

Dhaka Bank Limited

Consolidated & Separate Financial Statements
as at and for the period ended 31 March 2022

Dhaka Bank Limited and its Subsidiaries
Consolidated Balance Sheet
As at 31 March 2022

	Notes	31.03.2022 Taka	31.12.2021 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3(a)	12,162,320,214	19,838,530,649
Cash in hand (Including foreign currencies)	3.1(a)	2,467,126,096	2,301,460,729
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	9,695,194,118	17,537,069,920
Balance with other banks and financial institutions	4(a)	19,645,092,325	22,466,559,288
In Bangladesh	4.1(a)	16,837,912,414	20,331,837,107
Outside Bangladesh	4.2(a)	2,807,179,911	2,134,722,181
Money at call on short notice	5(a)	1,300,000,000	5,650,000,000
Investments	6(a)	56,608,142,229	52,359,063,988
Government	6.1(a)	42,946,275,502	38,596,716,627
Others	6.2(a)	13,661,866,727	13,762,347,361
Loans, advances and lease/investments	7(a)	217,007,297,960	214,607,304,713
Loans, Cash Credits, Overdrafts etc./Investments	7.1(a)	214,220,349,594	211,439,820,530
Bills purchased and discounted	8(a)	2,786,948,366	3,167,484,183
Fixed assets including premises, furniture and fixtures	9(a)	8,847,357,075	8,974,910,455
Other assets	10(a)	13,670,918,907	12,674,526,722
Non-banking assets	11(a)	-	-
Total Assets		<u>329,241,128,710</u>	<u>336,570,895,815</u>
<u>LIABILITIES & CAPITAL</u>			
<u>Liabilities</u>			
Borrowings from other banks, financial institutions and agents	12(a)	37,987,829,620	44,590,746,254
Deposits and other Accounts	13(a)	227,224,001,103	229,945,560,865
Current Accounts and other Accounts		30,959,750,299	34,172,428,617
Bills Payable		2,224,944,203	2,210,072,255
Savings Bank Deposits		28,707,036,448	28,665,174,772
Term Deposits	13.4(a)	165,332,270,153	164,897,885,221
Non Convertible Subordinated Bond	14	5,200,000,000	5,200,000,000
Other liabilities	15(a)	37,168,954,778	35,868,544,558
Total Liabilities		<u>307,580,785,501</u>	<u>315,604,851,677</u>
<u>Capital/Shareholders' Equity</u>			
Equity attributable to equity holders of the parent company		21,660,268,935	20,965,972,653
Paid-up Capital	16.2	9,496,247,530	9,496,247,530
Statutory Reserve	17	9,304,970,142	9,086,264,187
Other Reserve	18(a)	92,490,417	81,457,759
Surplus in Profit and Loss Account	19(a)	2,766,560,846	2,302,003,177
Non-controlling interest	19.1(a)	74,274	71,485
Total Shareholders' Equity		<u>21,660,343,209</u>	<u>20,966,044,138</u>
Total Liabilities and Shareholders' Equity		<u>329,241,128,710</u>	<u>336,570,895,815</u>

OFF-BALANCE SHEET ITEMS

	Notes	31.03.2022 Taka	31.12.2021 Taka
Contingent liabilities	21	206,992,935,706	191,376,959,350
Acceptances & Endorsements		81,516,729,743	64,281,656,460
Irrevocable Letters of Credit		47,146,105,144	52,467,266,855
Letters of Guarantee		45,981,057,002	45,816,134,359
Bills for Collection		15,421,742,668	15,917,400,906
Other Contingent Liabilities		16,927,301,150	12,894,500,770
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		206,992,935,706	191,376,959,350



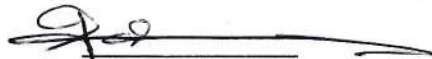
Chief Financial Officer



Company Secretary



Managing Director & CEO



Director



Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Profit & Loss Account
For the period ended 31 March 2022

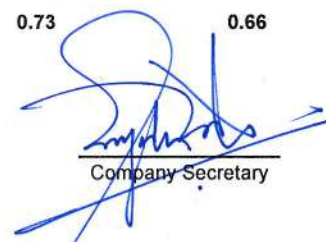
	Notes	01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
Interest income/profit on investments	22(a)	3,771,662,976	3,724,563,128
Interest paid/profit on deposits and borrowings etc.	23(a)	(2,876,758,751)	(2,778,808,123)
Net interest income		894,904,225	945,755,005
Investment income	24(a)	971,285,304	996,316,553
Commission, exchange and brokerage	25(a)	935,491,352	631,820,817
Other operating income	26(a)	41,397,978	53,625,435
		1,948,174,634	1,681,762,804
Total operating income (a)		2,843,078,860	2,627,517,809
Salary and allowances	27(a)	644,051,089	581,020,228
Rent, taxes, insurance, electricity etc.	28(a)	101,115,202	85,359,369
Legal expenses	29(a)	6,915,714	9,409,227
Postage, stamps, telecommunication etc.	30(a)	17,502,205	16,305,415
Stationery, Printing, Advertisement etc.	31(a)	43,261,790	55,490,585
Chief Executive's salary and fees	32(a)	2,804,000	2,805,000
Directors' fees	33(a)	1,054,483	934,463
Auditors' fees	34(a)	92,250	1,012,250
Depreciation and repairs of bank's assets	35(a)	240,822,532	220,071,464
Other expenses	36(a)	177,911,199	172,438,598
		1,235,530,465	1,144,846,599
Total operating expenses (b)		1,235,530,465	1,144,846,599
Profit before provision and taxes (c = (a-b))		1,607,548,395	1,482,671,210
Provision against loans and advances	37(a)	349,005,932	438,060,663
Provision against good borrower	15.2	-	-
Provision for diminution in value of investments	38(a)	10,000,000	5,000,000
Other provisions	39(a)	119,875,687	69,064,939
		478,881,619	512,125,603
Total provision (d)		478,881,619	512,125,603
Total Profit before taxes (c-d)		1,128,666,776	970,545,607
Provision for Taxation		438,780,399	345,953,151
Current tax		439,417,549	361,775,611
Deferred tax		(637,150)	(15,822,460)
		689,886,377	624,592,457
Net Profit after Taxation		689,886,377	624,592,457
Net profit after tax attributable to:			
Equity holders of DBL		689,883,588	624,591,550
Non-controlling interest		2,789	907
		689,886,377	624,592,457
Profit available for distribution			
Surplus in profit and loss account from previous year	19(a)	2,302,003,177	2,108,972,761
Net profit for the period		689,883,588	624,591,550
		2,991,886,765	2,733,564,310
Appropriations			
Statutory Reserve		218,705,955	185,966,632
General Reserve		-	-
Investment Fluctuation Fund		-	1,400,000
Dividends etc.		-	-
Start-up Fund		6,619,964	25,936,392
Surplus in profit and loss account		2,766,560,846	2,520,261,287
		2,991,886,765	2,733,564,310

Consolidated earning per share (CEPS)

0.73 **0.66**



Chief Financial Officer



Company Secretary



Managing Director & CEO



Director



Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 31 March 2022

	Notes	01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		4,212,619,190	4,270,693,279
Interest/Profit payments		(2,904,601,635)	(2,866,349,670)
Dividend receipts		83,623,512	17,612,530
Recovery of loans previously written off		10,251,018	6,322,495
Fee and commission receipts in cash		544,857,181	486,887,653
Cash payments to employees		(646,855,089)	(583,825,228)
Cash payments to suppliers		(73,786,835)	(87,312,740)
Income taxes paid		(556,539,855)	(419,058,707)
Receipts from other operating activities	41(a)	63,906,627	95,011,869
Payments for other operating activities	42(a)	(390,993,928)	(378,853,822)
Operating profit before changes in operating assets & liabilities (i)		342,480,186	541,127,658
Increase/Decrease in operating assets and liabilities			
Purchase/sale of trading securities		500,228,532	1,797,514,160
Loans and advances to customers		(2,399,993,246)	2,154,177,387
Other assets	43(a)	(317,809,330)	(219,089,712)
Deposits from other banks		707,677,870	(3,255,464,617)
Deposits from customers		(3,429,237,632)	(395,507,825)
Other liabilities account of customers		(281,977,352)	(271,727,087)
Other liabilities	44(a)	736,580,118	1,141,687,610
Cash flow from operating assets and liabilities (ii)		(4,484,531,040)	951,589,915
Net cash flows from operating activities (a)= (i+ii)		(4,142,050,855)	1,492,717,573
Cash flows from investing activities			
Proceeds from sale of securities		342,290,374	387,519,494
Payment for purchase of securities		(4,737,953,115)	419,311,987
Purchase of property, plant & equipment		(64,619,104)	(24,930,832)
Sale of property, plant & equipment		55,154	47,700
Proceeds from non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		(4,460,226,692)	781,948,348
Cash flows from financing activities			
Borrowing from other banks		(6,602,916,634)	(1,412,602,697)
Receipts from issuance of Non-Convertible Subordinated Bond		-	-
Payments for redemption of Non-Convertible Subordinated Bond		-	-
Dividends paid		-	-
Net cash flow from financing activities (c)		(6,602,916,634)	(1,412,602,697)
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(15,205,194,180)	862,063,224
Effects of exchange rate changes on cash & cash equivalent		357,837,782	97,176,536
Cash and cash equivalents at beginning period		47,958,422,637	36,254,228,278
Closing cash and cash equivalents at end of period*		33,111,066,239	37,213,468,038
*Cash and cash equivalents			
Cash in hand		2,467,126,096	2,870,167,489
Balance with Bangladesh Bank and its agent bank(s)		9,695,194,118	18,505,547,639
Balance with other banks & Financial Institutions		19,645,092,325	15,334,785,711
Money at call on short notice		1,300,000,000	500,000,000
Prize Bond		3,653,700	2,967,200
Total		33,111,066,239	37,213,468,038
Net Operating Cash Flow per Share (NOCFPS)		(4.36)	1.57

