

Dhaka Bank Limited

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

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

	Notes	30.09.2021 Taka	31.12.2020 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3(a)	29,046,206,682	17,403,435,921
Cash in hand (Including foreign currencies)	3.1(a)	2,297,248,153	2,872,313,228
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	26,748,958,529	14,531,122,693
Balance with other banks and financial institutions	4(a)	18,961,923,665	18,148,195,557
In Bangladesh	4.1(a)	14,652,301,678	15,150,200,466
Outside Bangladesh	4.2(a)	4,309,621,987	2,997,995,091
Money at call on short notice	5(a)	-	700,000,000
Investments	6(a)	42,115,136,529	42,360,850,681
Government	6.1(a)	30,531,547,952	32,980,972,403
Others	6.2(a)	11,583,588,577	9,379,878,278
Loans, advances and lease/investments	7(a)	199,542,236,081	198,641,827,366
Loans, Cash Credits, Overdrafts, etc./Investments	7.1(a)	197,141,070,383	196,165,786,543
Bills purchased and discounted	8(a)	2,401,165,698	2,476,040,823
Fixed assets including premises, furniture and fixtures	9(a)	8,674,302,855	9,033,037,264
Other assets	10(a)	12,607,302,708	10,568,338,274
Non-banking assets	11(a)	-	-
Total Assets		310,947,108,520	296,855,685,063
<u>LIABILITIES & CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	48,738,462,334	33,057,630,083
Deposits and other Accounts	13(a)	199,433,540,960	205,178,353,093
Current Accounts and other Accounts		28,680,243,968	26,588,039,572
Bills Payable		1,942,653,159	2,452,855,109
Savings Bank Deposits		29,981,263,305	25,402,215,927
Term Deposits	13.4(a)	138,829,380,528	150,735,242,485
Non Convertible Subordinated Bond	14	5,200,000,000	6,800,000,000
Other liabilities	15(a)	37,135,076,952	32,384,092,776
Total Liabilities		290,507,080,246	277,420,075,952
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		20,439,954,641	19,435,545,700
Paid-up Capital	16.2	9,496,247,530	8,958,724,090
Statutory Reserve	17	8,793,211,417	8,263,438,249
Other Reserve	18(a)	81,227,585	104,410,600
Surplus in Profit and Loss account	19(a)	2,069,268,109	2,108,972,761
Non-controlling interest	19.1(a)	73,633	63,411
Total Shareholders' Equity		20,440,028,274	19,435,609,111
Total Liabilities and Shareholders' Equity		310,947,108,520	296,855,685,063

OFF-BALANCE SHEET ITEMS

Contingent liabilities

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

Notes	30.09.2021 Taka	31.12.2020 Taka
21	167,194,315,547	130,877,238,636
	63,181,463,313	43,983,078,066
	38,984,029,731	24,124,738,481
	43,304,825,974	42,601,454,604
	11,906,548,352	11,734,534,422
	9,817,448,177	8,433,433,063
	-	-
	-	-
	-	-
	-	-
	-	-
	167,194,315,547	130,877,238,636

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



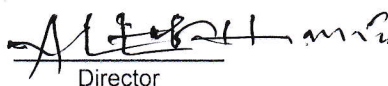
Chief Financial Officer



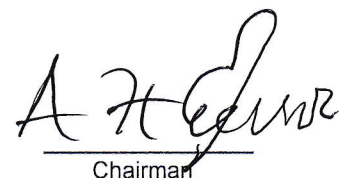
Company Secretary



Managing Director & CEO



Director



Chairman

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

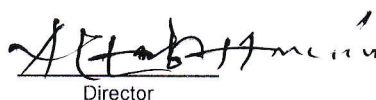
	Notes	01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka	01-Jul-21 to 30-Sep-21 Taka	01-Jul-20 to 30-Sep-20 Taka
Interest income/profit on investments	22(a)	11,073,704,803	13,509,970,001	3,639,198,292	4,075,254,330
Interest paid/profit on deposits and borrowings, etc.	23(a)	(7,879,841,337)	(10,697,700,745)	(2,472,786,351)	(3,311,191,831)
Net interest income		3,193,863,466	2,812,269,257	1,166,411,941	764,062,499
Investment income	24(a)	2,726,083,117	2,367,740,754	862,577,680	779,713,926
Commission, exchange and brokerage	25(a)	2,202,464,787	1,935,904,104	690,685,464	683,629,995
Other operating income	26(a)	156,751,213	144,970,825	33,916,073	38,468,658
Total operating income (a)		5,085,299,117	4,448,615,682	1,587,179,216	1,501,812,579
Salary and allowances	27(a)	1,788,085,447	1,800,503,368	615,678,355	592,131,235
Rent, taxes, insurance, electricity, etc.	28(a)	311,979,010	392,865,456	113,137,633	139,423,328
Legal expenses	29(a)	21,307,584	25,443,204	3,121,801	10,861,616
Postage, stamps, telecommunication, etc.	30(a)	53,396,146	78,020,813	17,619,185	27,928,705
Stationery, Printing, Advertisement, etc.	31(a)	157,318,082	130,457,525	52,501,472	45,977,001
Chief Executive's salary and fees	32(a)	10,445,000	6,749,999	4,500,000	2,900,000
Directors' fees	33(a)	3,181,020	3,694,106	1,155,569	1,892,819
Auditors' fees	34(a)	1,196,750	1,011,250	92,250	103,750
Depreciation and repairs of bank's assets	35(a)	631,069,132	558,547,592	220,943,355	187,397,902
Other expenses	36(a)	570,238,907	564,624,378	210,414,272	190,716,482
Total operating expenses (b)		3,548,217,078	3,561,917,691	1,239,163,892	1,199,332,838
Profit before provision and taxes (c = (a-b))		4,730,945,505	3,698,967,248	1,514,427,265	1,066,542,239
Provision against loans and advances	37(a)	1,604,183,586	1,700,044,305	603,450,415	474,529,245
Provision for diminution in value of investments	38(a)	-	-	(15,000,000)	-
Other provisions	39(a)	354,852,274	(79,792,787)	4,169,493	51,735,764
Total provision (d)		1,959,035,860	1,620,251,518	592,619,908	526,265,009
Total Profit before taxes (c-d)		2,771,909,645	2,078,715,729	921,807,358	540,277,231
Provision for Taxation		1,201,584,022	858,594,992	397,850,657	74,864,350
Current tax		1,284,825,978	889,702,179	424,133,633	88,398,390
Deferred tax		(83,241,956)	(31,107,187)	(26,282,977)	(13,534,040)
Net Profit after Taxation		1,570,325,623	1,220,120,737	523,956,701	465,412,881
Net profit after tax attributable to:					
Equity holders of DBL		1,570,315,402	1,220,118,093	523,954,221	465,408,668
Non-controlling interest		10,221	2,645	2,480	4,213
		1,570,325,623	1,220,120,737	523,956,701	465,412,881
Profit available for distribution					
Surplus in profit and loss account from previous year		2,108,972,761	1,618,562,389	1,724,953,463	2,062,975,978
Net profit for the period		1,570,315,402	1,220,118,093	523,954,221	465,408,668
		3,679,288,163	2,838,680,482	2,248,907,685	2,528,384,645
Appropriations					
Statutory Reserve		529,773,168	406,822,014	177,939,575	98,226,178
General Reserve		-	-	-	-
Investment Fluctuation Fund		5,200,000	5,100,000	1,700,000	3,400,000
Dividends etc.		1,075,046,885	853,211,819	-	853,211,819
Surplus in profit and loss account		2,069,268,110	1,573,546,649	2,069,268,110	1,573,546,649
		3,679,288,163	2,838,680,482	2,248,907,685	2,528,384,645
Consolidated Earning per share (CEPS)		1.65	1.28	0.55	0.49



