	70,495,379
Add: Addition during the year	-	-
Less: Adjustment during the year	(18,084,590)	(32,143,835)
Closing balance	20,266,954	38,351,544
Revaluation Reserve for HFT Securities		
Opening balance	10,298,425	-
Add: Addition during the year	(10,298,425)	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.		
19. Surplus in profit and loss account		
Opening balance	1,514,780,946	974,389,056
Add: Post-tax profit for the year	968,955,470	2,029,990,568
Transferred from general reserve	-	-
Prior year Adjustment made during the year	-	-
	2,483,736,416	3,004,379,624
Less: Transfer to statutory reserve	351,833,593	636,386,869
Stock dividend	537,523,440	426,605,900
Cash dividend	537,523,445	426,605,910
	1,426,880,478	1,489,598,679
	1,056,855,938	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	1,046,361,181	1,988,109,050
Transferred from general reserve	-	-
Adjustment made during the period	-	-
	3,155,333,942	3,606,671,439
Less: Transfer to statutory reserve	351,833,593	636,386,869
Transfer to investment fluctuation fund	3,500,000	8,100,000
Stock dividend	537,523,440	426,605,900
Cash dividend	537,523,445	426,605,910
Stock dividend paid by subsidiary	-	-
	1,430,380,478	1,497,698,679
	1,724,953,463	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	7,327	(5,624)
Addition for the year from Dhaka Bank Investment Limited	414	1,435
Dhaka Bank Investment Limited	-	-
	71,153	63,411



	30.06.2021 Taka	31.12.2020 Taka
20. Profit & Loss Account		
Income		
Interest, discount and similar income	7,469,331,562	17,714,105,807
Dividend Income	19,203,710	46,064,080
Fee, Commission and Brokerage	1,120,475,838	1,981,816,786
Gains less Losses arising from dealing securities	-	-
Gains less Losses arising from investment securities	1,729,331,555	3,508,667,286
Gains less Losses arising from dealing in foreign currencies	303,328,924	717,094,530
Income from non-banking assets	-	-
Other operating income	122,408,396	192,826,921
Profit less Losses on interest rate changes	-	-
	10,764,079,984	24,160,575,410
Expenses		
Interest, fee and commission	5,397,070,947	13,995,651,517
Administrative expenses	1,511,524,795	3,008,971,406
Other operating expenses	353,932,552	844,840,059
Depreciation and repairs of Bank's assets	405,967,772	1,104,549,790
	7,668,496,066	18,954,012,771
	3,095,583,918	5,206,562,639
21 Contingent Liabilities		
Acceptances & Endorsements	59,776,987,521	43,983,078,066
Irrevocable Letters of Credit	42,444,220,801	24,124,738,481
Usance/Defer Letter of Credit	25,156,754,576	10,072,586,228
Sight Letter of Credit	6,563,587,534	5,780,328,554
Back to Back Letter of Credit	4,592,239,714	2,720,748,821
BD-Sight (EDF)	1,293,325,632	1,988,616,953
Back to Back - Local	4,838,313,345	3,562,457,925
Letters of Guarantee	43,307,724,150	42,601,454,604
Bid Bond	1,848,754,508	2,067,024,556
Performance Bond	21,829,750,234	20,751,751,805
Counter Guarantee	342,165,600	467,848,606
Other Guarantee	16,254,738,150	16,545,294,540
Shipping Guarantee	3,032,315,658	2,769,535,097
Bills for Collection	13,303,806,603	11,734,534,422
Local Bills for Collection	7,981,898,218	7,400,846,811
Foreign Bills for Collection	5,321,908,385	4,333,687,611
Other Contingent Liabilities	9,071,726,722	8,433,433,063
Banladesh/Pratirakhkha/Paribar Sanchay Patra	1,954,140,000	1,963,590,000
ICB Unit Certificate	51,340,900	51,340,900
Forward Exchange Position	272	272
US Investment & Premium Bond	333,204,800	338,945,200
Contingent Interest Suspense	6,733,040,750	6,079,556,691
	167,904,465,798	130,877,238,636