Dhaka Bank Limited and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 31 March 2022

(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 2022	9,496,247,530	9,086,264,187	6,560,631	-	20,997,128	53,900,000	71,485	2,302,003,177	20,966,044,138
Surplus/deficit on account of revaluation of investments	-	-	-	-	11,032,658	-	-	-	11,032,658
Net profit for the period	-	-	-	-	-	-	-	689,886,377	689,886,377
Transfer to reserve	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Changes in reserve	-	218,705,955	-	-	-	-	-	(218,705,955)	-
Start-up Fund	-	-	-	-	-	-	-	(6,619,964)	(6,619,964)
Non-controlling interest	-	-	-	-	-	-	2,789	(2,789)	0
Balance as at 31 March 2022	9,496,247,530	9,304,970,142	6,560,631	-	32,029,786	53,900,000	74,274	2,766,560,846	21,660,343,209

For the period ended 31 March 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 01 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	-	-	-	-	-	-	-	624,592,457	624,592,457
Transfer to reserve	-	-	-	-	-	1,400,000	-	(1,400,000)	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Changes in reserve	-	185,966,632	-	-	-	-	-	(185,966,632)	-
Start-up Fund	-	-	-	-	-	-	-	(25,936,392)	(25,936,392)
Non-controlling interest	-	-	-	-	-	-	907	(907)	-
Balance as at 31 March 2021	8,958,724,090	8,449,404,881	6,560,631	-	20,266,954	50,600,000	64,318	2,520,261,287	20,005,882,161

Dhaka Bank Limited
Balance Sheet
As at 31 March 2022

	Notes	31.03.2022 Taka	31.12.2021 Taka
PROPERTY AND ASSETS			
Cash	3	12,162,215,214	19,838,425,649
Cash in hand (Including foreign currencies)	3.1	2,467,021,096	2,301,355,729
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	9,695,194,118	17,537,069,920
Balance with other banks and financial institutions	4	19,351,100,239	22,211,041,163
In Bangladesh	4.1	16,543,920,328	20,076,318,982
Outside Bangladesh	4.2	2,807,179,911	2,134,722,181
Money at call on short notice	5	1,300,000,000	5,650,000,000
Investments	6	53,323,635,955	49,124,077,080
Government	6.1	42,946,275,502	38,596,716,627
Others	6.2	10,377,360,453	10,527,360,453
Loans, advances and lease/investments	7	217,809,105,638	215,458,643,693
Loans, Cash Credits, Overdrafts etc./Investments	7.1	215,022,157,272	212,291,159,510
Bills purchased and discounted	8	2,786,948,366	3,167,484,183
Fixed assets including premises, furniture and fixtures	9	8,827,659,239	8,954,869,250
Other assets	10	15,182,413,684	14,114,146,537
Non-banking assets	11	-	-
Total Assets		<u>327,956,129,969</u>	<u>335,351,203,372</u>
LIABILITIES & CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	37,970,253,221	44,565,190,826
Deposits and other accounts	13	227,627,525,806	230,417,348,446
Current Accounts and other Accounts		30,959,750,299	34,172,428,617
Bills Payable		2,224,944,203	2,210,072,255
Savings Bank Deposits		28,707,036,448	28,665,174,772
Term Deposits		165,735,794,856	165,369,672,802
Non Convertible Subordinated Bond	14	5,200,000,000	5,200,000,000
Other liabilities	15	36,250,093,731	34,926,816,025
Total Liabilities		<u>307,047,872,758</u>	<u>315,109,355,297</u>
Capital/Shareholders' Equity			
Total Shareholders' Equity		20,908,257,211	20,241,848,075
Paid-up Capital	16.2	9,496,247,530	9,496,247,530
Statutory Reserve	17	9,304,970,142	9,086,264,187
Other Reserve	18	38,590,417	27,557,759
Surplus in Profit and Loss Account	19	2,068,449,122	1,631,778,599
Total Liabilities and Shareholders' Equity		<u>327,956,129,969</u>	<u>335,351,203,372</u>

Notes	31.03.2022 Taka	31.12.2021 Taka
-------	--------------------	--------------------

OFF-BALANCE SHEET ITEMS

Contingent liabilities

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

21	206,992,935,706	191,376,959,350
	81,516,729,743	64,281,656,460
	47,146,105,144	52,467,266,855
	45,981,057,002	45,816,134,359
	15,421,742,668	15,917,400,906
	16,927,301,150	12,894,500,770

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

206,992,935,706	191,376,959,350
------------------------	------------------------



Chief Financial Officer



Company Secretary



Managing Director & CEO



Director



Chairman

Dhaka Bank Limited
Profit & Loss Account
For the period ended 31 March 2022

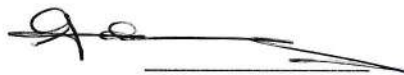
	Notes	01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
Interest income/profit on investments	22	3,778,357,379	3,745,676,174
Interest paid/profit on deposits and borrowings etc.	23	(2,879,152,610)	(2,774,823,963)
Net interest income		899,204,769	970,852,211
Investment income	24	930,117,487	958,877,182
Commission, exchange and brokerage	25	901,583,549	602,643,653
Other operating Income	26	41,187,428	53,417,872
		1,872,888,464	1,614,938,707
Total operating income (a)		2,772,093,233	2,585,790,918
Salary and allowances	27	635,097,766	573,290,389
Rent, taxes, insurance, electricity etc.	28	97,214,967	81,280,286
Legal expenses	29	6,817,714	9,409,227
Postage, stamps, telecommunication etc.	30	17,374,577	16,226,092
Stationery, Printing, Advertisement etc.	31	43,034,451	54,989,516
Chief Executive's salary and fees	32	2,804,000	2,805,000
Directors' fees	33	828,400	809,600
Auditors' fees	34	-	-
Depreciation and repairs of bank's assets	35	238,058,833	218,524,575
Other expenses	36	175,451,129	170,561,078
Total operating expenses (b)		1,216,681,838	1,127,895,763
Profit before provision and taxes (c = (a-b))		1,555,411,395	1,457,895,155
Provision against loans and advances	37	342,005,932	433,060,663
Provision against good borrower	15.2	-	-
Provision for diminution in value of investments	38	-	-
Other provisions	39	119,875,687	69,064,939
Total provision (d)		461,881,619	502,125,603
Total Profit before taxes (c-d)		1,093,529,776	955,769,552
Provision for Taxation		431,533,334	340,248,167
Current tax	15.7	432,170,484	355,875,303
Deferred tax		(637,150)	(15,627,136)
Net Profit after Taxation		661,996,442	615,521,385
Profit available for distribution			
Surplus in profit and loss account from previous year	19	1,631,778,599	1,514,780,946
Net profit for the period		661,996,442	615,521,385
		2,293,775,041	2,130,302,331
Appropriations			
Statutory Reserve		218,705,955	185,966,632
General Reserve		-	-
Dividends etc.		-	-
Start-up Fund		6,619,964	25,936,392
Surplus in profit and loss account		2,068,449,122	1,918,399,308
		2,293,775,041	2,130,302,331
Earning per share (EPS)	40	0.70	0.65



Chief Financial Officer



Managing Director & CEO



Director



Company Secretary



Chairman

Dhaka Bank Limited
Cash Flow Statement
For the period ended 31 March 2022

	Notes	01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
Cash flow from operating activities			
Interest/Profit receipts in cash		4,217,927,506	4,263,004,141
Interest/Profit payments		(2,906,995,494)	(2,862,365,509)
Dividend receipts		43,841,781	8,975,342
Recovery of loans previously written off		10,251,018	6,322,495
Fee and commission receipts in cash		510,949,377	457,710,489
Cash payments to employees		(637,901,766)	(576,095,389)
Cash payments to suppliers		(67,226,743)	(80,624,835)
Income taxes paid		(598,661,203)	(407,724,791)
Receipts from other operating activities	41	63,696,077	94,804,306
Payments for other operating activities	42	(388,307,775)	(376,851,438)
Operating profit before changes in operating assets & liabilities (i)		247,572,778	527,154,811
Increase/Decrease in operating assets and liabilities:			
Purchase/Sale of trading securities		549,747,898	2,007,644,575
Loans and advances to customers		(2,350,461,945)	1,978,004,195
Other assets	43	(348,736,670)	(247,768,963)
Deposits from other banks		707,677,870	(3,255,464,617)
Deposits from customers		(3,497,500,510)	(428,375,437)
Other liabilities account of customers		(281,977,352)	(271,727,087)
Other liabilities	44	784,868,395	1,088,751,412
Cash flow from operating assets and liabilities (ii)		(4,436,382,314)	871,064,078
Net cash flows from/(used in) operating activities (a)= (i+ii)		(4,188,809,536)	1,398,218,889
Cash flow from investing activities			
Proceeds from sale of securities		342,290,375	378,719,494
Payment for Purchase of securities		(4,737,953,115)	419,311,987
Purchase of property, plant & equipment		(64,313,415)	(24,852,832)
Sale of property, plant & equipment		55,154	47,700
Proceeds from Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		(4,459,921,000)	773,226,348
Cash flow from financing activities			
Borrowing from other banks		(6,594,937,605)	(1,404,497,165)
Receipts from issuance of Non Convertible Subordinated Bond		-	-
Payments for redemption of Non Convertible Subordinated Bond		-	-
Dividends paid		-	-
Net cash flow from financing activities (c)		(6,594,937,605)	(1,404,497,165)
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(15,243,668,141)	766,948,072
Effects of exchange rate changes on cash & cash equivalent		357,837,782	97,176,536
Cash and cash equivalents at beginning period		47,702,799,512	36,123,045,710
Closing Cash and cash equivalents at end of period*		32,816,969,153	36,987,170,318
*Closing cash & cash equivalents			
Cash in Hand		2,467,021,096	2,870,062,489
Balance with Bangladesh Bank and its agent bank(s)		9,695,194,118	18,505,547,639
Balance with other banks & Financial Institutions		19,351,100,239	15,108,592,990
Money at call on short notice		1,300,000,000	500,000,000
Prize Bond		3,653,700	2,967,200
Total		32,816,969,153	36,987,170,318
Net Operating Cash Flow per Share (NOCFPS)		(4.41)	1.47