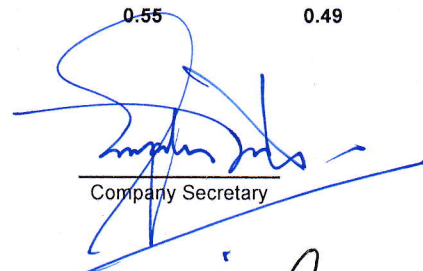
Chief Financial Officer



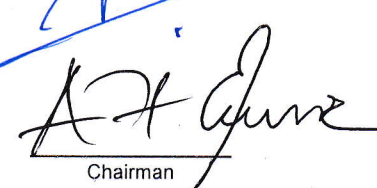
Managing Director & CEO



Director



Company Secretary



Chairman

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

	Notes	01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		13,409,967,422	15,721,006,126
Interest/Profit payments		(7,970,689,314)	(10,839,335,614)
Dividend receipts		75,565,770	41,291,074
Recovery of loans previously written off		27,755,685	11,518,552
Fee and commission receipts in cash		1,729,509,770	1,380,179,225
Cash payments to employees		(1,798,530,447)	(1,807,253,367)
Cash payments to suppliers		(250,027,955)	(234,232,792)
Income taxes paid		(1,277,141,039)	(1,471,214,370)
Receipts from other operating activities	41(a)	214,932,229	208,107,599
Payments for other operating activities	42(a)	(1,205,428,837)	(1,228,050,335)
(i) Operating profit before changes in operating assets & liabilities		<u>2,955,913,285</u>	<u>1,782,016,097</u>
Increase/Decrease in operating assets and liabilities			
Purchase/sale of trading securities		2,036,932,275	(375,459,948)
Loans and advances to customers		(900,408,714)	366,689,204
Other assets	43(a)	(749,595,966)	1,950,106,990
Deposits from other banks		(1,474,154,526)	(10,843,580,921)
Deposits from customers		(4,270,657,607)	7,348,117,356
Other liabilities account of customers		(291,956,915)	(303,538,375)
Other liabilities	44(a)	3,978,962,349	719,824,959
(ii) Cash flow from operating assets and liabilities		<u>(1,670,879,104)</u>	<u>(1,137,840,736)</u>
Net cash flows from operating activities (a)= (i+ii)		<u>1,285,034,181</u>	<u>644,175,361</u>
Cash flows from investing activities			
Proceeds from sale of securities		431,144,663	301,056,029
Payment for purchase of securities		(1,828,102,539)	(3,041,104,136)
Purchase of property, plant & equipment		(148,610,961)	(84,021,435)
Sale of property, plant & equipment		917,223	4,068,307
Proceeds from non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		<u>(1,544,651,614)</u>	<u>(2,820,001,234)</u>
Cash flows from financing activities			
Borrowing from other banks		13,767,187,137	1,826,422,282
Receipts from issuance of Non Convertible Subordinated Bond		-	-
Payments for redemption of Non Convertible Subordinated Bond		(1,600,000,000)	(600,000,000)
Dividends paid		(537,523,445)	(426,605,910)
Net cash flow from financing activities (c)		<u>11,629,663,691</u>	<u>799,816,372</u>
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		<u>11,370,046,258</u>	<u>(1,376,009,501)</u>
Effects of exchange rate changes on cash & cash equivalent		386,751,212	477,001,247
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*		<u>48,011,025,748</u>	<u>30,751,601,474</u>
*Cash and cash equivalents			
Cash in hand		2,297,248,153	2,719,600,120
Balance with Bangladesh Bank and its agent bank(s)		26,748,958,529	15,840,300,529
Balance with other banks & Financial Institutions		18,961,923,665	12,177,837,424
Money at call on short notice		-	11,300,000
Prize Bond		2,895,400	2,563,400
Total		<u>48,011,025,748</u>	<u>30,751,601,474</u>
Net Operating Cash Flow per Share (NOCFPS)		1.35	0.68

Dhaka Bank Limited and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 September 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	-	-	-	-	-	-	-	1,570,325,623	1,570,325,623
Transfer to reserve	-	-	-	-	-	5,200,000	-	(5,200,000)	-
Stock dividend	537,523,440	-	-	-	-	-	-	(537,523,440)	-
Cash dividend	-	-	-	-	-	-	-	(537,523,445)	(537,523,445)
Changes in reserve	-	529,773,168	-	-	-	-	-	(529,773,168)	-
Non-controlling interest	-	-	-	-	-	-	10,221	(10,221)	-
Balance as at 30 September 2021	9,496,247,530	8,793,211,417	6,560,631	-	20,266,954.00	54,400,000	73,633	2,069,268,109	20,440,028,274

For the period ended 30 September 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	17,895,955,569
Surplus/deficit on account of revaluation of investments	-	-	-	-	(3,578,014)	-	-	-	(3,578,014)
Net profit for the period	-	-	-	-	-	-	-	1,220,120,737	1,220,120,737
Transfer to reserve	-	-	-	-	-	5,100,000	-	(5,100,000)	-
Stock dividend	426,605,910	-	-	-	-	-	-	(426,605,910)	-
Cash dividend	-	-	-	-	-	-	-	(426,605,910)	(426,605,910)
Changes in reserve	-	406,822,014	-	-	-	-	-	(406,822,014)	-
Non-controlling interest	-	-	-	-	-	-	2,645	(2,645)	-
Balance as at 30 September 2020	8,958,724,100	8,033,873,394	6,560,631	-	66,917,366	46,200,000	70,244	1,573,546,649	18,685,892,383

Dhaka Bank Limited
Balance Sheet
As at 30 September 2021

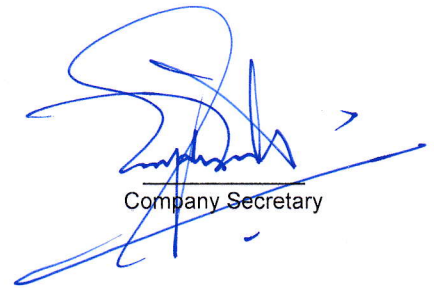
	Notes	30.09.2021 Taka	31.12.2020 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3	29,046,096,682	17,403,330,921
Cash in hand (Including foreign currencies)	3.1	2,297,138,153	2,872,208,228
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	26,748,958,529	14,531,122,693
Balance with other banks and financial institutions	4	18,747,040,548	18,017,117,989
In Bangladesh	4.1	14,437,418,561	15,019,122,898
Outside Bangladesh	4.2	4,309,621,987	2,997,995,091
Money at call on short notice	5	-	700,000,000
Investments	6	38,945,408,610	39,444,756,051
Government	6.1	30,531,547,952	32,980,972,403
Others	6.2	8,413,860,658	6,463,783,648
Loans, advances and lease/investments	7	199,786,054,620	198,660,473,920
Loans, Cash Credits, Overdrafts, etc./Investments	7.1	197,384,888,922	196,184,433,097
Bills purchased and discounted	8	2,401,165,698	2,476,040,823
Fixed assets including premises, furniture and fixtures	9	8,663,114,096	9,020,772,046
Other assets	10	14,059,574,177	12,090,775,749
Non-banking assets	11	-	-
Total Assets		<u>309,247,288,732</u>	<u>295,337,226,676</u>
<u>LIABILITIES & CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	48,704,556,552	32,999,166,033
Deposits and other accounts	13	200,099,113,330	205,666,983,669
Current Accounts and other Accounts		28,680,243,968	26,588,039,572
Bills Payable		1,942,653,159	2,452,855,109
Savings Bank Deposits		29,981,263,305	25,402,215,927
Term Deposits		139,494,952,898	151,223,873,061
Non Convertible Subordinated Bond	14	5,200,000,000	6,800,000,000
Other liabilities	15	35,549,257,851	31,078,923,089
Total Liabilities		<u>289,552,927,733</u>	<u>276,545,072,791</u>
Capital/Shareholders' Equity			
Total Shareholders' Equity		19,694,360,999	18,792,153,885
Paid-up Capital	16.2	9,496,247,530	8,958,724,090
Statutory Reserve	17	8,793,211,417	8,263,438,249
Other Reserve	18	26,827,585	55,210,600
Surplus in Profit and Loss account	19	1,378,074,467	1,514,780,946
Total Liabilities and Shareholders' Equity		<u>309,247,288,732</u>	<u>295,337,226,676</u>

OFF-BALANCE SHEET ITEMS

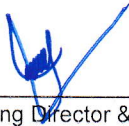
Notes	30.09.2021 Taka	31.12.2020 Taka
Contingent liabilities	167,194,315,547	130,877,238,636
Acceptances & Endorsements	63,181,463,313	43,983,078,066
Irrevocable Letters of Credit	38,984,029,731	24,124,738,481
Letters of Guarantee	43,304,825,974	42,601,454,604
Bills for Collection	11,906,548,352	11,734,534,422
Other Contingent Liabilities	9,817,448,177	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	167,194,315,547	130,877,238,636



