

Dhaka Bank Limited

Consolidated & Separate Financial Statements
as at and for the period ended 30 June 2022

Dhaka Bank Limited and its Subsidiaries
Consolidated Balance Sheet
As at 30 June 2022

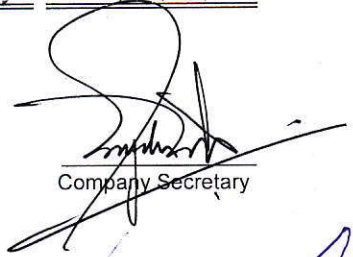
	Notes	30.06.2022 Taka	31.12.2021 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3(a)	15,775,946,055	19,838,530,649
Cash in hand (Including foreign currencies)	3.1(a)	2,282,241,311	2,301,460,729
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	13,493,704,744	17,537,069,920
Balance with other banks and financial institutions	4(a)	16,724,808,455	22,466,559,288
In Bangladesh	4.1(a)	13,762,427,882	20,331,837,107
Outside Bangladesh	4.2(a)	2,962,380,573	2,134,722,181
Money at call on short notice	5(a)	2,000,000,000	5,650,000,000
Investments	6(a)	63,118,418,723	52,359,063,988
Government	6.1(a)	49,665,026,079	38,596,716,627
Others	6.2(a)	13,453,392,644	13,762,347,361
Loans, advances and lease/investments	7(a)	226,412,966,469	214,607,304,713
Loans, Cash Credits, Overdrafts etc./Investments	7.1(a)	223,325,432,530	211,439,820,530
Bills purchased and discounted	8(a)	3,087,533,939	3,167,484,183
Fixed assets including premises, furniture and fixtures	9(a)	8,720,657,922	8,974,910,455
Other assets	10(a)	14,193,374,084	12,674,526,722
Non-banking assets	11(a)	-	-
Total Assets		<u>346,946,171,708</u>	<u>336,570,895,815</u>
<u>LIABILITIES & CAPITAL</u>			
<u>Liabilities</u>			
Borrowings from other banks, financial institutions and agents	12(a)	51,990,380,525	44,590,746,254
Deposits and other Accounts	13(a)	229,045,938,478	229,945,560,865
Current Accounts and other Accounts		34,860,641,744	34,172,428,617
Bills Payable		2,766,739,340	2,210,072,255
Savings Bank Deposits		29,967,526,278	28,665,174,772
Term Deposits	13.4(a)	161,451,031,116	164,897,885,221
Non Convertible Subordinated Bond	14	4,600,000,000	5,200,000,000
Other liabilities	15(a)	40,263,779,614	35,868,544,558
Total Liabilities		<u>325,900,098,617</u>	<u>315,604,851,677</u>
<u>Capital/Shareholders' Equity</u>			
Equity attributable to equity holders of the parent company		21,045,999,795	20,965,972,653
Paid-up Capital	16.2	9,496,247,530	9,496,247,530
Statutory Reserve	17	9,496,247,530	9,086,264,187
Other Reserve	18(a)	81,324,007	81,457,759
Surplus in Profit and Loss Account	19(a)	1,972,180,728	2,302,003,177
Non-controlling interest	19.1(a)	73,296	71,485
Total Shareholders' Equity		<u>21,046,073,091</u>	<u>20,966,044,138</u>
Total Liabilities and Shareholders' Equity		<u>346,946,171,708</u>	<u>336,570,895,815</u>

OFF-BALANCE SHEET ITEMS

	Notes	30.06.2022 Taka	31.12.2021 Taka
Contingent liabilities	21	219,468,646,516	191,376,959,350
Acceptances & Endorsements		86,269,566,854	64,281,656,460
Irrevocable Letters of Credit		55,605,363,723	52,467,266,855
Letters of Guarantee		46,792,252,586	45,816,134,359
Bills for Collection		17,157,079,514	15,917,400,906
Other Contingent Liabilities		13,644,383,839	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		219,468,646,516	191,376,959,350



Chief Financial Officer



Company Secretary



Managing Director & CEO



Director

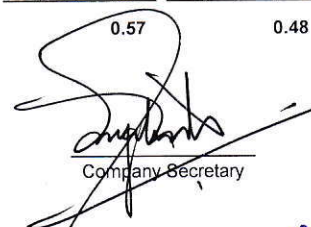


Chairman


Dhaka Bank Limited and its Subsidiaries
Consolidated Profit & Loss Account
For the period ended 30 June 2022