Dhaka Bank Limited
Statement of Changes in Equity
For the period ended 31 March 2022

(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 2022	9,496,247,530	9,086,264,187	6,560,631	-	20,997,128	1,631,778,599	20,241,848,075
Surplus/deficit on account of revaluation of investments	-	-	-	-	11,032,658	-	11,032,658
Net profit for the period	-	-	-	-	-	661,996,442	661,996,442
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	(6,619,964)	(6,619,964)
Changes in reserve	-	218,705,955	-	-	-	(218,705,955)	-
Balance as at 31 March 2022	9,496,247,530	9,304,970,142	6,560,631	-	32,029,786	2,068,449,122	20,908,257,211

For the period ended 31 March 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 01 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 year	-	-	-	-	-	615,521,385	615,521,385
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	(25,936,392)	(25,936,392)
Changes in reserve	-	185,966,632	-	-	-	(185,966,632)	-
Balance as at 31 March 2021	8,958,724,090	8,449,404,881	6,560,631	-	20,266,954	1,918,399,308	19,353,355,864

Dhaka Bank Limited and its Subsidiaries

Notes to the Financial Statements As at and for the period ended 31 March 2022

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 109 branches all over Bangladesh which includes 68 urban and 41 rural branches, two Offshore Banking Units at DEPZ & CEPZ, Chattogram, 3 SME Service Centers and 22 sub branches. Out of the above, 2 branches of the Bank are run under Islamic Shariah, with a working method substantially different from conventional branches. The Bank has two subsidiary companies in the name of Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. The Bank has been holding 99.99% shares of Dhaka Bank Securities Limited (which has 6 branches in Dhaka, Chittagong and Sylhet) and Dhaka Bank Investment Limited. Moreover, the Bank has a dedicated philanthropic unit named Dhaka Bank Foundation, operating since 28 July 2004.

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

The consolidated financial statements of the Bank as at and for the period ended 31 March 2022 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 Offshore Banking Units (OBU) and islami banking services through its Islamic Bank branch.

2. Consolidated and separate financial statements

The separate financial statements of the Bank as at and for the period ended 31 March 2022 comprise those of Domestic Banking Unit (main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial period. A summary of accounting principles and policies which have been applied consistently (unless otherwise stated), are set out below and in the notes of respective areas:

2.1 Basis of preparation of financial statements and statement of compliance

The separate financial statements of the Bank as at and for the period ended 31 March 2022 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 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, 2020, Income Tax Ordinance and Rules, 1984, The 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 presented at value using mark to market concept with gain crediting to revaluation reserve; and
- 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 has 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 the 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 2022 to 31 March 2022.

2.7 Date of authorization

The Board of Directors has authorised this financial statements for public issue on 12 May 2022.

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 period's presentation.

Accounting policies of subsidiaries

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

		31.03.2022	31.12.2021
		Taka	Taka
3. Cash			
Cash in hand	(Note: 3.1)	2,467,021,096	2,301,355,729
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	9,695,194,118	17,537,069,920
		12,162,215,214	19,838,425,649
3(a) Consolidated Cash			
Dhaka Bank Limited	(Note: 3)	12,162,215,214	19,838,425,649
Dhaka Bank Securities Limited		105,000	105,000
Dhaka Bank Investment Limited		-	-
		12,162,320,214	19,838,530,649
3.1 Cash in hand			
In local currency		2,441,252,109	2,265,868,323
In foreign currencies		25,768,987	35,487,406
		2,467,021,096	2,301,355,729
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)	2,467,021,096	2,301,355,729
Dhaka Bank Securities Limited		105,000	105,000
Dhaka Bank Investment Limited		-	-
		2,467,126,096	2,301,460,729
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency		9,305,463,510	16,918,545,903
Conventional		8,743,440,278	16,406,522,671
Al-Wadiah current account		562,023,232	512,023,232
In foreign currencies		331,220,475	484,099,742
Balance with Sonali Bank as agent of Bangladesh Bank		9,636,683,985	17,402,645,645
		58,510,133	134,424,275
		9,695,194,118	17,537,069,920
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)	9,695,194,118	17,537,069,920
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		9,695,194,118	17,537,069,920
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	16,543,920,328	20,076,318,982
Outside Bangladesh	(Note: 4.2)	2,807,179,911	2,134,722,181
		19,351,100,239	22,211,041,163
4(a) Consolidated Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1(a))	16,837,912,414	20,331,837,107
Outside Bangladesh	(Note: 4.2(a))	2,807,179,911	2,134,722,181
		19,645,092,325	22,466,559,288
4.1 In Bangladesh			
Current Deposits		210,471,281	135,455,242
		210,471,281	135,455,242
Special Notice Deposits (SND)		30,949,047	31,263,740
		30,949,047	31,263,740
Fixed Deposits			
Commercial Banks		23,199,413,720	22,364,370,010
		23,199,413,720	22,364,370,010
Less : Inter Unit (OBU)		12,546,913,720	10,254,770,010
		10,652,500,000	12,109,600,000
Financial Institutions		5,650,000,000	7,800,000,000
		5,650,000,000	7,800,000,000
		16,543,920,328	20,076,318,982

		31.03.2022	31.12.2021
		Taka	Taka
4.1(a) Consolidated In Bangladesh			
Dhaka Bank Limited	(Note: 4.1)	16,543,920,328	20,076,318,982
Dhaka Bank Securities Limited		384,184,757	416,013,610
Dhaka Bank Investment Limited		313,332,032	311,292,096
		17,241,437,117	20,803,624,688
Less: Intercompany transaction		403,524,703	471,787,581
		16,837,912,414	20,331,837,107
4.2 Outside Bangladesh (Nostro Accounts)			
Current Deposits		2,807,179,911	2,134,722,181
		2,807,179,911	2,134,722,181
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)	2,807,179,911	2,134,722,181
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		2,807,179,911	2,134,722,181
5. Money at call on short notice			
With banking companies	(Note: 5.1)	-	-
With non-banking financial institutions	(Note: 5.2)	1,300,000,000	5,650,000,000
		1,300,000,000	5,650,000,000
5(a) Consolidated Money at call on short notice			
Dhaka Bank Limited	(Note: 5)	1,300,000,000	5,650,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		1,300,000,000	5,650,000,000
5.1 With banking companies			
ICB Islamic 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		1,300,000,000	5,650,000,000
		1,300,000,000	5,650,000,000
6. Investments			
Government securities	(Note: 6.1)	42,946,275,502	38,596,716,627
Other investments	(Note: 6.2)	10,377,360,453	10,527,360,453
		53,323,635,955	49,124,077,080
6(a) Consolidated Investments			
Dhaka Bank Limited	(Note: 6)	53,323,635,955	49,124,077,080
Dhaka Bank Securities Limited		3,284,506,274	3,234,986,908
Dhaka Bank Investment Limited		-	-
		56,608,142,229	52,359,063,988
6.1 Government securities			
Bangladesh Bank Bills		5,833,650,000	-
Treasury bonds		35,016,971,802	36,551,383,927
Government Islamic Bond		150,000,000	100,000,000
Government Ijarah Sukuk		1,942,000,000	1,942,000,000
Prizebond		3,653,700	3,332,700
		42,946,275,502	38,596,716,627
6.1(a) Consolidated Government securities			
Dhaka Bank Limited	(Note: 6.1)	42,946,275,502	38,596,716,627
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		42,946,275,502	38,596,716,627
6.2 Other investments			
Investment in shares	(Note: 6.2.1)	3,432,360,453	3,332,360,453
Investment in subordinated bonds	(Note: 6.2.2)	4,285,000,000	4,545,000,000
Investment in Commercial Paper	(Note: 6.2.3)	-	-
Investment in Perpetual Bond	(Note: 6.2.4)	1,650,000,000	1,650,000,000
Investment on Beximco Green Sukuk al Istisna'a		1,000,000,000	1,000,000,000
Investment in UCB Taqwa Growth Fund		10,000,000	-
		10,377,360,453	10,527,360,453