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	01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-20 Taka
22. Interest income/profit on investments		
Term Loan	3,900,522,647	3,885,358,768
Overdrafts	2,186,182,780	3,716,275,023
Loan against Trust Receipt	272,069,885	415,532,572
Packing Credits	21,063,398	19,074,932
Cash Credits/Bai-Muajjal	202,078,032	344,776,682
Payment against Documents	2,517,551	3,612,918
House Building Loan	88,363,168	98,363,641
Transport Loan	96,223,389	104,471,462
Syndicate Loan	230,726,891	212,476,678
Lease Rental/Izara	247,585,785	263,353,189
Credit Card	36,101,559	42,399,061
Total Interest / profit & Rental Income on loans & advances	7,283,435,085	9,105,694,924
Call Lending and Fund Placement with banks	177,674,001	337,829,983
Accounts with Foreign Banks	8,222,476	33,940,594
	7,469,331,562	9,477,465,501
22(a) Consolidated Interest income/profit on investments		
Dhaka Bank Limited	7,469,331,562	9,477,465,501
Dhaka Bank Securities Limited	36,952,801	57,832,156
Dhaka Bank Investment Limited	-	-
	7,506,284,363	9,535,297,656
Less: Intercompany transaction	71,777,852	100,581,985
	7,434,506,511	9,434,715,672
23. Interest paid/profit on deposits and borrowings, etc.		
Savings Account including Mudaraba	247,398,784	276,223,717
Special Notice Deposit	436,925,882	329,300,709
Term Deposits	2,250,852,487	4,111,161,351
Deposits under Scheme	1,572,749,599	1,509,324,146
Call Borrowing & Fund Placement	5,780,139	42,096,389
Non-convertible Subordinate Bond	258,312,328	390,334,247
Repurchase Agreement (REPO)	207,205	98,218,312
Overseas Accounts charges	14,696,705	64,042
HTM / HFT Securities	439,614,758	171,468,314
Others	170,533,060	470,796,797
	5,397,070,947	7,398,988,024
23.1 Others		
Interest paid on NFCD	2,723,170	2,508,173
Interest/profit paid against Refinance from Bangladesh Bank	71,569,515	239,656,368
Interest paid on Gift Cheque	336,406	175,046
Interest paid on Excel Account	293,109	258,907
Interest on Finance Bill Rediscounting	-	14,251,834
Interest on Fund Borrowing-OBU	95,610,860	213,946,470
	170,533,060	470,796,797
23(a) Consolidated Interest / Profit Paid On Deposits & Borrowings, etc.		
Dhaka Bank Limited	5,397,070,947	7,398,988,024
Dhaka Bank Securities Limited	88,563,946	100,544,960
Dhaka Bank Investment Limited	-	-
	5,485,634,893	7,499,532,984
Less: Inter company transaction	78,579,907	113,024,071
	5,407,054,986	7,386,508,914
24. Investment income		
Interest on Treasury bills / bonds	1,228,509,109	1,000,999,328
Profit on Govt. Islamic Bond	23,188,233	562,808
Capital Gain on Government Securities	274,405,004	252,288,200
Interest on Subordinated Bond	203,229,209	258,639,622
Dividend on Shares	19,203,710	28,386,531
	1,748,535,265	1,540,876,489
24(a) Consolidated Investment income		
Dhaka Bank Limited	1,748,535,265	1,540,876,489
Dhaka Bank Securities Limited	114,970,173	47,150,339
Dhaka Bank Investment Limited	-	-
	1,863,505,437	1,588,026,828

		01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-20 Taka
25. Commission, exchange and brokerage			
Commission on Letter of Credit		457,567,605	271,535,109
Commission on Letter of Guarantee		144,964,698	119,430,581
Commission on Remittance/Bills		59,939,714	45,993,755
Processing Fee Consumer Loan		27,814,289	22,449,308
Other Comm/ Fees (Clearing, cash tr., risk prem., utilisation fee etc.)		375,371,762	347,687,600
Rebate from Foreign Bank outside Bangladesh		9,548,563	8,038,050
Commission & Fee on Credit Card		45,269,206	32,236,941
Exchange gain including gain from foreign currency dealings		303,328,924	388,887,611
		1,423,804,762	1,236,258,955
25(a) Consolidated Commission, exchange and brokerage			
Dhaka Bank Limited	(Note: 25)	1,423,804,762	1,236,258,955
Dhaka Bank Securities Limited		87,974,562	16,015,154
Dhaka Bank Investment Limited		-	-
		1,511,779,324	1,252,274,109
26. Other operating income			
Other Income on Credit Card and ATM		15,390,913	14,001,520
Incidental charges		48,352,963	49,016,931
Postage Recoveries		6,878,659	6,421,741
Swift charge recoveries		23,999,760	18,988,780
Locker rent		6,613,000	5,785,000
Profit from sale of fixed assets		367,023	4,160,823
Recovery from written off loans		20,806,080	7,846,020
		122,408,396	106,220,815
26(a) Consolidated other operating income			
Dhaka Bank Limited	(Note: 26)	122,408,396	106,220,815
Dhaka Bank Securities Limited		426,744	281,352
Dhaka Bank Investment Limited		6,802,055	12,442,086
		129,637,195	118,944,253
Less: Inter company transaction		6,802,055	12,442,086
		122,835,140	106,502,167
27. Salary and allowances			
Basic salary		408,911,196	426,583,544
Allowances		540,893,756	561,741,503
Bonus & ex-gratia		93,595,472	84,124,165
Leave fare assistance		71,504,961	73,889,722
Bank's contribution to provident fund		40,533,173	42,068,299
		1,155,438,558	1,188,407,232
27(a) Consolidated Salary and allowances			
Dhaka Bank Limited	(Note: 27)	1,155,438,558	1,188,407,232
Dhaka Bank Securities Limited		16,968,534	19,964,901
Dhaka Bank Investment Limited		-	-
		1,172,407,092	1,208,372,133
28. Rent, taxes, insurance, electricity, etc.			
Office rent	(Note: 28.1)	82,257,783	151,379,556
Electricity and lighting		33,755,642	28,622,284
Regulatory charges		6,832,040	2,002,423
Insurance		68,199,211	63,951,912
		191,044,676	245,956,175
28.1 Office rent		255,484,025	250,481,725
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		173,226,242	99,102,170
		82,257,783	151,379,556
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)	191,044,676	245,956,175
Dhaka Bank Securities Limited		7,796,701	7,485,953
Dhaka Bank Investment Limited		-	-
		198,841,377	253,442,128