Notes	01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka	01-Apr-22 to 30-Jun-22 Taka	01-Apr-21 to 30-Jun-21 Taka
Interest income/profit on investments	22(a) 7,653,742,847	7,434,506,511	3,882,079,871	3,709,943,383
Interest paid/profit on deposits and borrowings etc.	23(a) (5,906,937,925)	(5,407,054,986)	(3,030,179,174)	(2,628,246,862)
Net interest income	1,746,804,922	2,027,451,525	851,900,697	1,081,696,521
Investment income	24(a) 1,889,633,062	1,863,505,437	918,347,758	867,188,884
Commission, exchange and brokerage	25(a) 2,624,690,362	1,511,779,324	1,689,199,010	879,958,507
Other operating income	26(a) 133,523,689	122,835,140	92,125,711	69,209,705
Total operating income (a)	6,394,652,035	5,525,571,426	3,551,573,175	2,898,053,617
Salary and allowances	27(a) 1,420,264,839	1,172,407,092	776,213,750	591,386,864
Rent, taxes, insurance, electricity etc.	28(a) 222,833,806	198,841,377	121,718,603	113,482,008
Legal expenses	29(a) 19,036,172	18,185,784	12,120,458	8,776,557
Postage, stamps, telecommunication etc.	30(a) 38,411,014	35,776,960	20,908,809	19,471,545
Stationery, Printing, Advertisement etc.	31(a) 89,575,377	104,816,611	46,313,587	49,326,026
Chief Executive's salary and fees	32(a) 6,624,000	5,945,000	3,820,000	3,140,000
Directors' fees	33(a) 2,402,172	2,025,451	1,347,689	1,090,988
Auditors' fees	34(a) 184,500	1,104,500	92,250	92,250
Depreciation and repairs of bank's assets	35(a) 486,616,554	410,125,777	245,794,022	190,054,313
Other expenses	36(a) 408,965,694	359,824,634	231,054,495	187,386,036
Total operating expenses (b)	2,694,914,127	2,309,053,186	1,459,383,663	1,164,206,587
Profit before provision and taxes (c = (a-b))	3,699,737,908	3,216,518,240	2,092,189,513	1,733,847,030
Provision against loans and advances	37(a) 1,023,024,964	1,000,733,171	674,019,032	562,672,508
Provision against good borrower	15.2 -	-	-	-
Provision for diminution in value of investments	38(a) 13,000,000	15,000,000	3,000,000	10,000,000
Other provisions	39(a) 281,181,962	320,390,397	161,306,275	251,325,458
Total provision (d)	1,317,206,926	1,336,123,568	838,325,307	823,997,966
Total Profit before taxes (c-d)	2,382,530,981	1,880,394,671	1,253,864,205	909,849,064
Provision for Taxation	1,150,681,185	803,733,365	711,900,786	457,780,214
Current tax	1,189,415,065	860,692,345	749,997,516	498,916,734
Deferred tax	(38,733,880)	(56,958,980)	(38,096,730)	(41,136,520)
Net Profit after Taxation	1,231,849,797	1,076,661,306	541,963,420	452,068,850
Net profit after tax attributable to:				
Equity holders of DBL	1,231,847,986	1,076,653,565	541,964,397	452,062,016
Non-controlling interest	1,811	7,741	(978)	6,834
	1,231,849,797	1,076,661,306	541,963,420	452,068,850
Profit available for distribution				
Surplus in profit and loss account from previous year	19(a) 2,302,003,177	2,108,972,761	2,766,560,846	2,520,261,287
Net profit for the period	1,231,847,986	1,076,653,565	541,964,397	452,062,016
	3,533,851,163	3,185,626,326	3,308,525,244	2,972,323,302
Appropriations				
Statutory Reserve	409,983,343	351,833,593	191,277,388	165,866,961
General Reserve	-	-	-	-
Investment Fluctuation Fund	-	3,500,000	-	2,100,000
Dividends etc.	1,139,549,704	1,075,046,885	1,139,549,704	1,075,046,885
Start-up Fund	12,137,388	30,292,384	5,517,424	4,355,993
Surplus in profit and loss account	1,972,180,728	1,724,953,463	1,972,180,728	1,724,953,463
	3,533,851,163	3,185,626,326	3,308,525,244	2,972,323,302
Consolidated earning per share (CEPS)	1.30	1.13	0.57	0.48