		31.03.2022 Taka	31.12.2021 Taka
6.2(a) Consolidated Other investments			
Dhaka Bank Limited	(Note: 6.2)	10,377,360,453	10,527,360,453
Dhaka Bank Securities Limited		3,284,506,274	3,234,986,908
Dhaka Bank Investment Limited		-	-
		13,661,866,727	13,762,347,361
6.2.1 Shares			
Quoted (Publicly Traded)		382,360,453	382,360,453
Unquoted		3,050,000,000	2,950,000,000
		3,432,360,453	3,332,360,453
6.2.2 Investment in subordinated bonds		4,285,000,000	4,545,000,000
6.2.3 Investment in Commercial Paper		-	-
6.2.4 Investment in Perpetual Bond			
UCBL Perpetual Bond		650,000,000	650,000,000
Trust Bank Perpetual Bond		1,000,000,000	1,000,000,000
		1,650,000,000	1,650,000,000
7. Loans, advances and lease/investments including Bills purchased and discounted			
Loans, Cash Credits, Overdrafts etc./Investments	(Note: 7.1)	215,022,157,272	212,291,159,510
Bills purchased and discounted	(Note: 8)	2,786,948,366	3,167,484,183
		217,809,105,638	215,458,643,693
7(a) Consolidated Loans, advances and lease/investments including Bills purchased and discounted			
Dhaka Bank Limited	(Note: 7)	217,809,105,638	215,458,643,693
Dhaka Bank Securities Limited		1,539,614,533	1,592,249,192
Dhaka Bank Investment Limited		-	-
Less: Intercompany transaction		219,348,720,171	217,050,892,885
		2,341,422,211	2,443,588,172
		217,007,297,960	214,607,304,713
7.1 Loans, Cash Credits, Overdrafts etc./Investments Broad category-wise breakup			
In Bangladesh			
Secured Overdraft/Quard		35,162,473,771	43,019,298,700
Cash Credit/Murabaha		11,809,268,820	3,857,711,227
House Building Loan		2,518,180,450	2,472,707,440
Transport Loan		2,829,351,814	2,589,917,253
Term Loan		73,327,906,672	77,953,099,115
Loan Against Trust Receipt		4,161,975,045	4,636,697,923
Payment Against Documents		9,380,606	18,730,970
Loan Against Accepted Bills		1,507,887,461	1,541,388,680
Packing Credit		715,154,404	661,934,660
Lease Finance/Izara		4,964,848,475	4,906,934,466
Credit Card		735,812,955	708,596,415
Retail Loan		1,523,667,515	1,035,055,899
Other Loans		75,756,249,285	68,889,086,762
		215,022,157,272	212,291,159,510
Outside Bangladesh		-	-
		215,022,157,272	212,291,159,510
7.1(a) Consolidated Loans, Cash Credits, Overdrafts etc./Investments			
Dhaka Bank Limited	(Note: 7.1)	215,022,157,272	212,291,159,510
Dhaka Bank Securities Limited		1,539,614,533	1,592,249,192
Dhaka Bank Investment Limited		-	-
Less: Intercompany transaction		216,561,771,805	213,883,408,702
		2,341,422,211	2,443,588,172
		214,220,349,594	211,439,820,530
8. Bills purchased and discounted			
In Bangladesh		2,548,808,568	2,936,440,045
Outside Bangladesh		238,139,798	231,044,138
		2,786,948,366	3,167,484,183
8(a) Consolidated Bills purchased and discounted			
Dhaka Bank Limited	(Note: 8)	2,786,948,366	3,167,484,183
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		2,786,948,366	3,167,484,183

		31.03.2022 Taka	31.12.2021 Taka
9. Fixed assets including premises, furniture and fixtures			
Cost/ Revaluation			
Land		4,658,655,505	5,022,405,505
Building & Renovation		1,470,482,156	1,106,732,156
Furniture and fixture including office decoration		771,102,496	766,981,535
Office appliances and equipment		1,979,387,304	1,933,370,001
Computer		323,736,832	317,439,032
Software		824,237,115	821,929,327
Bank's vehicle		342,994,532	339,784,269
Right of use assets (ROU) as per IFRS 16		2,364,048,808	2,364,048,808
Work-in-progress - land & building		68,978,394	68,978,394
		12,803,623,142	12,741,669,027
Less: Accumulated depreciation		3,975,963,903	3,786,799,777
		8,827,659,239	8,954,869,250
9(a) Consolidated Fixed assets including premises, furniture and fixtures			
Dhaka Bank Limited	(Note: 9)	8,827,659,239	8,954,869,250
Dhaka Bank Securities Limited		19,697,836	20,041,205
Dhaka Bank Investment Limited		-	-
		8,847,357,075	8,974,910,455
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.		39,232,962	9,091,651
Advance rent	(Note: 10.1.a)	79,726,954	61,861,227
Prepaid expenses against advertisement		26,076,142	24,813,346
Interest/Profit accrued and other receivable	(Note: 10.2)	1,155,355,943	1,050,940,740
Security deposit		23,804,247	23,768,197
Preliminary, formation, Work-in-progress, renovation expenses and prepaid expenses	(Note: 10.3)	349,080,288	188,625,655
Branch adjustments	(Note: 10.4)	(29,054,345)	(20,225,612)
Suspense account	(Note: 10.5)	121,689,896	168,073,533
Others	(Note: 10.6)	11,666,501,717	10,857,197,920
		15,182,413,684	14,114,146,537
10(a) Consolidated Other assets			
Dhaka Bank Limited	(Note: 10)	15,182,413,684	14,114,146,537
Dhaka Bank Securities Limited		281,693,402	353,666,193
Dhaka Bank Investment Limited		12,598,965	13,674,861
		15,476,706,051	14,481,487,591
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
Receivable from Dhaka Bank Securities Limited		55,787,264	55,787,264
		1,805,787,144	1,806,960,869
		13,670,918,907	12,674,526,722
10.1 Investment in shares of subsidiary companies			
Dhaka Bank Securities Limited	(Note:1.9.1)	1,499,999,940	1,499,999,940
(99.99% owned subsidiary company of DBL)			
Dhaka Bank Investment Limited	(Note:1.9.2)	249,999,940	249,999,940
(99.99% owned subsidiary company of DBL)			
		1,749,999,880	1,749,999,880

Shareholding in Dhaka Bank Securities Limited as at 31 March 2022 was 208,700,056 shares after considering the stock dividend issued from 2011 to 2019.

10.1.a Advance rent up to March 2022 Tk. 196,681,442 has been considered with right of use assets (ROU) as per IFRS 16.

10.2 Interest accrued and other receivable

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

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

10.4 Branch adjustment

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

10.5 Suspense account

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

		31.03.2022 Taka	31.12.2021 Taka
10.6 Others			
Advance Tax	(Note: 10.6.1)	10,560,039,207	9,961,378,004
Deferred Tax Assets	(Note: 15.1)	475,716,022	475,078,872
Account receivable others	(Note: 10.6.2)	630,746,488	420,741,043
		11,666,501,717	10,857,197,920
10.6.1 Advance Tax			
Opening Balance		9,961,378,004	8,284,200,306
Add: Paid during the year		598,661,203	1,677,177,698
		10,560,039,207	9,961,378,004
Less: Adjustment during the year		-	-
		10,560,039,207	9,961,378,004
10.6.2 Account receivable others			
Receivable against Bangladesh/Paribar Sanchaya Patra		253,489,327	138,995,596
Fees receivable		68,596,291	76,253,558
Receivable from share sale proceeds		-	-
Dividend receivable		77,618,251	33,776,470
Finance to AD branches for Local Documentary Bill Purchased		29	29
Finance to AD branches for Import Bill Discounting		(1)	(1)
Protestation account		3,012,677	3,012,677
ATM settlement account		110,543,509	(232,960)
Receivable from exchange houses		1,227,860	1,235,824
Excise duty receivable		60,471,280	110,738,861
Receivable from Dhaka Bank Investment Limited		-	1,173,725
Receivable from Dhaka Bank Securities Limited		55,787,264	55,787,264
		630,746,488	420,741,043
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)	25,166,042,021	29,669,117,782
Outside Bangladesh		12,804,211,200	14,896,073,044
		37,970,253,221	44,565,190,826
12.1 In Bangladesh			
Call Borrowing		4,030,000,000	9,800,000,000
		4,030,000,000	9,800,000,000
Term Borrowing		12,570,213,720	12,370,170,010
		12,570,213,720	12,370,170,010
Less : Inter Unit (OBU)		12,546,913,720	10,254,770,010
		4,053,300,000	11,915,400,000
Bangladesh Bank refinance			
Small and Medium Enterprise		595,876,167	669,616,417
Syndication		1,984,877,741	2,042,682,122
Export Development Fund		15,475,450,872	11,855,445,469
FSSP Fund		103,721,860	112,007,976
Stimulus Fund		2,952,815,381	3,073,965,798
		21,112,742,021	17,753,717,782
Total		25,166,042,021	29,669,117,782
Outside Bangladesh		12,804,211,200	14,896,073,044
		12,804,211,200	14,896,073,044
12(a) Consolidated Borrowings from other banks, financial institutions and agents			
Dhaka Bank Limited	(Note: 12)	37,970,253,221	44,565,190,826
Dhaka Bank Securities Limited		2,358,998,610	2,469,143,600
Dhaka Bank Investment Limited		-	-
		40,329,251,831	47,034,334,426
Less: Inter company transaction		2,341,422,211	2,443,588,172
		37,987,829,620	44,590,746,254