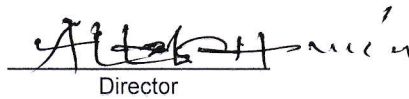
Chief Financial Officer



Company Secretary



Managing Director & CEO



Director

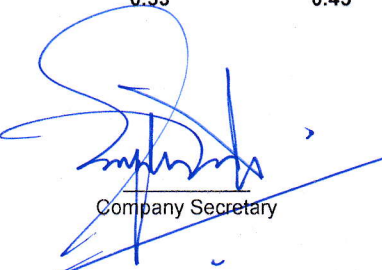


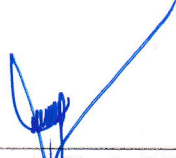
Chairman

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

Notes	01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka	01-Jul-21 to 30-Sep-21 Taka	01-Jul-20 to 30-Sep-20 Taka	
Interest income/profit on investments	22	11,118,457,812	13,583,970,111	3,649,126,250	4,106,504,611
Interest paid/profit on deposits and borrowings, etc.	23	(7,872,820,968)	(10,712,734,908)	(2,475,750,021)	(3,313,746,884)
Net interest income		3,245,636,844	2,871,235,203	1,173,376,229	792,757,727
Investment income	24	2,568,081,228	2,242,360,021	819,545,964	701,483,532
Commission, exchange and brokerage	25	2,053,114,688	1,898,932,867	629,309,926	662,673,912
Other operating Income	26	156,220,369	144,507,190	33,811,973	38,286,376
		4,777,416,286	4,285,800,078	1,482,667,863	1,402,443,819
Total operating income (a)		8,023,053,130	7,157,035,282	2,656,044,092	2,195,201,546
Salary and allowances	27	1,759,369,391	1,771,554,424	603,930,833	583,147,192
Rent, taxes, insurance, electricity, etc.	28	300,196,665	379,776,306	109,151,990	133,820,131
Legal expenses	29	21,307,584	25,255,704	3,121,801	10,794,866
Postage, stamps, telecommunication, etc.	30	53,126,532	77,728,803	17,533,348	27,780,917
Stationery, Printing, Advertisement, etc.	31	155,418,584	128,453,038	51,790,590	44,883,113
Chief Executive's salary and fees	32	10,445,000	6,749,999	4,500,000	2,900,000
Directors' fees	33	2,604,800	2,879,610	915,200	1,443,870
Auditors' fees	34	-	700,000	-	-
Depreciation and repairs of bank's assets	35	624,496,921	550,853,752	218,529,149	183,801,419
Other expenses	36	558,185,950	558,722,055	204,253,398	189,234,140
Total operating expenses (b)		3,485,151,428	3,502,673,691	1,213,726,309	1,177,805,649
Profit before provision and taxes (c = (a-b))		4,537,901,702	3,654,361,590	1,442,317,784	1,017,395,897
Provision against loans and advances	37	1,534,183,586	1,700,044,305	548,450,415	474,529,245
Provision for diminution in value of investments	38	-	-	-	-
Other provisions	39	354,852,274	(79,792,787)	4,169,493	51,735,764
Total provision (d)		1,889,035,860	1,620,251,518	552,619,908	526,265,009
Total Profit before taxes (c-d)		2,648,865,842	2,034,110,072	889,697,876	491,130,889
Provision for Taxation		1,180,752,267	840,434,856	390,539,772	67,851,504
Current tax		1,261,556,383	871,542,044	416,822,749	81,385,545
Deferred tax		(80,804,115)	(31,107,187)	(26,282,977)	(13,534,040)
Net Profit after Taxation		1,468,113,574	1,193,675,216	499,158,104	423,279,384
Profit available for distribution					
Surplus in profit and loss account from previous year		1,514,780,946	974,389,056	1,056,855,938	1,436,189,051
Net profit for the period		1,468,113,574	1,193,675,216	499,158,104	423,279,384
		2,982,894,520	2,168,064,272	1,556,014,042	1,859,468,435
Appropriations					
Statutory Reserve		529,773,168	406,822,014	177,939,575	98,226,178
General Reserve		-	-	-	-
Dividends etc.		1,075,046,885	853,211,819	-	853,211,819
Surplus in profit and loss account		1,378,074,467	908,030,438	1,378,074,467	908,030,438
		2,982,894,520	2,168,064,272	1,556,014,042	1,859,468,435
Earning per share (EPS)	40	1.55	1.26	0.53	0.45


Chief Financial Officer


Company Secretary


Managing Director & CEO


Director


Chairman

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

	Notes	01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka
Cash flow from operating activities			
Interest/Profit receipts in cash		13,334,283,641	15,669,625,503
Interest/Profit payments		(7,963,668,946)	(10,854,369,777)
Dividend receipts		38,000,671	41,291,074
Recovery of loans previously written off		27,755,685	11,518,552
Fee and commission receipts in cash		1,580,159,671	1,343,207,988
Cash payments to employees		(1,769,814,391)	(1,778,304,423)
Cash payments to suppliers		(229,852,700)	(231,437,545)
Income taxes paid		(1,205,086,299)	(1,449,346,542)
Receipts from other operating activities	41	214,401,386	207,643,964
Payments for other operating activities	42	(1,192,799,660)	(1,202,979,990)
(i) Operating profit before changes in operating assets & liabilities		<u>2,833,379,058</u>	<u>1,756,848,803</u>
Increase/Decrease in operating assets and liabilities:			
Purchase/Sale of trading securities		2,299,365,565	(355,156,193)
Loans and advances to customers		(1,125,580,700)	286,116,259
Other assets	43	(729,764,438)	1,904,021,382
Deposits from other banks		(1,474,154,526)	(10,843,580,921)
Deposits from customers		(4,093,715,813)	7,497,548,442
Other liabilities account of customers		(291,956,915)	(303,538,375)
Other liabilities	44	3,767,424,429	656,346,108
(ii) Cash flow from operating assets and liabilities		<u>(1,648,382,398)</u>	<u>(1,158,243,297)</u>
Net cash flows from/(used in) operating activities (a)= (i+ii)		<u>1,184,996,660</u>	<u>598,605,506</u>
Cash flow from investing activities			
Proceeds from sale of securities		422,344,663	301,056,029
Payment for Purchase of securities		(1,828,102,539)	(3,041,104,136)
Purchase of property, plant & equipment		(148,142,258)	(84,011,799)
Sale of property, plant & equipment		917,223	4,068,307
Proceeds from Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		<u>(1,552,982,911)</u>	<u>(2,819,991,598)</u>
Cash flow from financing activities			
Borrowing from other banks		13,791,745,405	1,880,022,294
Receipts from issuance of Non Convertible Subordinated Bond		-	-
Payments for redemption of Non Convertible Subordinated Bond		(1,600,000,000)	(600,000,000)
Dividends paid		(537,523,445)	(426,605,910)
Net cash flow from financing activities (c)		<u>11,654,221,960</u>	<u>853,416,384</u>
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		<u>11,286,235,709</u>	<u>(1,367,969,708)</u>
Effects of exchange rate changes on cash & cash equivalent		386,751,212	477,001,247
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*		<u>47,796,032,630</u>	<u>30,691,198,934</u>
*Closing cash & cash equivalents			
Cash in Hand		2,297,138,153	2,719,488,120
Balance with Bangladesh Bank and its agent bank(s)		26,748,958,529	15,840,300,529
Balance with other banks & Financial Institutions		18,747,040,548	12,117,546,885
Money at call on short notice		-	11,300,000
Prize Bond		2,895,400	2,563,400
Total		<u>47,796,032,630</u>	<u>30,691,198,934</u>
Net Operating Cash Flow per Share (NOCFPS)		1.25	0.63

Dhaka Bank Limited
Statement of Changes in Equity
For the period ended 30 September 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	-	-	-	-	-	1,468,113,574	1,468,113,574
Stock dividend	537,523,440	-	-	-	-	(537,523,440)	-
Cash dividend	-	-	-	-	-	(537,523,445)	(537,523,445)
Changes in reserve	-	529,773,168	-	-	-	(529,773,168)	-
Balance as at 30 September 2021	9,496,247,530	8,793,211,417	6,560,631	-	20,266,954	1,378,074,467.00	19,694,360,999

For the period ended 30 September 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	17,210,614,636
Surplus/deficit on account of revaluation of investments	-	-	-	-	(3,578,014)	-	(3,578,014)
Net profit for the year	-	-	-	-	-	1,193,675,216	1,193,675,216
Stock dividend	426,605,910	-	-	-	-	(426,605,910)	-
Cash dividend	-	-	-	-	-	(426,605,910)	(426,605,910)
Changes in reserve	-	406,822,014	-	-	-	(406,822,014)	-
Balance as at 30 September 2020	8,958,724,100	8,033,873,394	6,560,631	-	66,917,366	908,030,438	17,974,105,928

Dhaka Bank Limited and its Subsidiaries
Summary of Notes to the Financial Statements as of and for the period ended on 30 September 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 18 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 September 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 September 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 September 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 30 September 2021.