 Chief Financial Officer


 Company Secretary


 Managing Director & CEO


 Director


 Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 30 June 2022

	Notes	01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		9,259,805,247	9,406,751,726
Interest/Profit payments		(5,846,315,432)	(5,446,701,562)
Dividend receipts		133,513,838	38,952,877
Recovery of loans previously written off		45,931,884	20,806,080
Fee and commission receipts in cash		1,260,528,403	1,208,450,400
Cash payments to employees		(1,426,888,839)	(1,178,352,092)
Cash payments to suppliers		(161,120,826)	(170,810,762)
Income taxes paid		(988,213,837)	(818,314,906)
Receipts from other operating activities	41(a)	174,866,589	175,975,839
Payments for other operating activities	42(a)	(860,455,358)	(768,394,855)
Operating profit before changes in operating assets & liabilities (i)		1,591,651,669	2,468,362,746
Increase/Decrease in operating assets and liabilities			
Purchase/sale of trading securities		(7,254,808,396)	2,627,918,315
Loans and advances to customers		(11,805,661,756)	874,639,047
Other assets	43(a)	(464,286,676)	(533,081,665)
Deposits from other banks		(1,474,410,840)	(2,746,146,888)
Deposits from customers		574,788,453	822,115,307
Other liabilities account of customers		(434,230,959)	(356,464,310)
Other liabilities	44(a)	2,351,466,429	620,719,623
Cash flow from operating assets and liabilities (ii)		(18,507,143,745)	1,309,699,430
Net cash flows from operating activities (a)= (i+ii)		(16,915,492,076)	3,778,062,175
Cash flows from investing activities			
Proceeds from sale of securities		157,174,214	283,205,004
Payment for purchase of securities		(3,504,703,292)	475,393,801
Purchase of property, plant & equipment		(128,327,671)	(72,503,377)
Sale of property, plant & equipment		273,453	947,176
Proceeds from non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		(3,475,583,296)	687,042,604
Cash flows from financing activities			
Borrowing from other banks		7,399,634,272	6,381,888,228
Receipts from issuance of Non-Convertible Subordinated Bond		-	-
Payments for redemption of Non-Convertible Subordinated Bond		(600,000,000)	(600,000,000)
Dividends paid		(1,139,549,704)	(537,523,445)
Net cash flow from financing activities (c)		5,660,084,568	5,244,364,783
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(14,730,990,803)	9,709,469,562
Effects of exchange rate changes on cash & cash equivalent		1,276,632,176	229,015,123
Cash and cash equivalents at beginning period		47,958,422,637	36,254,228,278
Closing cash and cash equivalents at end of period*		34,504,064,010	46,192,712,963
*Cash and cash equivalents			
Cash in hand		2,282,241,311	2,168,354,686
Balance with Bangladesh Bank and its agent bank(s)		13,493,704,744	29,026,210,878
Balance with other banks & Financial Institutions		16,724,808,455	13,994,569,899
Money at call on short notice		2,000,000,000	1,000,000,000
Prize Bond		3,309,500	3,577,500
Total		34,504,064,010	46,192,712,963
Net Operating Cash Flow per Share (NOCFPS)		(17.81)	3.98

Dhaka Bank Limited and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 June 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	-	-	-	-	(133,752)	-	-	-	(133,752)
Net profit for the period	-	-	-	-	-	-	-	1,231,849,797	1,231,849,797
Transfer to reserve	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	(1,139,549,704)	(1,139,549,704)
Changes in reserve	-	409,983,343	-	-	-	-	-	(409,983,343)	-
Start-up Fund	-	-	-	-	-	-	-	(12,137,388)	(12,137,388)
Non-controlling interest	-	-	-	-	-	-	1,811	(1,811)	(0)
Balance as at 30 June 2022	9,496,247,530	9,496,247,530	6,560,631	-	20,863,376	53,900,000	73,296	1,972,180,728	21,046,073,091

For the period ended 30 June 2021

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment revaluation reserve	Investment Fluctuation Fund	Non-controlling interest	Surplus in profit and loss account	Total Equity
Balance as at 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	-	-	-	-	-	-	-	1,076,661,306	1,076,661,306
Transfer to reserve	-	-	-	-	-	3,500,000	-	(3,500,000)	-
Stock dividend	537,523,440	-	-	-	-	-	-	(537,523,440)	-
Cash dividend	-	-	-	-	-	-	-	(537,523,445)	(537,523,445)
Changes in reserve	-	351,833,593	-	-	-	-	-	(351,833,593)	-
Start-up Fund	-	-	-	-	-	-	-	(30,292,384)	(30,292,384)
Non-controlling interest	-	-	-	-	-	-	7,741	(7,741)	-
Balance as at 30 June 2021	9,496,247,530	8,615,271,842	6,560,631	-	20,266,954	52,700,000	71,153	1,724,953,463	19,916,071,573