		31.03.2022	31.12.2021
		Taka	Taka
13. Deposits and other accounts			
Current Accounts and other Accounts	(Note: 13.1)	30,959,750,299	34,172,428,617
Bills Payable	(Note: 13.2)	2,224,944,203	2,210,072,255
Savings Bank Deposits	(Note: 13.3)	28,707,036,448	28,665,174,772
Term Deposits	(Note: 13.4)	165,735,794,856	165,369,672,802
		227,627,525,806	230,417,348,446
<u>Non-interest bearing accounts</u>			
13.1 Current Accounts and other Accounts			
Current account		18,298,909,187	21,413,607,385
Foreign currency deposits		976,519,860	709,708,660
Margin under Letter of Credit		2,087,218,054	2,172,042,129
Margin under Letter of Guarantee		2,132,365,871	2,175,585,977
Deposits awaiting disposal		4,187,039	6,655,106
Sundry deposit		7,460,550,288	7,694,829,360
		30,959,750,299	34,172,428,617
13.2 Bills Payable			
Pay order		1,905,937,133	2,138,966,358
Demand draft		319,007,071	71,105,897
		2,224,944,203	2,210,072,255
Total Non-interest bearing accounts		33,184,694,502	36,382,500,872
<u>Interest bearing Account</u>			
13.3 Savings Bank Deposits			
Savings account		27,901,569,574	27,834,881,770
Mudaraba savings accounts		805,466,873	830,293,002
		28,707,036,448	28,665,174,772
13.4 Term Deposits			
Special Notice Deposits		29,808,683,495	30,557,754,773
Unclaimed Dividend Account		13,777,169	13,777,169
Fixed Deposits		107,899,583,189	105,774,839,230
Deposit Pension Scheme		26,902,004,742	27,917,440,800
Gift Cheque		37,505,136	36,575,166
Non Resident Foreign Currency Deposit (NFCD)		1,074,241,125	1,069,285,664
		165,735,794,856	165,369,672,802
13.4 (a) Consolidated Term deposits			
Dhaka Bank Limited		165,735,794,856	165,369,672,802
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		165,735,794,856	165,369,672,802
Less: Inter company transaction		403,524,703	471,787,581
		165,332,270,153	164,897,885,221
Total Interest bearing Account		194,442,831,304	194,034,847,574
Total Deposits and other accounts		227,627,525,806	230,417,348,446
13 (a) Consolidated Deposits and other accounts			
Dhaka Bank Limited	(Note: 13)	227,627,525,806	230,417,348,446
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		227,627,525,806	230,417,348,446
Less: Inter company transaction		403,524,703	471,787,581
		227,224,001,103	229,945,560,865
14. Non-Convertible Subordinated Bond		5,200,000,000	5,200,000,000
15. Other Liabilities			
Accrued Interest		237,696,367	265,539,251
Provision on loans and advances		14,387,025,416	14,045,034,484
Provision for Good Borrower		28,133,697	28,133,697
Provision for Off-Balance Sheet Exposure		1,717,790,797	1,597,915,109
Interest Suspense Account		3,322,109,094	3,245,968,658
Provision against expenses		205,032,656	135,585,744
Provision for decrease in value of investments		-	-
Provision for Other Assets		13,544,445	13,544,445
Fund for Dhaka Bank Foundation		41,556,867	41,556,867
Provision for current tax		11,351,450,447	10,919,279,963
Deferred tax liability	(Note: 15.1)	-	-
Tax deducted at source & payable		321,991,034	343,541,272
Excise Duty Payable		13,760,514	274,187,629
Other Account Payable	(Note: 15.2)	4,610,002,397	4,016,528,906
		36,250,093,731	34,926,816,025

	31.03.2022 Taka	31.12.2021 Taka
15(a) Consolidated Other liabilities		
Dhaka Bank Limited	36,250,093,731	34,926,816,025
Dhaka Bank Securities Limited	963,810,884	987,334,866
Dhaka Bank Investment Limited	10,837,427	11,354,655
	<u>37,224,742,042</u>	<u>35,925,505,546</u>
Less: Inter-company transactions		
Dhaka Bank Securities Limited	55,787,264	55,787,264
Dhaka Bank Investment Limited	-	1,173,725
	<u>55,787,264</u>	<u>56,960,989</u>
	<u>37,168,954,778</u>	<u>35,868,544,558</u>

15.1 Deferred tax liabilities/(Asset)

31 March 2022

	Carrying amount	Tax base	Taxable/(deductible) temporary difference
Fixed Asset excluding land	2,893,124,830	3,303,069,017	(409,944,186)
Deductible temporary difference :			
Provision against classified loan (BL)	(742,736,503)	-	(742,736,503)
Right of use of assets	1,026,035,989		1,026,035,989
Lease obligation	(1,141,931,361)		(1,141,931,361)
			<u>(1,268,576,061)</u>
Applicable tax rate			37.5%
Deferred tax liability/(asset)			<u>(475,716,023)</u>

31 December 2021

	Carrying amount	Tax base	Taxable/(deductible) temporary difference
Fixed Asset excluding land	2,945,778,984	3,317,019,591	(371,240,607)
Deductible temporary difference :			
Provision against classified loan (BL)	(786,037,429)	-	(786,037,429)
Right of use of assets	1,084,774,925		1,084,774,925
Lease obligation	(1,194,373,882)		(1,194,373,882)
			<u>(1,266,876,993)</u>
Applicable tax rate			37.5%
Deferred tax liability/(asset)			<u>(475,078,872)</u>

Deferred tax expense/ (Income)

	31.03.2022 Taka	31.12.2021 Taka
Closing Deferred tax (Asset)/Liability	(475,716,023)	(475,078,872)
Opening Deferred tax (Asset)/Liability	(475,078,872)	(496,371,796)
	<u>(637,150)</u>	<u>21,292,924</u>

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 liabilities/(Asset)

Dhaka Bank Limited	(637,150)	21,292,924
Dhaka Bank Securities Limited	-	(195,324)
Dhaka Bank Investment Limited	-	-
	<u>(637,150)</u>	<u>21,097,600</u>

15.2 Other Account Payable

3 month and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	28,260,851	13,810,851
Application, Processing, Membership & Utilisation Fee	12,306,626	11,141,407
Adjusting Account Credit	352,576,787	267,563,948
Export Proceeds Suspense	1,898,615,445	1,394,366,598
Finance from Bill Discounting OBU	12,413,487	126,874,870
Compensation Income of Islamic Banking operations	18,512,308	33,494,850
ATM settlement account	323,941,593	83,899,818
Import Payment Suspense	773,966,792	850,145,501
Provision for Start-up Fund	47,477,147	40,857,182
Lease liabilities as per IFRS 16	1,141,931,361	1,194,373,882
	<u>4,610,002,397</u>	<u>4,016,528,906</u>

15.2.1 Provision for Start-up Fund

1% of net profit on audited FS 2020	20,299,906	20,299,906
1% of net profit on audited FS 2021	20,557,277	20,557,277
1% of net profit on audited FS 2021	6,619,964	-
	<u>47,477,147</u>	<u>40,857,182</u>

31.03.2022
Taka

31.12.2021
Taka

Following Bangladesh Bank circular no.04 dated 29 March 2021, circular no. 04 dated 19 April 2021 and circular Letter no. 05 dated 26 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.

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

949,624,753 ordinary shares (2021: 949,624,753 ordinary shares of Tk. 10.00 each) of Tk.10.00 each

9,496,247,530

8,958,724,090

537,523,440

9,496,247,530

9,496,247,530

*The Bank increased its paid up capital through issuance of 6% Bonus shares i.e. 53,752,344 ordinary shares of Tk.10.00 each on 15/07/2021.

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	Initial 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)	15,17,340	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 Dividen	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	8,532,118,190
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

	31.03.2022 Taka	31.12.2021 Taka
16.6 Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III		
<u>Tier-I Capital (going - concern capital)</u>		
Common Equity Tier-I Capital (CET 1)		
Paid up Capital	9,496,247,530	9,496,247,530
Statutory Reserve	9,304,970,142	9,086,264,187
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	2,068,449,122	1,631,778,599
	20,876,227,425	20,220,850,947
Less : Regulatory Adjustment		
Deferred Tax Assets (DTA)	278,526,189	278,526,189
Book value of Goodwill and value of all other Intangible Assets** (Written down value of Software which is treated as Intangible Assets)	475,787,280	493,451,057
	20,121,913,957	19,448,873,701
Additional Tier-I Capital (AT 1)	-	-
Total Tier-I Capital	20,121,913,957	19,448,873,701
<u>Tier-II Capital (gone concern capital)</u>		
General Provision (Note - 16.9.1)	8,711,327,591	8,301,799,828
Asset Revaluation Reserve (50%) (Note-18.2)	-	-
Revaluation Reserve for HTM & HFT Securities (50%) (Note - 16.9.2)	-	-
Non-Convertible Subordinated Bond (Note-16.9.3)	3,600,000,000	3,600,000,000
	12,311,327,591	11,901,799,828
Less : Regulatory Adjustment		
	-	-
Total Tier-II Capital	12,311,327,591	11,901,799,828
A. Total Eligible Capital	32,433,241,547	31,350,673,530
B. Risk Weighted Assets		
Credit Risk		
Balance sheet business	156,323,053,256	157,705,928,113
Off-Balance sheet business	43,103,934,384	36,597,189,957
	199,426,987,641	194,303,118,070
Market Risk	2,591,858,051	3,105,991,084
Operational Risk	16,489,525,111	16,489,525,111
Total Risk-weighted Assets	218,508,370,803	213,898,634,265
C. Required Capital on Risk Weighted Assets	27,313,546,350	26,737,329,283
D. Capital Surplus / (Shortfall) [A-C]	5,119,695,197	4,613,344,247
Total Capital Ratio (%)*	14.84%	14.66%

Capital Requirement	31.03.2022		31.12.2021	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	9.21%	8.50%	9.09%
Tier-II Capital (gone concern capital)	4.00%	5.63%	4.00%	5.56%
Total	12.50%	14.84%	12.50%	14.66%

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

16.6.1 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 31 May 2016, full amount of General Provision is allowed to be treated as part of Tier-II Capital.