2.7 Date of authorization

The Board of Directors has authorised this financial statements for public issue on 25th October 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.

		30.09.2021 Taka	31.12.2020 Taka
3. Cash			
Cash in hand	(Note: 3.1)	2,297,138,153	2,872,208,228
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	26,748,958,529	14,531,122,693
		29,046,096,682	17,403,330,921
3(a) Consolidated Cash			
Dhaka Bank Limited	(Note: 3)	29,046,096,682	17,403,330,921
Dhaka Bank Securities Limited		110,000	105,000
Dhaka Bank Investment Limited		-	-
		29,046,206,682	17,403,435,921
3.1 Cash in hand			
In local currency		2,253,897,188	2,748,390,355
In foreign currencies		43,240,965	123,817,873
		2,297,138,153	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)	2,297,138,153	2,872,208,228
Dhaka Bank Securities Limited		110,000	105,000
Dhaka Bank Investment Limited		-	-
		2,297,248,153	2,872,313,228
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency		21,872,393,096	9,564,386,285
Conventional		21,413,190,565	9,162,202,735
Al-Wadiah current account		459,202,531	402,183,550
In foreign currencies		4,819,062,857	4,728,202,077
Balance with Sonali Bank as agent of Bangladesh Bank		26,691,455,953	14,292,588,362
		57,502,576	238,534,331
		26,748,958,529	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)	26,748,958,529	14,531,122,693
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		26,748,958,529	14,531,122,693
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	14,437,418,561	15,019,122,898
Outside Bangladesh	(Note: 4.2)	4,309,621,987	2,997,995,091
		18,747,040,548	18,017,117,989
4(a) Consolidated Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1(a))	14,652,301,678	15,150,200,466
Outside Bangladesh	(Note: 4.2(a))	4,309,621,987	2,997,995,091
		18,961,923,665	18,148,195,557
4.1 In Bangladesh			
Current Deposits		160,266,205	177,162,090
		160,266,205	177,162,090
Special Notice Deposits (SND)		25,202,356	23,560,808
		25,202,356	23,560,808
Fixed Deposits			
<u>Commercial Banks</u>		17,400,888,010	13,282,352,300
		17,400,888,010	13,282,352,300
Less : Inter Unit (OBU)		9,948,938,010	7,363,952,300
		7,451,950,000	5,918,400,000
<u>Financial Institutions</u>		6,800,000,000	8,900,000,000
		6,800,000,000	8,900,000,000
		14,437,418,561	15,019,122,898

		30.09.2021	31.12.2020
		Taka	Taka
4.1(a) Consolidated In Bangladesh			
Dhaka Bank Limited	(Note: 4.1)	14,437,418,561	15,019,122,898
Dhaka Bank Securities Limited		569,698,890	291,705,962
Dhaka Bank Investment Limited		310,756,597	328,002,182
		15,317,874,048	15,638,831,042
Less: Intercompany transaction		665,572,369	488,630,576
		14,652,301,678	15,150,200,466
4.2 Outside Bangladesh (Nostro Accounts)			
Current Deposits		4,309,621,987	2,997,995,091
		4,309,621,987	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)	4,309,621,987	2,997,995,091
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		4,309,621,987	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)	-	700,000,000
		-	700,000,000
5(a) Consolidated Money at call on short notice			
Dhaka Bank Limited	(Note: 5)	-	700,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		-	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		-	700,000,000
		-	700,000,000
6. Investments			
Government securities	(Note: 6.1)	30,531,547,952	32,980,972,403
Other investments	(Note: 6.2)	8,413,860,658	6,463,783,648
		38,945,408,610	39,444,756,051
6(a) Consolidated Investments			
Dhaka Bank Limited	(Note: 6)	38,945,408,610	39,444,756,051
Dhaka Bank Securities Limited		3,169,727,919	2,916,094,630
Dhaka Bank Investment Limited		-	-
		42,115,136,529	42,360,850,681
6.1 Government securities			
Treasury bills		-	2,999,741,000
Treasury bonds		29,713,152,552	29,204,664,603
Government Islamic Bond		815,500,000	773,970,000
Prizebond		2,895,400	2,596,800
		30,531,547,952	32,980,972,403
6.1(a) Consolidated Government securities			
Dhaka Bank Limited	(Note: 6.1)	30,531,547,952	32,980,972,403
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		30,531,547,952	32,980,972,403
6.2 Other investments			
Investment in shares	(Note: 6.2.1)	1,593,860,658	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	-
		8,413,860,658	6,463,783,648

		30.09.2021	31.12.2020
		Taka	Taka
6.2(a) Consolidated Other investments			
Dhaka Bank Limited	(Note: 6.2)	8,413,860,658	6,463,783,648
Dhaka Bank Securities Limited		3,169,727,919	2,916,094,630
Dhaka Bank Investment Limited		-	-
		11,583,588,577	9,379,878,278
6.2.1 Shares			
Quoted (Publicly Traded)		383,860,658	383,783,648
Unquoted		1,210,000,000	520,000,000
		1,593,860,658	903,783,648
6.2.2 Investment in subordinated bonds		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)	197,384,888,922	196,184,433,097
Bills purchased and discounted	(Note: 8)	2,401,165,698	2,476,040,823
		199,786,054,620	198,660,473,920
7(a) Consolidated Loans, advances and lease/investments including Bills purchased and discounted			
Dhaka Bank Limited	(Note: 7)	199,786,054,620	198,660,473,920
Dhaka Bank Securities Limited		2,228,710,860	1,675,516,118
Dhaka Bank Investment Limited		-	-
		202,014,765,480	200,335,990,038
Less: Intercompany transaction		2,472,529,400	1,694,162,672
		199,542,236,080	198,641,827,366
7.1 Loans, Cash Credits, Overdrafts, etc./Investments Broad category-wise breakup			
In Bangladesh			
Secured Overdraft/Quard		42,603,146,087	45,752,452,894
Cash Credit/Murabaha		6,417,235,819	4,747,225,883
House Building Loan		2,445,425,673	2,463,978,311
Transport Loan		2,278,166,623	2,682,665,695
Term Loan		98,564,748,224	74,165,342,679
Loan Against Trust Receipt		4,901,576,429	7,100,952,948
Payment Against Documents		14,759,296	47,375,574
Loan Against Accepted Bills		3,185,556,522	3,710,400,391
Packing Credit		629,867,842	491,971,931
Lease Finance / Izara		5,062,344,730	5,608,293,536
Credit Card		635,918,052	589,253,554
Retail Loan		1,323,646,715	1,067,291,206
Other Loans		29,322,496,910	47,757,228,495
		197,384,888,922	196,184,433,097
Outside Bangladesh		-	-
		197,384,888,922	196,184,433,097
7.1(a) Consolidated Loans, Cash Credits, Overdrafts, etc./Investments			
Dhaka Bank Limited	(Note: 7.1)	197,384,888,922	196,184,433,097
Dhaka Bank Securities Limited		2,228,710,860	1,675,516,118
Dhaka Bank Investment Limited		-	-
		199,613,599,782	197,859,949,215
Less: Intercompany transaction		2,472,529,400	1,694,162,672
		197,141,070,383	196,165,786,543
8. Bills purchased and discounted			
In Bangladesh		2,163,391,937	2,247,689,518
Outside Bangladesh		237,773,760	228,351,305
		2,401,165,698	2,476,040,823
8(a) Consolidated Bills purchased and discounted			
Dhaka Bank Limited	(Note: 8)	2,401,165,698	2,476,040,823
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		2,401,165,698	2,476,040,823

		30.09.2021 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		559,498,139	554,129,270
Office appliances and equipment		1,606,830,791	1,518,486,419
Computer		241,503,055	254,582,899
Software		817,518,143	777,122,587
Bank's vehicle		333,250,585	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
		12,207,277,285	12,072,627,912
Less: Accumulated depreciation		3,544,163,189	3,051,855,866
		8,663,114,096	9,020,772,046
9(a) Consolidated Fixed assets including premises, furniture and fixtures			
Dhaka Bank Limited	(Note: 9)	8,663,114,096	9,020,772,046
Dhaka Bank Securities Limited		11,188,759	12,265,218
Dhaka Bank Investment Limited		-	-
		8,674,302,855	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.		22,893,366	21,659,096
Advance rent	(Note: 10.1.a)	109,754,864	55,891,646
Prepaid expenses against advertisement		26,304,992	29,494,752
Interest/Profit accrued and other receivable	(Note: 10.2)	571,587,630	679,677,565
Security deposit		22,768,197	22,596,991
Preliminary, formation, Work-in-progress, renovation expenses and prepaid expenses	(Note: 10.3)	678,545,345	182,527,344
Branch adjustments	(Note: 10.4)	(50,662,615)	(84,217,768)
Suspense account	(Note: 10.5)	82,399,647	204,318,674
Others	(Note: 10.6)	10,845,982,870	9,228,827,569
		14,059,574,177	12,090,775,749
10(a) Consolidated Other assets			
Dhaka Bank Limited	(Note: 10)	14,059,574,177	12,090,775,749
Dhaka Bank Securities Limited		314,564,957	271,187,749
Dhaka Bank Investment Limited		40,124,442	13,335,645
		14,414,263,576	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
		12,607,302,708	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 September 2021 was 208,700,056 shares after considering the stock dividend issued from 2011 to 2019.