		01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-20 Taka
29. Legal expenses			
Legal expenses		7,879,716	9,685,295
Other professional fees		10,306,068	4,775,543
		18,185,784	14,460,838
29(a) Consolidated Legal expenses			
Dhaka Bank Limited	(Note: 29)	18,185,784	14,460,838
Dhaka Bank Securities Limited		-	120,750
Dhaka Bank Investment Limited		-	-
		18,185,784	14,581,588
30. Postage, stamps, telecommunication, etc.			
Stamps, postage & courier		10,853,191	9,424,505
Telephone charges		3,721,715	3,578,508
Fax, internet & radio link charges		21,018,277	36,944,872
		35,593,183	49,947,886
30(a) Consolidated Postage, stamps, telecommunication, etc.			
Dhaka Bank Limited	(Note: 30)	35,593,183	49,947,886
Dhaka Bank Securities Limited		183,777	144,222
Dhaka Bank Investment Limited		-	-
		35,776,960	50,092,108
31. Stationery, Printing, Advertisement, etc.			
Table stationery		8,619,366	7,199,669
Printing stationery		17,129,020	17,516,634
Security stationery		8,836,916	5,270,308
Computer stationery		13,405,799	10,177,732
Advertisement		55,636,894	43,405,582
		103,627,995	83,569,925
31(a) Consolidated Stationery, Printing, Advertisement, etc.			
Dhaka Bank Limited	(Note: 31)	103,627,995	83,569,925
Dhaka Bank Securities Limited		1,188,616	910,599
Dhaka Bank Investment Limited		-	-
		104,816,611	84,480,524
32. Chief Executive's salary and fees			
Basic salary		4,545,000	2,773,332
House rent allowances		360,000	256,000
Living allowances		180,000	128,000
Medical allowances		60,000	42,667
Bonus		800,000	650,000
		5,945,000	3,849,999
32(a) Consolidated Chief executive's salary and fees			
Dhaka Bank Limited	(Note: 32)	5,945,000	3,849,999
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		5,945,000	3,849,999
33. Directors' fees			
Directors fees		1,654,400	1,435,740
Fees related to Shariah Council Meeting		35,200	-
Board/Executive Committee / Shariah Council Meeting Expenses		-	-
		1,689,600	1,435,740
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.			
33(a) Consolidated Directors' fees			
Dhaka Bank Limited	(Note: 33)	1,689,600	1,435,740
Dhaka Bank Securities Limited		335,851	365,547
Dhaka Bank Investment Limited		-	-
		2,025,451	1,801,287
34. Auditor's fees			
		-	700,000
34(a) Consolidated Auditor's fees			
Dhaka Bank Limited	(Note: 34)	-	700,000
Dhaka Bank Securities Limited		1,070,000	150,000
Dhaka Bank Investment Limited		34,500	57,500
		1,104,500	907,500