16.6.2 As per risk based capital adequacy guidelines for banks under BASE-III, the revaluation reserve for assets and securities will diminish at 20% per year on the base amount of 31 December 2014 so that the whole revaluation reserve amount will not get capital treatment after the end of five years (starting from January 2015).

16.6.3 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.

	31.03.2022 Taka	31.12.2021 Taka
16.6(a) Consolidated Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III		
Tier-I Capital (going - concern capital)		
Common Equity Tier-I Capital (CET 1)		
Paid up Capital	9,496,247,530	9,496,247,530
Minority Interest	74,274	71,485
Statutory Reserve	9,304,970,142	9,086,264,187
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	2,766,560,846	2,302,003,177
	21,574,413,423	20,891,147,010
Less : Regulatory Adjustment		
Book value of Goodwill and value of all other Intangible Assets**	475,787,280	493,451,057
(**Written down value of Software which is treated as Intangible Assets)		
Deferred Tax Assets (DTA)	352,007,264	352,007,264
	20,746,618,880	20,045,688,689
Additional Tier-I Capital (AT 1)		
Total Tier-I Capital	20,746,618,880	20,045,688,689
Tier-II Capital (gone concern capital)		
General Provision	8,711,327,591	8,301,799,828
Asset Revaluation Reserve (50%) (Note-18.2)	-	-
Revaluation Reserve for HTM & HFT Securities (50%)	-	-
Non-Convertible Subordinated Bond (Note-16.9.1)	3,600,000,000	3,600,000,000
	12,311,327,591	11,901,799,828
Less : Regulatory Adjustment		
Total Tier-II Capital	12,311,327,591	11,901,799,828
A. Total Eligible Capital	33,057,946,470	31,947,488,518
B. Risk Weighted Assets		
Credit Risk		
Balance sheet business	156,835,885,057	157,346,809,684
Off-Balance sheet business	43,103,934,384	36,597,189,957
	199,939,819,441	193,943,999,641
Market Risk	5,109,557,335	7,098,392,616
Operational Risk	16,840,954,739	16,840,954,739
Total Risk-weighted Assets	221,890,331,515	217,883,346,996
C. Required Capital on Risk Weighted Assets	27,736,291,439	27,235,418,375
D. Capital Surplus / (Shortfall) [A-C]	5,321,655,031	4,712,070,143
Total Capital Ratio (%)*	14.90%	14.66%

Capital Requirement	31.03.2022		31.12.2021	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	9.35%	8.50%	9.20%
Tier-II Capital (gone concern capital)	4.00%	5.55%	4.00%	5.46%
Total	12.50%	14.90%	12.50%	14.66%

* 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	9,086,264,187	8,263,438,249
Add: Addition during the year	218,705,955	822,825,938
	9,304,970,142	9,086,264,187

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
Assets revaluation reserve (Note 18.2)	-	-
Investment revaluation reserve (Note 18.3)	32,029,786	20,997,128
	38,590,417	27,557,759

	31.03.2022 Taka	31.12.2021 Taka
18(a) Consolidated other Reserve		
Dhaka Bank Limited	38,590,417	27,557,759
Dhaka Bank Securities Limited	53,900,000	53,900,000
Dhaka Bank Investment Limited	-	-
	92,490,417	81,457,759
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 Assets Revaluation Reserve		
Opening balance	-	-
Less : Adjustment for reversal	-	-
	-	-
18.3 Investment Revaluation Reserve		
Revaluation Reserve for HTM Securities		
Opening balance	20,997,128	38,351,544
Add: Addition during the year	-	730,174
Less: Adjustment during the year	(133,752)	(18,084,590)
Closing balance	20,863,376	20,997,128
Revaluation Reserve for HFT Securities		
Opening balance	-	10,298,425
Add: Addition during the year	11,166,410	23,905,234
Less: Adjustment during the year	-	(34,203,659)
Closing balance	11,166,410	-
	32,029,786	20,997,128
Interest income of HTM and HFT securities transferred to Revaluation Reserve Account as per Bangladesh Bank DOS Circular no. 05 dated 26 May 2008 of which 50% of revaluation reserve for HTM & HFT used to be treated as Supplementary Capital. Now as per BASEL-III accord, capital treatment of the same is being diminished by 20% each year.		
19. Surplus in profit and loss account		
Opening balance	1,631,778,599	1,514,780,946
Add: Post-tax profit for the year	661,996,442	2,055,727,658
Transferred from general reserve	-	-
Prior year Adjustment made during the year	-	-
	2,293,775,041	3,570,508,604
Less: Transfer to statutory reserve	218,705,955	822,825,938
Start-up Fund	6,619,964	40,857,182
Stock dividend	-	537,523,440
Cash dividend	-	537,523,445
	225,325,919	1,938,730,005
	2,068,449,122	1,631,778,599
19(a) Consolidated Surplus in profit and loss account (attributable to equity holders of DBL)		
Opening balance	2,302,003,177	2,108,972,761
Add: Post-tax profit for the period	689,883,588	2,136,460,422
Transferred from general reserve	-	-
Adjustment made during the period	-	-
	2,991,886,765	4,245,433,183
Less: Transfer to statutory reserve	218,705,955	822,825,938
Start-up Fund	6,619,964	40,857,182
Transfer to investment fluctuation fund	-	4,700,000
Stock dividend	-	537,523,440
Cash dividend	-	537,523,445
Stock dividend paid by subsidiary	-	-
	225,325,919	1,943,430,005
	2,766,560,846	2,302,003,177
19.1 (a) Non-controlling interest		
Opening balance	71,485	63,411
Add: Addition for the year from Dhaka Bank Securities Limited	2,641	7,331
Addition for the year from Dhaka Bank Investment Limited	148	743
	74,274	71,485

	31.03.2022 Taka	31.12.2021 Taka
20. Profit & Loss Account		
Income		
Interest, discount and similar income	3,778,357,379	14,913,888,936
Dividend Income	43,841,781	108,358,891
Fee, Commission and Brokerage	510,949,377	2,403,533,419
Gains less Losses arising from dealing securities	-	-
Gains less Losses arising from investment securities	886,275,706	3,340,137,085
Gains less Losses arising from dealing in foreign currencies	390,634,172	932,193,361
Income from non-banking assets	-	-
Other operating income	41,187,428	254,588,576
Profit less Losses on interest rate changes	-	-
	5,651,245,843	21,952,700,267
Expenses		
Interest, fee and commission	2,879,152,610	10,394,221,944
Administrative expenses	803,171,875	3,140,040,280
Other operating expenses	175,451,130	831,756,999
Depreciation and repairs of Bank's assets	238,058,833	958,818,995
	4,095,834,448	15,324,838,218
	1,555,411,395	6,627,862,049
21. Contingent Liabilities		
Acceptances & Endorsements	81,516,729,743	64,281,656,460
Irrevocable Letters of Credit	47,146,105,144	52,467,266,855
Usance/Defer Letter of Credit	22,203,637,341	27,651,816,925
Sight Letter of Credit	8,409,475,028	7,544,225,434
Back to Back Letter of Credit	5,767,994,339	7,296,759,526
BD-Sight (EDF)	3,732,181,949	3,494,044,969
Back to Back - Local	7,032,816,487	6,480,420,001
Letters of Guarantee	45,981,057,002	45,816,134,359
Bid Bond	1,971,920,727	1,657,181,160
Performance Bond	22,755,132,046	22,319,335,177
Counter Guarantee	431,879,866	400,806,269
Other Guarantee	16,637,280,445	16,347,591,086
Shipping Guarantee	4,184,843,917	5,091,220,667
Bills for Collection	15,421,742,668	15,917,400,906
Local Bills for Collection	8,837,993,382	9,224,652,599
Foreign Bills for Collection	6,583,749,286	6,692,748,307
Other Contingent Liabilities	16,927,301,150	12,894,500,770
Bangladesh/Pratirakhkha/Paribar Sanchay Patra	1,954,140,000	1,954,140,000
ICB Unit Certificate	51,340,900	51,340,900
Forward Exchange Position	4,295,086,958	600,600,272
US Investment & Premium Bond	346,256,300	346,685,300
Contingent Interest Suspense	10,280,476,992	9,941,734,298
	206,992,935,706	191,376,959,350