10.1.a Advance rent up to 30 September 2021 Tk. 151,472,083.55 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.

		30.09.2021	31.12.2020
		Taka	Taka
10.6 Others			
Advance Tax	(Note: 10.6.1)	9,489,286,605	8,284,200,306
Deferred Tax Assets	(Note: 15.1)	577,175,911	496,371,796
Account receivable others	(Note: 10.6.2)	779,520,354	448,255,467
		10,845,982,870	9,228,827,569
10.6.1 Advance Tax			
Opening Balance		8,284,200,306	6,414,335,515
Add: Paid during the year		1,205,086,299	1,869,864,792
		9,489,286,605	8,284,200,306
Less: Adjustment during the year		-	-
		9,489,286,605	8,284,200,306
10.6.2 Account receivable others			
Receivable against Bangladesh / Paribar Sanchaya Patra		359,074,683	255,356,419
Fees receivable		249,941,672	61,632,925
Dividend receivable		40,590,835	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		29,800,089	(38,453,022)
Receivable from exchange houses		799,448	1,669,271
Excise duty receivable		39,339,932	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
		779,520,354	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)	35,694,823,312	23,640,778,197
Outside Bangladesh		13,009,733,240	9,358,387,836
		48,704,556,552	32,999,166,033
12.1 In Bangladesh			
Call Borrowing		17,700,000,000	7,390,000,000
		17,700,000,000	7,390,000,000
Term Borrowing		9,948,938,010	7,533,552,300
		9,948,938,010	7,533,552,300
Less : Inter Unit (OBU)		9,948,938,010	7,363,952,300
		17,700,000,000	7,559,600,000
Bangladesh Bank refinance			
Small and Medium Enterprise		779,787,500	324,025,517
Syndication		2,111,687,609	2,358,187,247
Export Development Fund		11,792,490,503	10,002,880,135
FSSP Fund		125,534,203	111,857,419
Stimulus Fund		3,185,323,497	3,284,227,879
		17,994,823,312	16,081,178,197
Total		35,694,823,312	23,640,778,197
12(a) Consolidated Borrowings from other banks, financial institutions and agents			
Dhaka Bank Limited	(Note: 12)	48,704,556,552	32,999,166,033
Dhaka Bank Securities Limited		2,506,435,182	1,752,626,722
Dhaka Bank Investment Limited		-	-
		51,210,991,734	34,751,792,755
Less: Inter company transaction		2,472,529,400	1,694,162,672
		48,738,462,334	33,057,630,083

		30.09.2021 Taka	31.12.2020 Taka
15. Other Liabilities			
Accrued Interest		225,373,791	316,221,769
Provision on loans and advances		14,410,047,622	13,015,300,276
Provision for Good Borrower		28,133,697	30,163,697
Provision for Off Balance Sheet Exposure		1,426,610,600	1,107,092,712
Interest Suspense Account		2,960,369,629	2,694,392,204
Provision against expenses		1,090,466,711	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		10,143,727,236	8,882,170,853
Deferred tax liability		-	-
Tax deducted at source & payable		258,576,920	314,671,934
Excise Duty Payable		12,329,518	248,191,419
Other Account Payable	(Note: 15.2)	4,947,936,930	4,046,476,931
		35,549,257,851	31,078,923,089
15(a) Consolidated Other liabilities			
Dhaka Bank Limited	(Note: 15)	35,549,257,851	31,078,923,089
Dhaka Bank Securities Limited		1,604,264,113	1,326,969,749
Dhaka Bank Investment Limited		38,515,976	35,160,926
		37,192,037,941	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
		37,135,076,952	32,384,092,776

15.1 Deferred tax liabilities/(Asset)

30 September 2021	Carrying amount	Tax base	(Taxable)/ deductible temporary difference
Fixed Asset excluding land	1,630,308,347	2,027,017,955	(396,709,608)
Deductible temporary difference :			
Provision against classified loan (BL)	(1,045,102,968)	-	(1,045,102,968)
Right of use of assets	822,703,047		822,703,047
Lease obligation	(920,026,235)		(920,026,235)
			(1,539,135,764)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			(577,175,911)

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)	30.09.2021 Taka	31.12.2020 Taka
Closing Deferred tax (Asset)/Liability	(577,175,911)	(496,371,796)
Opening Deferred tax (Asset)/Liability	(496,371,796)	(68,291,675)
	(80,804,115)	(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	(80,804,115)	(428,080,121)
Dhaka Bank Securities Limited	(2,437,841)	(914,104)
Dhaka Bank Investment Limited	-	-
	(83,241,956)	(428,994,226)

	30.09.2021 Taka	31.12.2020 Taka
15.2 Other Account Payable		
3 month and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	36,360,886	22,461,037
Application, Processing, Membership & Utilisation Fee	11,498,495	9,238,099
Adjusting Account Credit	494,407,855	281,645,895
Export Proceeds Suspense	1,396,191,188	1,350,040,208
Finance from Bill Discounting OBU	1,550,630,793	598,077,481
Compensation Income of Islamic Banking operations	57,987,256	101,920,001
ATM settlement account	82,033,001	(3,310,545)
Import Payment Suspense	363,466,835	615,146,617
Lease liabilities as per IFRS 16	920,026,235	1,071,258,139
Provision for Start-up Fund	35,334,385	-
(Note: 39)	4,947,936,930	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	687,900,686	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
2020	6% Cash & 6% Stock Dividend	53,752,344	949,624,753	9,496,247,530

30.09.2021 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	8,793,211,417	8,263,438,249
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	1,378,074,467	1,514,780,946
	19,674,094,045	18,743,503,916

Less : Regulatory Adjustment

Deferred Tax Assets (DTA)	577,175,911	496,371,796
Book value of Goodwill and value of all other Intangible Assets (Written down value of Software which is treated as Intangible Assets)	508,968,092	534,506,775
	18,587,950,042	17,712,625,345

Additional Tier 1 Capital (AT 1)

	-	-
Total Tier - I Capital	18,587,950,042	17,712,625,345

Tier - II Capital (gone concern capital)

General Provision	(Note - 16.9.1)	7,375,914,878	6,628,969,081
Non-convertible Subordinated Bond	(Note-16.9.2)	4,488,036,371	4,674,795,524
		11,863,951,249	11,303,764,604

Less : Regulatory Adjustment

	-	-
Total Tier - II Capital	11,863,951,249	11,303,764,604

A. Total Eligible Capital

	30,451,901,291	29,016,389,949
--	-----------------------	-----------------------

B. Risk Weighted Assets

Credit Risk		
Balance sheet business	149,841,113,401	149,846,797,831
Off- Balance sheet business	40,165,683,234	31,205,773,016
	190,006,796,634	181,052,570,848
Market Risk	3,546,357,595	2,695,900,024
Operational Risk	16,088,997,723	16,088,997,723
Total Risk-weighted Assets	209,642,151,953	199,837,468,594

C. Required Capital on Risk Weighted Assets

	26,205,268,994	24,979,683,574
--	-----------------------	-----------------------

D. Capital Surplus / (Shortfall) [A-C]

	4,246,632,297	4,036,706,375
--	----------------------	----------------------

Total Capital Ratio (%)*

	14.53%	14.52%
--	---------------	---------------

Capital Requirement	30.09.2021		2020	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier - I Capital (going concern capital)	8.50%	8.87%	8.50%	8.86%
Tier - II Capital (gone concern capital)	4.00%	5.66%	4.00%	5.66%
Total	12.50%	14.53%	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 has 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.