	01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-20 Taka
35. Depreciation and repairs of bank's assets		
Depreciation & Amortization		
Building	8,511,384	8,511,384
Furniture & Fixture	19,215,443	20,385,862
Office Appliance & Equipment	83,071,984	88,721,806
Computer	8,276,954	8,737,198
Software	38,032,139	36,363,208
Motor Vehicle	24,437,989	28,649,576
Right of use assets (ROU) as per IFRS 16	157,772,001	84,779,464
	339,317,894	276,148,498
Repair & Maintenance:		
Office Premises	17,543,942	14,826,895
Office Equipment	15,469,667	10,395,928
Office Furniture	944,042	1,048,969
Motor Vehicle	5,641,529	4,579,863
Computer and accessories	1,621,738	1,948,909
Software (AMC)	25,428,960	58,103,272
	66,649,878	90,903,836
	405,967,772	367,052,333
35(a) Consolidated Depreciation and repairs of bank's assets		
Dhaka Bank Limited	405,967,772	367,052,333
Dhaka Bank Securities Limited	4,158,005	4,097,357
Dhaka Bank Investment Limited	-	-
	410,125,777	371,149,690
36. Other Expenses		
Contractual service charge (own & third party)	166,488,065	176,270,675
Fuel Costs	10,875,656	10,280,417
Entertainment (canteen & other)	10,300,447	11,251,552
AGM & Conference expense	-	415,043
Donation	68,719,451	75,988,732
Subscription	4,663,331	4,280,131
Travelling expenses	2,578,222	6,552,990
Conveyance	6,382,425	6,398,105
Branch opening expenses	502,291	64,423
Godown expenses	1,011,908	851,810
Training expenses	1,449,141	3,969,977
Bond issue expenses	300,000	15,752
Books and papers	229,734	1,278,223
WASA charges	3,958,559	2,482,680
Staff uniform	2,102,273	1,502,637
Potted plants	1,373,651	1,176,238
Business development & promotion	12,308,134	14,476,464
Reuters charges	1,317,330	1,271,208
Fees and expenses for credit card	27,138,724	20,960,372
ATM network service charges	7,857,184	14,598,981
Interest expense for lease liability as per IFRS 16	24,376,026	15,401,503
	353,932,552	369,487,914
36(a) Consolidated Other Expenses		
Dhaka Bank Limited	353,932,552	369,487,914
Dhaka Bank Securities Limited	5,755,933	4,356,257
Dhaka Bank Investment Limited	136,150	63,725
	359,824,634	373,907,897
37. Provision against loans & advances		
On classified loans & advances*	751,777,948	(805,465,882)
On unclassified loans & advances (Special General Provision-COVID-19)	-	-
On unclassified loans & advances (except Special General Provision-COVID-19)	233,955,223	2,030,980,942
	985,733,171	1,225,515,060
* Provision for classified loans & advances of June 2021 consists of Tk. 639,127,198 for specific loans & advances and Tk. 112,650,750 for written off and settlement cases.		
37(a) Consolidated Provision against loans & advances		
Dhaka Bank Limited	985,733,171	1,225,515,060
Dhaka Bank Securities Limited	15,000,000	-
Dhaka Bank Investment Limited	-	-
	1,000,733,171	1,225,515,060

	01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-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	15,000,000	-
Dhaka Bank Investment Limited	-	-
	15,000,000	-
39. Other provisions		
Provision for off balance sheet items	(Note: 39.1) 320,390,397	(135,464,551)
Provision for other assets	-	3,936,000
Provision for Start-up Fund	(Note: 39.2) 30,292,384	-
	350,682,781	(131,528,551)
39.1 Provision against Off Balance Sheet exposures		
On off balance sheet exposures	320,390,397	(135,464,551)
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 June 2021	9,992,479	-
	30,292,384	-
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) 350,682,781	(131,528,551)
Dhaka Bank Securities Limited	-	-
Dhaka Bank Investment Limited	-	-
	350,682,781	(131,528,551)
40. Earnings per share (EPS)		
Net profit after taxation	968,955,470	770,395,831
Number of ordinary shares outstanding	949,624,753	949,624,753
Earnings per share (EPS) -Restated	1.02	0.81
Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 30 June 2021 as per International accounting Standards (IAS)-33. According to IAS-33, EPS for the period ended 30 June 2020 was restated for the issues of bonus shares (for 2020) in 2021.		
40(a) Consolidated Earnings per share (CEPS)		
Net profit after taxation	1,046,368,922	754,707,856
Less: Non-controlling interest	7,741	(1,569)
Net profit attributable to the shareholders of parent company	1,046,361,181	754,709,425
Number of ordinary shares outstanding	949,624,753	949,624,753
Consolidated Earnings per share (CEPS)- Restated	1.10	0.79