	01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
22. Interest income/profit on investments		
Term Loan	2,085,109,382	1,933,282,444
Overdrafts	1,001,637,894	1,082,487,263
Loan against Trust Receipt	84,134,056	154,547,089
Packing Credits	13,912,203	10,604,800
Cash Credits/Bai-Muajjal	81,787,368	97,636,824
Payment against Documents	677,467	1,119,789
House Building Loan	44,323,102	44,067,560
Transport Loan	49,862,833	52,750,182
Syndicate Loan	107,592,277	118,558,340
Lease Rental/Izara	114,083,474	122,827,415
Credit Card	19,157,259	17,184,720
Total Interest / profit & Rental Income on loans & advances	3,602,277,315	3,635,066,426
Call Lending and Fund Placement with banks	173,487,464	106,066,429
Accounts with Foreign Banks	2,592,600	4,543,319
	<u>3,778,357,379</u>	<u>3,745,676,174</u>
22(a) Consolidated Interest income/profit on investments		
Dhaka Bank Limited	(Note: 22) 3,778,357,379	3,745,676,174
Dhaka Bank Securities Limited	30,138,273	17,705,403
Dhaka Bank Investment Limited	-	-
	3,808,495,652	3,763,381,577
Less: Intercompany transaction	36,832,676	38,818,449
	<u>3,771,662,976</u>	<u>3,724,563,128</u>
23. Interest paid/profit on deposits and borrowings etc.		
Savings Account including Mudaraba	125,462,743	115,857,039
Special Notice Deposit	253,918,746	231,381,569
Term Deposits	1,393,429,184	1,167,733,880
Deposits under Scheme	678,057,898	817,820,256
Call Borrowing & Fund Placement	21,655,583	2,993,333
Non-convertible Subordinate Bond	99,244,932	136,157,534
Repurchase Agreement (REPO)	252,241	58,906
Overseas Accounts charges	5,715,747	7,549,631
HTM / HFT Securities	156,232,423	206,379,147
Others	(Note: 23.1) 145,183,113	88,892,668
	<u>2,879,152,610</u>	<u>2,774,823,963</u>
23.1 Others		
Interest paid on NFCB	5,053,705	474,653
Interest/profit paid against Refinance from Bangladesh Bank	65,253,317	36,154,509
Interest paid on Gift Cheque	162,884	208,767
Interest paid on Excel Account	128,300	141,538
Interest on Finance Bill Rediscounting	-	-
Interest on Fund Borrowing-OBU	74,584,907	51,913,201
Treasury Bond Premium	(Note: 23.1.a) -	-
	<u>145,183,113</u>	<u>88,892,668</u>
23.1.a Treasury Bond Premium expenses reflects the amount of interest accrued up to the date of purchase of the Treasury Bond. This amount has been paid at the time of purchase of the Bond.		
23(a) Consolidated Interest / Profit Paid On Deposits & Borrowings etc.		
Dhaka Bank Limited	(Note: 23) 2,879,152,610	2,774,823,963
Dhaka Bank Securities Limited	37,543,060	46,401,934
Dhaka Bank Investment Limited	-	-
	2,916,695,670	2,821,225,897
Less: Inter company transaction	39,936,919	42,417,773
	<u>2,876,758,751</u>	<u>2,778,808,123</u>
24. Investment income		
Interest on Treasury bills / bonds	397,961,263	464,807,197
Profit on Govt. Islamic Bond	6,747,738	3,095,048
Capital Gain on Government Securities	342,290,375	378,719,494
Interest on Commercial Papers	-	-
Interest on Subordinated Bond & perpetual Bond	117,084,549	103,280,100
Profit on Beximco Green Sukuk al Istisnaa	22,191,781	-
Dividend on Shares	43,841,781	8,975,342
	<u>930,117,487</u>	<u>958,877,182</u>

		01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
24(a) Consolidated Investment income			
Dhaka Bank Limited	(Note: 24)	930,117,487	958,877,182
Dhaka Bank Securities Limited		41,167,817	37,439,371
Dhaka Bank Investment Limited		-	-
		971,285,304	996,316,553
25. Commission, exchange and brokerage			
Commission on Letter of Credit		273,027,306	209,285,345
Commission on Letter of Guarantee		60,429,509	63,485,285
Commission on Remittance/Bills		40,864,165	30,487,547
Processing Fee Consumer Loan		9,291,758	16,511,466
Other Comm/ Fees (Clearing, cash tr., risk prem., utilisation fee etc.)		93,846,334	110,669,602
Rebate from Foreign Bank outside Bangladesh		6,982,920	4,779,526
Commission & Fee on Credit Card		26,507,385	22,491,718
Exchange gain including gain from foreign currency dealings		390,634,172	144,933,164
		901,583,549	602,643,653
25(a) Consolidated Commission, exchange and brokerage			
Dhaka Bank Limited	(Note: 25)	901,583,549	602,643,653
Dhaka Bank Securities Limited		33,907,803	29,177,164
Dhaka Bank Investment Limited		-	-
		935,491,352	631,820,817
26. Other operating income			
Other Income on Credit Card and ATM		7,481,625	7,261,563
Incidental charges		1,574,743	20,264,091
Postage Recoveries		3,654,829	3,142,609
Swift charge recoveries		13,817,690	12,390,416
Locker rent		4,370,800	3,989,000
Capital gain on sale of shares		-	-
Profit from sale of fixed assets		36,723	47,699
Recovery from written off loans		10,251,018	6,322,495
		41,187,428	53,417,872
26(a) Consolidated other operating income			
Dhaka Bank Limited	(Note: 26)	41,187,428	53,417,872
Dhaka Bank Securities Limited		210,550	207,562
Dhaka Bank Investment Limited		3,104,243	3,599,324
		44,502,221	57,224,759
Less: Inter company transaction		3,104,243	3,599,324
		41,397,978	53,625,435
27. Salary and allowances			
Basic salary		221,548,007	202,946,029
Allowances		290,672,671	267,433,091
Bonus & ex-gratia		63,009,217	47,235,048
Leave fare assistance		38,117,899	35,595,896
Bank's contribution to superannuation fund		-	-
Bank's contribution to gratuity fund		-	-
Bank's contribution to provident fund		21,749,972	20,080,325
		635,097,766	573,290,389
27(a) Consolidated Salary and allowances			
Dhaka Bank Limited	(Note: 27)	635,097,766	573,290,389
Dhaka Bank Securities Limited		8,409,360	7,729,839
Dhaka Bank Investment Limited		543,963	-
		644,051,089	581,020,228
28. Rent, taxes, insurance, electricity etc.			
Office rent	(Note: 28.1)	45,122,102	31,449,538
Electricity and lighting		14,725,864	12,837,469
Regulatory charges		1,849,022	3,481,058
Insurance		35,517,978	33,512,221
		97,214,967	81,280,286

	01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
28.1 Office rent	127,432,733	126,080,100
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"	82,310,631	94,630,562
	<u>45,122,102</u>	<u>31,449,538</u>

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) 97,214,967	81,280,286
Dhaka Bank Securities Limited	3,900,235	4,079,083
Dhaka Bank Investment Limited	-	-
	<u>101,115,202</u>	<u>85,359,369</u>
29. Legal expenses		
Legal expenses	4,546,481	3,893,002
Other professional fees	2,271,233	5,516,226
	<u>6,817,714</u>	<u>9,409,227</u>
29(a) Consolidated Legal expenses		
Dhaka Bank Limited	(Note: 29) 6,817,714	9,409,227
Dhaka Bank Securities Limited	45,000	-
Dhaka Bank Investment Limited	53,000	-
	<u>6,915,714</u>	<u>9,409,227</u>
30. Postage, stamps, telecommunication etc.		
Stamps, postage & courier	4,584,880	3,753,921
Telephone charges	2,005,089	1,700,850
Fax, internet & radio link charges	10,784,608	10,771,322
	<u>17,374,577</u>	<u>16,226,092</u>
30(a) Consolidated Postage, stamps, telecommunication etc.		
Dhaka Bank Limited	(Note: 30) 17,374,577	16,226,092
Dhaka Bank Securities Limited	127,628	79,323
Dhaka Bank Investment Limited	-	-
	<u>17,502,205</u>	<u>16,305,415</u>
31. Stationery, Printing, Advertisement etc.		
Table stationery	3,599,853	4,185,602
Printing stationery	6,057,931	6,302,344
Security stationery	1,532,588	4,615,358
Computer stationery	9,198,896	8,010,455
Advertisement	22,645,184	31,875,757
	<u>43,034,451</u>	<u>54,989,516</u>
31(a) Consolidated Stationery, Printing, Advertisement etc.		
Dhaka Bank Limited	(Note: 31) 43,034,451	54,989,516
Dhaka Bank Securities Limited	227,339	501,069
Dhaka Bank Investment Limited	-	-
	<u>43,261,790</u>	<u>55,490,585</u>
32. Chief Executive's salary and fees		
Basic salary	2,504,000	2,145,000
House rent allowances	180,000	180,000
Living allowances	90,000	90,000
Medical allowances	30,000	30,000
Bonus	-	-
	<u>2,804,000</u>	<u>2,805,000</u>
32(a) Consolidated Chief executive's salary and fees		
Dhaka Bank Limited	(Note: 32) 2,804,000	2,805,000
Dhaka Bank Securities Limited	-	-
Dhaka Bank Investment Limited	-	-
	<u>2,804,000</u>	<u>2,805,000</u>