30.09.2021	31.12.2020
Taka	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	73,633	63,411
Statutory Reserve	8,793,211,417	8,263,438,249
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	2,069,268,109	2,108,972,761
	20,365,361,320	19,337,759,142

Less : Regulatory Adjustment

Book value of Goodwill and value of all other Intangible Assets	508,968,092	534,506,775
(**Written down value of Software which is treated as Intangible Assets)		
Deferred Tax Assets (DTA)	660,345,392	496,371,796
	19,196,047,835	18,306,880,571

Additional Tier 1 Capital (AT 1)

Total Tier - I Capital	19,196,047,835	18,306,880,571
-------------------------------	-----------------------	-----------------------

Tier - II Capital (gone concern capital)

General Provision	(Note-16.9.1) 7,375,914,878	6,628,969,081
Non-convertible Subordinated Bond	(Note-16.9.2) 4,934,416,486	5,086,818,746
	12,310,331,364	11,715,787,827

Less : Regulatory Adjustment

Total Tier - II Capital	12,310,331,364	11,715,787,827
--------------------------------	-----------------------	-----------------------

A. Total Eligible Capital

	31,506,379,199	30,022,668,398
--	-----------------------	-----------------------

B. Risk Weighted Assets

Credit Risk		
Balance sheet business	151,028,038,967	151,857,847,515
Off- Balance sheet business	40,165,683,234	31,205,773,016
	191,193,722,201	183,063,620,532
Market Risk	6,232,240,109	5,549,974,232
Operational Risk	16,453,151,997	16,453,151,997
Total Risk-weighted Assets	213,879,114,307	205,066,746,760

C. Required Capital on Risk Weighted Assets

	26,734,889,288	25,633,343,345
--	-----------------------	-----------------------

D. Capital Surplus / (Shortfall) [A-C]

	4,771,489,910	4,389,325,053
--	----------------------	----------------------

Total Capital Ratio (%)*

	14.73%	14.64%
--	---------------	---------------

Capital Requirement	30.09.2021		2020	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier - I Capital (going concern capital)	8.50%	8.98%	8.50%	8.93%
Tier - II Capital (gone concern capital)	4.00%	5.76%	4.00%	5.71%
Total	12.50%	14.73%	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	529,773,168	636,386,869
	8,793,211,417	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

	30.09.2021 Taka	31.12.2020 Taka
18(a) Consolidated other Reserve		
Dhaka Bank Limited	26,827,585	55,210,600
Dhaka Bank Securities Limited	54,400,000	49,200,000
Dhaka Bank Investment Limited	-	-
	81,227,585	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	1,468,113,574	2,029,990,568
Transferred from general reserve	-	-
Prior year Adjustment made during the year	-	-
	2,982,894,520	3,004,379,624
Less: Transfer to statutory reserve	529,773,168	636,386,869
Stock dividend	537,523,440	426,605,900
Cash dividend	537,523,445	426,605,910
	1,604,820,053	1,489,598,679
	1,378,074,467	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	1,570,315,402	1,988,109,050
Transferred from general reserve	-	-
Adjustment made during the period	-	-
	3,679,288,163	3,606,671,439
Less: Transfer to statutory reserve	529,773,168	636,386,869
Transfer to investment fluctuation fund	5,200,000	8,100,000
Stock dividend	537,523,440	426,605,900
Cash dividend	537,523,445	426,605,910
Stock dividend paid by subsidiary	-	-
	1,610,020,053	1,497,698,679
	2,069,268,109	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	9,602	(5,624)
Addition for the year from Dhaka Bank Investment Limited	619	1,435
Dhaka Bank Investment Limited	-	-
	73,633	63,411

	30.09.2021 Taka	31.12.2020 Taka
20. Profit & Loss Account		
Income		
Interest, discount and similar income	11,118,457,812	17,714,105,807
Dividend Income	38,000,671	46,064,080
Fee, Commission and Brokerage	1,580,159,671	1,981,816,786
Gains less Losses arising from dealing securities	-	-
Gains less Losses arising from investment securities	2,530,080,557	3,508,667,286
Gains less Losses arising from dealing in foreign currencies	472,955,017	717,094,530
Income from non-banking assets	-	-
Other operating income	156,220,369	192,826,921
Profit less Losses on interest rate changes	-	-
	15,895,874,098	24,160,575,410
Expenses		
Interest, fee and commission	7,872,820,968	13,995,651,517
Administrative expenses	2,302,468,557	3,008,971,406
Other operating expenses	558,185,950	844,840,059
Depreciation and repairs of Bank's assets	624,496,921	1,104,549,790
	11,357,972,396	18,954,012,771
	4,537,901,702	5,206,562,639
21 Contingent Liabilities		
Acceptances & Endorsements	63,181,463,313	43,983,078,066
Irrevocable Letters of Credit	38,984,029,731	24,124,738,481
Usance/Defer Letter of Credit	21,142,024,397	10,072,586,228
Sight Letter of Credit	5,951,354,550	5,780,328,554
Back to Back Letter of Credit	4,795,077,927	2,720,748,821
BD-Sight (EDF)	1,790,272,160	1,988,616,953
Back to Back - Local	5,305,300,697	3,562,457,925
Letters of Guarantee	43,304,825,973	42,601,454,604
Bid Bond	1,879,462,417	2,067,024,556
Performance Bond	21,174,163,609	20,751,751,805
Counter Guarantee	309,457,404	467,848,606
Other Guarantee	14,652,643,720	16,545,294,540
Shipping Guarantee	5,289,098,823	2,769,535,097
Bills for Collection	11,906,548,352	11,734,534,422
Local Bills for Collection	6,947,570,027	7,400,846,811
Foreign Bills for Collection	4,958,978,325	4,333,687,611
Other Contingent Liabilities	9,817,448,177	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	348,951,743	272
US Investment & Premium Bond	347,424,050	338,945,200
Contingent Interest Suspense	7,115,591,484	6,079,556,691
	167,194,315,546	130,877,238,636

	01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka
22. Interest income/profit on investments		
Term Loan	5,863,689,902	7,011,339,176
Overdrafts	3,207,141,100	3,808,320,067
Loan against Trust Receipt	381,995,170	604,980,995
Packing Credits	33,391,980	29,307,179
Cash Credits/Bai-Muajjal	292,661,775	478,723,824
Payment against Documents	3,074,171	5,854,303
House Building Loan	136,809,171	143,457,539
Transport Loan	144,711,559	164,251,653
Syndicate Loan	343,568,731	338,134,141
Lease Rental/Izara	365,014,046	394,478,789
Credit Card	54,825,626	64,358,957
Total Interest / profit & Rental Income on loans & advances	10,826,883,231	13,043,206,623
Call Lending and Fund Placement with banks	280,084,487	488,947,368
Accounts with Foreign Banks	11,490,094	51,816,120
	<u>11,118,457,812</u>	<u>13,583,970,111</u>
22(a) Consolidated Interest income/profit on investments		
Dhaka Bank Limited	(Note: 22) 11,118,457,812	13,583,970,111
Dhaka Bank Securities Limited	63,317,474	70,517,685
Dhaka Bank Investment Limited	-	-
	11,181,775,286	13,654,487,796
Less: Intercompany transaction	108,070,482	144,517,795
	<u>11,073,704,803</u>	<u>13,509,970,001</u>
23. Interest paid/profit on deposits and borrowings, etc.		
Savings Account including Mudaraba	374,481,025	433,855,378
Special Notice Deposit	603,378,332	540,493,099
Term Deposits	3,272,421,799	5,782,050,130
Deposits under Scheme	2,283,392,423	2,285,100,653
Call Borrowing & Fund Placement	23,844,847	64,861,764
Non-convertible Subordinate Bond	363,324,657	547,410,959
Repurchase Agreement (REPO)	207,205	99,739,250
Overseas Accounts charges	20,611,127	136,826
HTM / HFT Securities	620,260,001	353,020,851
Others	(Note: 23.1) 310,899,552	606,065,998
	<u>7,872,820,968</u>	<u>10,712,734,908</u>
23.1 Others		
Interest paid on NFCD	7,270,995	3,689,649
Interest/profit paid against Refinance from Bangladesh Bank	156,387,389	312,508,322
Interest paid on Gift Cheque	413,424	328,560
Interest paid on Excel Account	443,247	393,429
Interest on Finance Bill Rediscounting	-	14,488,326
Interest on Fund Borrowing-OBU	146,384,497	274,657,712
	<u>310,899,552</u>	<u>606,065,998</u>
23(a) Consolidated Interest / Profit Paid On Deposits & Borrowings, etc.		
Dhaka Bank Limited	(Note: 23) 7,872,820,968	10,712,734,908
Dhaka Bank Securities Limited	125,278,311	148,761,997
Dhaka Bank Investment Limited	-	-
	7,998,099,279	10,861,496,905
Less: Inter company transaction	118,257,942	163,796,161
	<u>7,879,841,337</u>	<u>10,697,700,745</u>
24. Investment income		
Interest on Treasury bills / bonds	1,758,855,188	1,527,505,205
Profit on Govt. Islamic Bond	29,935,971	751,575
Capital Gain on Government Securities	422,344,663	301,056,029
Interest on Subordinated Bond	318,944,735	371,756,137
Dividend on Shares	38,000,671	41,291,074
	<u>2,568,081,228</u>	<u>2,242,360,021</u>
24(a) Consolidated Investment income		
Dhaka Bank Limited	(Note: 24) 2,568,081,228	2,242,360,021
Dhaka Bank Securities Limited	158,001,889	125,380,733
Dhaka Bank Investment Limited	-	-
	<u>2,726,083,117</u>	<u>2,367,740,754</u>