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	01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-20 Taka
41. Receipts from other operating activities		
Exchange earnings	74,313,801	36,063,473
Other operating income	101,235,294	94,213,972
	175,549,094	130,277,445
Non Operating Income	-	-
	175,549,094	130,277,445
41(a) Consolidated Receipts from other operating activities		
Dhaka Bank Limited	175,549,094	130,277,445
Dhaka Bank Securities Limited	426,744	281,352
Dhaka Bank Investment Limited	6,802,055	12,442,086
	182,777,894	143,000,883
Less: Intercompany Transactions	6,802,055	12,442,086
	175,975,839	130,558,797
42. Payments for other operating activities		
Rent, Taxes, Insurance, Lighting etc.	364,270,918	345,058,345
Directors' fees & Meeting expenses	1,689,600	1,435,740
Repair of bank's assets	66,649,878	90,903,836
Other expenses	329,556,525	354,086,411
	762,166,921	791,484,332
Dhaka Bank Foundation	-	-
	762,166,921	791,484,332
42(a) Consolidated Payments for other operating activities		
Dhaka Bank Limited	762,166,921	791,484,332
Dhaka Bank Securities Limited	6,091,784	14,685,728
Dhaka Bank Investment Limited	136,150	63,725
	768,394,855	806,233,785
43. Other Assets		
Stationery, stamps, printing materials etc.	41,088,877	42,355,969
Advance rent and advertisement	298,675,674	181,034,884
Security deposit	22,768,197	22,402,616
Preliminary, formation, work in progress and organization expenses, renovation / development expenses and prepaid expenses	574,134,205	3,950,794,969
Branch adjustments	(26,536,654)	20,173,241
Suspense account	178,334,476	56,532,010
Other assets	474,563,039	1,090,709,293
	1,563,027,815	5,364,002,983
(Increase) / decrease during the year	(469,796,019)	1,655,109,141
43(a) Consolidated Other Assets		
Dhaka Bank Limited	(469,796,019)	1,655,109,141
Dhaka Bank Securities Limited	(64,521,286)	3,715,914
Dhaka Bank Investment Limited	1,235,640	-
	(533,081,665)	1,658,825,055
44. Other liabilities		
Provision against expenses	831,816,733	167,880,432
Provision for other assets	13,544,445	13,544,445
Interest suspense account	2,912,731,892	2,703,720,238
Other account payable	2,982,908,158	3,556,375,111
	6,741,001,228	6,441,520,225
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	(117,000,556)	(703,604,210)
Increase/(decrease) during the year	562,289,133	(1,311,644,117)

	01-Jan-21 to 30-Jun-21 Taka	01-Jan-20 to 30-Jun-20 Taka
44(a) Consolidated Other Liabilities		
Dhaka Bank Limited	562,289,133	(1,311,644,117)
Dhaka Bank Securities Limited	58,809,990	34,744,377
Dhaka Bank Investment Limited	(379,500)	57,500
	620,719,623	(1,276,842,239)
45 Reconciliation statement of cash flows from operating activities		
Net profit after taxation	968,955,470	770,395,831
Addition of :		
Depreciation	339,317,894	276,148,498
Provision (Tax)	790,212,495	772,583,352
Provision (loans and others)	1,336,415,953	1,094,686,510
Increase in interest payable	-	8,989,969
Increase in interest receivable	(39,646,576)	-
IFRS 16 effect	(148,850,216)	(83,700,667)
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(229,015,123)	(352,824,138)
Proceeds from sale of fixed assets	(367,023)	(4,160,823)
Proceeds from sale of securities	(274,405,004)	(252,288,200)
Decrease in interest payable	422,097,660	-
Decrease in interest receivable	-	61,957,197
Income taxes paid	(816,528,959)	(809,121,614)
Operating profit before changes in operating assets and liabilities	2,348,186,572	1,482,665,915
46 Calculation of Net Operating Cash Flow per share (NOCFPS)		
Net cash flow from operating activities (Solo)	3,682,666,820	(5,547,733,693)
Net cash flow from operating activities (consolidated)	3,778,062,175	(5,515,294,242)
Number of ordinary shares outstanding	949,624,753	949,624,753
Net Operating Cash Flow per share (NOCFPS)-Solo	3.88	(5.84)
Net Operating Cash Flow per share (NOCFPS)-Consolidated	3.98	(5.81)
47 Calculation of Net Asset value per share (NAVPS)		
Shareholders' Equity (Solo)	19,195,202,895	17,945,095,283
Shareholders' Equity (Consolidated)	19,916,071,573	18,614,748,242
Number of ordinary shares outstanding	949,624,753	949,624,753
Net Asset value per share (NAVPS)-Solo	20.21	18.90
Net Asset value per share (NAVPS)-Consolidated	20.97	19.60

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