		01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
33. Directors' fees			
Directors fees		818,400	809,600
Fees related to Shariah Council Meeting		10,000	-
Board/Executive Committee / Shariah Council Meeting Expenses		-	-
		828,400	809,600
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)	828,400	809,600
Dhaka Bank Securities Limited		226,083	124,863
Dhaka Bank Investment Limited		-	-
		1,054,483	934,463
34. Auditor's fees		-	-
34(a) Consolidated Auditor's fees			
Dhaka Bank Limited	(Note: 34)	-	-
Dhaka Bank Securities Limited		75,000	995,000
Dhaka Bank Investment Limited		17,250	17,250
		92,250	1,012,250
35. Depreciation and repairs of bank's assets			
Depreciation & Amortization			
Building		9,190,513	4,255,692
Furniture & Fixture		14,007,780	9,644,513
Office Appliance & Equipment		54,401,104	39,939,766
Computer		7,690,550	4,209,337
Software		19,971,565	19,001,629
Motor Vehicle		11,687,626	13,027,142
Right of use assets (ROU) as per IFRS 16		74,555,857	86,379,788
		191,504,997	176,457,868
Repair & Maintenance:			
Office Premises		11,170,795	8,441,711
Office Equipment		7,248,591	7,767,150
Office Furniture		1,078,075	460,169
Motor Vehicle		4,653,401	2,922,383
Computer and accessories		165,690	935,350
Software (AMC)		22,237,284	21,539,945
		46,553,836	42,066,707
		238,058,833	218,524,575
35(a) Consolidated Depreciation and repairs of bank's assets			
Dhaka Bank Limited	(Note: 35)	238,058,833	218,524,575
Dhaka Bank Securities Limited		2,763,699	1,546,889
Dhaka Bank Investment Limited		-	-
		240,822,532	220,071,464
36. Other Expenses			
Contractual service charge (own & third party)		86,500,159	82,093,761
Fuel Costs		7,329,219	5,288,478
Entertainment (canteen & other)		7,813,842	5,820,445
AGM & Conference expense		-	-
Donation		10,100,597	24,556,034
Subscription		2,303,795	4,554,092
Travelling expenses		2,686,407	1,885,321
Conveyance		3,110,873	2,989,854
Branch opening expenses		274,186	226,991
Godown expenses		441,761	485,169
Training expenses		1,722,352	1,066,647
Bond issue expenses		-	-
Books and papers		1,256,331	140,817
WASA charges		1,456,189	2,603,719
Staff uniform		1,191,635	1,617,568
Potted plants		390,167	978,471
Business development & promotion		10,807,355	6,387,108
Reuters charges		809,652	659,070
Fees and expenses for credit card		20,009,921	13,802,975
ATM network service charges		3,195,500	2,907,763
Interest expense for lease liability as per IFRS 16		14,051,188	12,496,794
		175,451,129	170,561,078

		01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
36(a) Consolidated Other Expenses			
Dhaka Bank Limited	(Note: 36)	175,451,129	170,561,078
Dhaka Bank Securities Limited		2,340,070	1,742,520
Dhaka Bank Investment Limited		120,000	135,000
		<u>177,911,199</u>	<u>172,438,598</u>
37. Provision against loans & advances			
On classified loans & advances		51,201,817	243,697,228
On classified loans & advances (Special General Provision-COVID-19)		1,152,041	-
On unclassified loans & advances (Special General Provision-COVID-19)		(37,766,403)	-
On unclassified loans & advances (except Special General Provision-COVID-19)		327,418,477	189,363,435
		<u>342,005,932</u>	<u>433,060,663</u>
37(a) Consolidated Provision against loans & advances			
Dhaka Bank Limited		342,005,932	433,060,663
Dhaka Bank Securities Limited		7,000,000	5,000,000
Dhaka Bank Investment Limited		-	-
		<u>349,005,932</u>	<u>438,060,663</u>
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		-	-
		<u>-</u>	<u>-</u>
38(a) Consolidated Provision for diminution in value of investments			
Dhaka Bank Limited		-	-
Dhaka Bank Securities Limited		10,000,000	5,000,000
Dhaka Bank Investment Limited		-	-
		<u>10,000,000</u>	<u>5,000,000</u>
39. Other provisions			
Provision for off balance sheet items	(Note: 39.1)	119,875,687	69,064,939
Provision for other assets	(Note: 15.6)	-	-
		<u>119,875,687</u>	<u>69,064,939</u>
39.1 Provision against Off Balance Sheet exposures			
On off balance sheet exposures		<u>119,875,687</u>	<u>69,064,939</u>
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(a) Consolidated Other provisions			
Dhaka Bank Limited	(Note: 39)	119,875,687	69,064,939
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<u>119,875,687</u>	<u>69,064,939</u>

	01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
40. Earnings per share (EPS)		
Net profit after taxation	661,996,442	615,521,385
Number of ordinary shares outstanding	949,624,753	949,624,753
Earnings per share (EPS)-Restated	0.70	0.65
Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 31 March 2022 as per International Accounting Standards (IAS 33). According to IAS-33, EPS for the period ended 31 March 2021 was restated for the issues of bonus shares (for 2020) in 2021.		
40(a) Consolidated Earnings per share (CEPS)		
Net profit after taxation	689,886,377	624,592,457
Less: Non-controlling interest	2,789	8,074
Net profit attributable to the shareholders of parent company	689,883,588	624,584,383
Number of ordinary shares outstanding	949,624,753	949,624,753
Consolidated Earnings per share (CEPS)-Restated	0.73	0.66
41. Receipts from other operating activities		
Exchange earnings	32,796,390	47,756,628
Other operating income	30,899,687	47,047,678
	63,696,077	94,804,306
Non Operating Income	-	-
	63,696,077	94,804,306
41(a) Consolidated Receipts from other operating activities		
Dhaka Bank Limited	63,696,077	94,804,306
Dhaka Bank Securities Limited	210,550	207,562
Dhaka Bank Investment Limited	3,104,243	3,599,324
	67,010,870	98,611,192
Less: Intercompany Transactions	3,104,243	3,599,324
	63,906,627	95,011,869
42. Payments for other operating activities		
Rent, Taxes, Insurance, Lighting etc.	179,525,598	175,910,848
Directors' fees & Meeting expenses	828,400	809,600
Repair of bank's assets	46,553,836	42,066,707
Other expenses	161,399,941	158,064,284
	388,307,775	376,851,438
Dhaka Bank Foundation	-	-
	388,307,775	376,851,438
42(a) Consolidated Payments for other operating activities		
Dhaka Bank Limited	388,307,775	376,851,438
Dhaka Bank Securities Limited	2,566,153	1,867,383
Dhaka Bank Investment Limited	120,000	135,000
	390,993,928	378,853,822
43. Other Assets		
Stationery, stamps, printing materials etc.	39,232,962	41,933,501
Advance rent and advertisement	286,667,617	70,005,543
Security deposit	23,804,247	22,767,219
Preliminary, formation, work in progress and organization expenses, renovation/development expenses and prepaid expenses	349,080,288	377,613,197
Branch adjustments	(29,054,345)	(50,621,315)
Suspense account	121,689,896	181,118,547
Other assets	630,746,488	485,478,473
	1,422,167,152	1,128,295,165
(Increase) / decrease during the year	(348,736,670)	(247,768,963)

	01-Jan-22 to 31-Mar-22 Taka	01-Jan-21 to 31-Mar-21 Taka
43(a) Consolidated Other Assets		
Dhaka Bank Limited	(348,736,670)	(247,768,963)
Dhaka Bank Securities Limited	29,386,984	26,139,111
Dhaka Bank Investment Limited	1,540,356	2,540,140
(Increase) / decrease during the year	(317,809,330)	(219,089,712)
44. Other liabilities		
Provision against expenses	205,032,656	593,593,491
Provision for other assets	13,544,445	13,544,445
Interest suspense account	3,322,109,094	2,838,896,137
Other account payable	3,420,593,889	3,777,552,638
	6,961,280,084	7,223,586,711
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	(15,000)	(73,123,760)
Increase/(decrease) during the year	784,868,395	1,088,751,412
44(a) Consolidated Other Liabilities		
Dhaka Bank Limited	784,868,395	1,088,751,412
Dhaka Bank Securities Limited	(46,882,287)	52,936,198
Dhaka Bank Investment Limited	(1,405,990)	-
(Increase) / decrease during the year	736,580,118	1,141,687,610
45 Reconciliation statement of cash flows from operating activities		
Net profit after taxation	661,996,442	589,584,994
Addition of :		
Depreciation	191,504,997	176,457,868
Provision (Tax)	431,533,334	340,248,167
Provision (loans and others)	461,881,619	528,061,994
Increase in interest payable	-	-
Decrease in interest receivable	(27,842,884)	(87,541,546)
Prior year adjustment made during the year	-	-
IFRS 16 effect	(68,259,443)	(82,133,768)
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(357,837,782)	(97,176,536)
Proceeds from sale of fixed assets	(36,723)	(47,699)
Proceeds from sale of securities	(342,290,375)	(378,719,494)
Decrease in interest payable	-	(53,854,378)
Increase in interest receivable	(104,415,203)	-
Income taxes paid	(598,661,203)	(407,724,791)
Operating profit before changes in operating assets and liabilities	247,572,778	527,154,811
46 Calculation of Net Operating Cash Flow per share (NOCFPS)		
Net cash flow from operating activities (Solo)	(4,188,809,536)	1,398,218,889
Net cash flow from operating activities (consolidated)	(4,142,050,855)	1,492,717,573
Number of ordinary shares outstanding	949,624,753	949,624,753
Net Operating Cash Flow per share (NOCFPS)-Solo	(4.41)	1.47
Net Operating Cash Flow per share (NOCFPS)-Consolidated	(4.36)	1.57
47 Calculation of Net Asset value per share (NAVPS)		
Shareholders' Equity (Solo)	20,908,257,211	19,353,355,864
Shareholders' Equity (Consolidated))	21,660,343,209	20,005,882,161
Number of ordinary shares outstanding	949,624,753	949,624,753
Net Asset value per share (NAVPS)-Solo	22.02	20.38
Net Asset value per share (NAVPS)-Consolidated	22.81	21.07