		01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka
25. Commission, exchange and brokerage			
Commission on Letter of Credit		682,162,094	426,148,583
Commission on Letter of Guarantee		204,254,310	168,402,707
Commission on Remittance/Bills		91,029,867	69,960,536
Processing Fee Consumer Loan		35,518,368	33,024,701
Other Comm/ Fees (Clearing, cash tr., risk prem., utilisation fee etc.)		483,700,585	583,406,062
Rebate from Foreign Bank outside Bangladesh		15,011,417	12,896,156
Commission & Fee on Credit Card		68,483,032	49,369,243
Exchange gain including gain from foreign currency dealings		472,955,017	555,724,879
		2,053,114,688	1,898,932,867
25(a) Consolidated Commission, exchange and brokerage			
Dhaka Bank Limited	(Note: 25)	2,053,114,688	1,898,932,867
Dhaka Bank Securities Limited		149,350,099	36,971,236
Dhaka Bank Investment Limited		-	-
		2,202,464,787	1,935,904,104
26. Other operating income			
Other Income on Credit Card and ATM		22,633,818	20,740,485
Incidental charges		51,066,243	57,655,606
Postage Recoveries		9,888,534	10,480,634
Swift charge recoveries		34,779,987	30,258,132
Locker rent		9,829,000	8,986,687
Profit from sale of fixed assets		267,103	4,068,307
Recovery from written off loans		27,755,685	11,518,552
		156,220,369	144,507,190
26(a) Consolidated other operating income			
Dhaka Bank Limited	(Note: 26)	156,220,369	144,507,190
Dhaka Bank Securities Limited		530,844	463,635
Dhaka Bank Investment Limited		10,187,460	19,278,366
		166,938,672	164,249,191
Less: Inter company transaction		10,187,460	19,278,366
		156,751,213	144,970,825
27. Salary and allowances			
Basic salary		626,049,580	635,444,142
Allowances		825,162,348	838,157,245
Bonus & ex-gratia		138,964,278	124,791,943
Leave fare assistance		107,210,827	110,538,555
Bank's contribution to provident fund		61,982,358	62,622,539
		1,759,369,391	1,771,554,424
27(a) Consolidated Salary and allowances			
Dhaka Bank Limited	(Note: 27)	1,759,369,391	1,771,554,424
Dhaka Bank Securities Limited		28,716,056	28,948,944
Dhaka Bank Investment Limited		-	-
		1,788,085,447	1,800,503,368
28. Rent, taxes, insurance, electricity, etc.			
Office rent	(Note: 28.1)	129,079,735	226,968,288
Electricity and lighting		54,553,520	50,206,627
Regulatory charges		13,295,481	7,273,318
Insurance		103,267,930	95,328,073
		300,196,665	379,776,306
28.1 Office rent		377,253,334	375,621,542
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		248,173,600	148,653,254
		129,079,735	226,968,288
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)	300,196,665	379,776,306
Dhaka Bank Securities Limited		11,782,345	13,089,150
Dhaka Bank Investment Limited		-	-
		311,979,010	392,865,456

		01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka
29. Legal expenses			
Legal expenses		9,748,468	13,391,222
Other professional fees		11,559,116	11,864,482
		21,307,584	25,255,704
29(a) Consolidated Legal expenses			
Dhaka Bank Limited	(Note: 29)	21,307,584	25,255,704
Dhaka Bank Securities Limited		-	187,500
Dhaka Bank Investment Limited		-	-
		21,307,584	25,443,204
30. Postage, stamps, telecommunication, etc.			
Stamps, postage & courier		15,327,963	14,286,743
Telephone charges		5,892,399	5,625,308
Fax, internet & radio link charges		31,906,169	57,816,752
		53,126,532	77,728,803
30(a) Consolidated Postage, stamps, telecommunication, etc.			
Dhaka Bank Limited	(Note: 30)	53,126,532	77,728,803
Dhaka Bank Securities Limited		269,614	292,010
Dhaka Bank Investment Limited		-	-
		53,396,146	78,020,813
31. Stationery, Printing, Advertisement, etc.			
Table stationery		12,217,662	10,118,351
Printing stationery		35,314,308	33,802,814
Security stationery		12,869,868	6,664,390
Computer stationery		20,510,676	16,181,969
Advertisement		74,506,070	61,685,514
		155,418,584	128,453,038
31(a) Consolidated Stationery, Printing, Advertisement, etc.			
Dhaka Bank Limited	(Note: 31)	155,418,584	128,453,038
Dhaka Bank Securities Limited		1,899,498	2,004,487
Dhaka Bank Investment Limited		-	-
		157,318,082	130,457,525
32. Chief Executive's salary and fees			
Basic salary		6,945,000	4,723,332
House rent allowances		540,000	436,000
Living allowances		270,000	218,000
Medical allowances		90,000	72,667
Bonus		2,600,000	1,300,000
		10,445,000	6,749,999
32(a) Consolidated Chief executive's salary and fees			
Dhaka Bank Limited	(Note: 32)	10,445,000	6,749,999
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		10,445,000	6,749,999
33. Directors' fees			
Directors fees		2,569,600	2,826,140
Fees related to Shariah Council Meeting		35,200	52,800
Board/Executive Committee / Shariah Council Meeting Expenses		-	670
		2,604,800	2,879,610
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)	2,604,800	2,879,610
Dhaka Bank Securities Limited		576,220	814,496
Dhaka Bank Investment Limited		-	-
		3,181,020	3,694,106
34. Auditor's fees			
		-	700,000
34(a) Consolidated Auditor's fees			
Dhaka Bank Limited	(Note: 34)	-	700,000
Dhaka Bank Securities Limited		1,145,000	225,000
Dhaka Bank Investment Limited		51,750	86,250
		1,196,750	1,011,250

	01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka
35. Depreciation and repairs of bank's assets		
<u>Depreciation & Amortization</u>		
Building	12,767,076	12,767,076
Furniture & Fixture	28,471,281	30,515,028
Office Appliance & Equipment	131,023,755	133,234,994
Computer	12,311,130	13,188,550
Software	59,469,454	54,744,816
Motor Vehicle	35,562,668	43,183,074
Sub Total	279,605,365	287,633,537
Right of use assets (ROU) as per IFRS 16	225,544,726	127,169,196
Total	505,150,091	414,802,733
<u>Repair & Maintenance:</u>		
Office Premises	26,410,682	19,846,221
Office Equipment	22,520,724	14,729,809
Office Furniture	1,551,050	1,271,548
Motor Vehicle	8,408,035	6,309,050
Computer and accessories	2,210,953	2,780,423
Software (AMC)	58,245,387	91,113,968
	119,346,830	136,051,019
	624,496,921	550,853,752
35(a) Consolidated Depreciation and repairs of bank's assets		
Dhaka Bank Limited	624,496,921	550,853,752
Dhaka Bank Securities Limited	6,572,211	7,693,840
Dhaka Bank Investment Limited	-	-
	631,069,132	558,547,592
36. Other Expenses		
Contractual service charge (own & third party)	267,187,115	268,838,382
Fuel Costs	16,580,251	14,073,352
Entertainment (canteen & other)	14,865,044	14,878,182
AGM & Conference expense	28,750	1,660,173
Donation	114,653,707	121,363,499
Subscription	4,909,139	4,747,036
Travelling expenses	3,296,149	7,241,481
Conveyance	9,384,458	8,818,161
Branch opening expenses	525,079	183,100
Godown expenses	1,522,680	1,354,090
Training expenses	2,222,326	4,341,872
Bond issue expenses	600,000	615,752
Books and papers	345,151	1,352,383
WASA charges	5,329,789	3,915,514
Staff uniform	2,602,198	2,114,137
Potted plants	1,753,517	1,510,765
Business development & promotion	17,782,263	18,022,569
Reuters charges	2,094,590	1,906,812
Fees and expenses for credit card	42,057,934	36,603,308
ATM network service charges	14,737,625	22,079,232
Sub Total	522,477,765	535,619,801
Interest expense for lease liability as per IFRS 16	35,708,185	23,102,254
Total	558,185,950	558,722,055
36(a) Consolidated Other Expenses		
Dhaka Bank Limited	558,185,950	558,722,055
Dhaka Bank Securities Limited	11,818,307	5,838,599
Dhaka Bank Investment Limited	234,650	63,725
	570,238,907	564,624,378
37. Provision against loans & advances		
On classified loans & advances*	1,106,535,679	(1,192,654,561)
On unclassified loans & advances (Special General Provision-COVID-19)	-	-
On unclassified loans & advances (except Special General Provision-COVID-19)	427,647,908	2,892,698,867
	1,534,183,586	1,700,044,305

* Provision for classified loans & advances of September 2021 consists of Tk. 972,279,242.94 for specific loans & advances and Tk.134,256,435.85 for written off and settlement cases.

	01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka
37(a) Consolidated Provision against loans & advances		
Dhaka Bank Limited	1,534,183,586	1,700,044,305
Dhaka Bank Securities Limited	70,000,000	-
Dhaka Bank Investment Limited	-	-
	1,604,183,586	1,700,044,305
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	-	-
Dhaka Bank Investment Limited	-	-
	-	-
39. Other provisions		
Provision for off balance sheet items (Note: 39.1)	319,517,889	(83,728,787)
Provision for other assets	-	3,936,000
Provision for Start-up Fund (Note: 39.2)	35,334,385	-
	354,852,274	(79,792,787)
39.1 Provision against Off Balance Sheet exposures		
On off balance sheet exposures	319,517,889	(83,728,787)
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	15,034,480	-
	35,334,385	-
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)	354,852,274	(79,792,787)
Dhaka Bank Securities Limited	-	-
Dhaka Bank Investment Limited	-	-
	354,852,274	(79,792,787)
40. Earnings per share (EPS)		
Net profit after taxation	1,468,113,574	1,193,675,216
Number of ordinary shares outstanding	949,624,753	949,624,753
Earnings per share (EPS) -Restated	1.55	1.26
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.		
Explanation of Significant Deviation in EPS: Period to Period EPS (Solo) has been increased by 23% due to increase in total operating income has been creased by Tk. 86.60 Crore (i.e.12.10%).		
40(a) Consolidated Earnings per share (CEPS)		
Net profit after taxation	1,570,325,623	1,220,120,737
Less: Non-controlling interest	10,221	2,645
Net profit attributable to the shareholders of parent company	1,570,315,402	1,220,118,093
Number of ordinary shares outstanding	949,624,753	949,624,753
Consolidated Earnings per share (CEPS)- Restated	1.65	1.28

	01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka
41. Receipts from other operating activities		
Exchange earnings	86,203,805	78,723,632
Other operating income	128,197,581	128,920,332
	214,401,386	207,643,964
Non Operating Income	-	-
	214,401,386	207,643,964
41(a) Consolidated Receipts from other operating activities		
Dhaka Bank Limited	214,401,386	207,643,964
Dhaka Bank Securities Limited	530,844	463,635
Dhaka Bank Investment Limited	10,187,460	19,278,366
	225,119,689	227,385,965
Less: Intercompany Transactions	10,187,460	19,278,366
	214,932,229	208,107,599
42. Payments for other operating activities		
Rent, Taxes, Insurance, Lighting etc.	548,370,265	528,429,560
Directors' fees & Meeting expenses	2,604,800	2,879,610
Repair of bank's assets	119,346,830	136,051,019
Other expenses	522,477,765	535,619,801
	1,192,799,660	1,202,979,990
Dhaka Bank Foundation	-	-
	1,192,799,660	1,202,979,990
42(a) Consolidated Payments for other operating activities		
Dhaka Bank Limited	1,192,799,660	1,202,979,990
Dhaka Bank Securities Limited	12,394,527	25,006,620
Dhaka Bank Investment Limited	234,650	63,725
	1,205,428,837	1,228,050,335
43. Other Assets		
Stationery, stamps, printing materials etc.	22,893,366	40,952,457
Advance rent and advertisement	306,207,797	207,065,701
Security deposit	22,768,197	22,400,616
Preliminary, formation, work in progress and organization expenses, renovation / development expenses and prepaid expenses	678,545,345	4,012,285,772
Branch adjustments	(50,662,615)	44,763,834
Suspense account	82,399,647	42,803,714
Other assets	779,520,354	744,818,648
	1,841,672,091	5,115,090,742
(Increase) / decrease during the year	(729,764,438)	1,904,021,382
43(a) Consolidated Other Assets		
Dhaka Bank Limited	(729,764,438)	1,904,021,382
Dhaka Bank Securities Limited	(22,525,299)	46,085,608
Dhaka Bank Investment Limited	2,693,770	-
	(749,595,966)	1,950,106,990
44. Other liabilities		
Provision against expenses	1,090,466,711	264,881,339
Provision for other assets	13,544,445	17,480,445
Interest suspense account	2,960,369,629	2,680,199,360
Other account payable	21,987,399,621	19,279,952,162
	26,051,780,406	22,242,513,306
Amount transferred to DBL Foundation Trustee Account	-	(31,320,090)
Adjustment of Loss on shares from Provision for decrease in value of Investment	-	-
Lease liabilities as per IFRS 16	-	8,110,978
Rebate disbursed to Good Borrowers	(2,030,000)	(4,060,000)
Adjustment of Loan from Provision	(139,436,241)	(2,653,922)
Increase/(decrease) during the year	3,767,424,429	656,346,108

	01-Jan-21 to 30-Sep-21 Taka	01-Jan-20 to 30-Sep-20 Taka
44(a) Consolidated Other Liabilities		
Dhaka Bank Limited	3,767,424,429	656,346,108
Dhaka Bank Securities Limited	211,895,767	63,392,601
Dhaka Bank Investment Limited	(357,847)	86,250
	3,978,962,349	719,824,959
45 Reconciliation statement of cash flows from operating activities		
Net profit after taxation	1,468,113,574	1,193,675,216
Addition of :		
Depreciation	505,150,091	414,802,733
Provision (Tax)	1,180,752,267	840,434,856
Provision (loans and others)	1,889,035,860	1,620,951,518
Increase in interest payable	-	-
Increase in interest receivable	(90,847,978)	-
IFRS 16 effect	(212,465,414)	(125,551,000)
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(386,751,212)	(477,001,247)
Proceeds from sale of fixed assets	(267,103)	(4,068,307)
Proceeds from sale of securities	(422,344,663)	(301,056,029)
Decrease in interest payable	108,089,935	(141,634,869)
Decrease in interest receivable	-	185,642,474
Income taxes paid	(1,205,086,299)	(1,449,346,542)
Operating profit before changes in operating assets and liabilities	2,833,379,058	1,756,848,803
46 Calculation of Net Operating Cash Flow per share (NOCFPS)		
Net cash flow from operating activities (Solo)	1,184,996,660	598,605,506
Net cash flow from operating activities (consolidated)	1,285,034,181	644,175,361
Number of ordinary shares outstanding	949,624,753	949,624,753
Net Operating Cash Flow per share (NOCFPS)-Solo	1.25	0.63
Net Operating Cash Flow per share (NOCFPS)-Consolidated	1.35	0.68
Explanation of Significant Deviation in NOCFPS: Period to Period NOCFPS (Solo) has been increased by 97.96% due to decrease in Interest paid on deposits and borrowings, since the overall deposit rate has reduced in the market.		
47 Calculation of Net Asset value per share (NAVPS)		
Shareholders' Equity (Solo)	19,694,360,999	17,974,105,928
Shareholders' Equity (Consolidated)	20,440,028,274	18,685,892,383
Number of ordinary shares outstanding	949,624,753	949,624,753
Net Asset value per share (NAVPS)-Solo	20.74	18.93
Net Asset value per share (NAVPS)-Consolidated	21.52	19.68