Dhaka Bank Limited
Balance Sheet
As at 30 June 2022

	Notes	30.06.2022 Taka	31.12.2021 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3	15,775,841,055	19,838,425,649
Cash in hand (Including foreign currencies)	3.1	2,282,136,311	2,301,355,729
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	13,493,704,744	17,537,069,920
Balance with other banks and financial institutions	4	16,637,716,280	22,211,041,163
In Bangladesh	4.1	13,675,335,707	20,076,318,982
Outside Bangladesh	4.2	2,962,380,573	2,134,722,181
Money at call on short notice	5	2,000,000,000	5,650,000,000
Investments	6	59,767,386,532	49,124,077,080
Government	6.1	49,665,026,079	38,596,716,627
Others	6.2	10,102,360,453	10,527,360,453
Loans, advances and lease/investments	7	227,292,906,742	215,458,643,693
Loans, Cash Credits, Overdrafts etc./Investments	7.1	224,205,372,803	212,291,159,510
Bills purchased and discounted	8	3,087,533,939	3,167,484,183
Fixed assets including premises, furniture and fixtures	9	8,701,564,186	8,954,869,250
Other assets	10	15,701,574,016	14,114,146,537
Non-banking assets	11	-	-
Total Assets		<u>345,876,988,811</u>	<u>335,351,203,372</u>
<u>LIABILITIES & CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	51,981,777,151	44,565,190,826
Deposits and other accounts	13	229,561,218,761	230,417,348,446
Current Accounts and other Accounts		34,860,641,744	34,172,428,617
Bills Payable		2,766,739,340	2,210,072,255
Savings Bank Deposits		29,967,526,278	28,665,174,772
Term Deposits		161,966,311,399	165,369,672,802
Non Convertible Subordinated Bond	14	4,600,000,000	5,200,000,000
Other liabilities	15	39,430,226,872	34,926,816,025
Total Liabilities		<u>325,573,222,784</u>	<u>315,109,355,297</u>
Capital/Shareholders' Equity			
Total Shareholders' Equity		20,303,766,027	20,241,848,075
Paid-up Capital	16.2	9,496,247,530	9,496,247,530
Statutory Reserve	17	9,496,247,530	9,086,264,187
Other Reserve	18	27,424,007	27,557,759
Surplus in Profit and Loss Account	19	1,283,846,960	1,631,778,599
Total Liabilities and Shareholders' Equity		<u>345,876,988,811</u>	<u>335,351,203,372</u>

OFF-BALANCE SHEET ITEMS

Contingent liabilities

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

Notes	30.06.2022 Taka	31.12.2021 Taka
21	219,468,646,516	191,376,959,350
	86,269,566,854	64,281,656,460
	55,605,363,723	52,467,266,855
	46,792,252,586	45,816,134,359
	17,157,079,514	15,917,400,906
	13,644,383,839	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

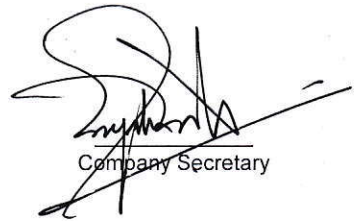
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Total Off-Balance Sheet items including contingent liabilities

219,468,646,516	191,376,959,350
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Chief Financial Officer



Company Secretary



Managing Director & CEO



Director



Chairman

Dhaka Bank Limited
Profit & Loss Account
For the period ended 30 June 2022

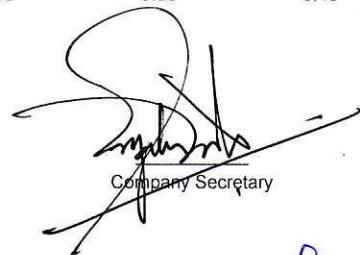
Notes	01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka	01-Apr-22 to 30-Jun-22 Taka	01-Apr-21 to 30-Jun-21 Taka	
Interest income/profit on investments	22	7,670,492,124	7,469,331,562	3,892,134,745	3,723,655,388
Interest paid/profit on deposits and borrowings etc.	23	(5,914,177,549)	(5,397,070,947)	(3,035,024,939)	(2,622,246,984)
Net interest income		1,756,314,575	2,072,260,615	857,109,806	1,101,408,404
Investment income	24	1,840,685,469	1,748,535,265	910,567,982	789,658,083
Commission, exchange and brokerage	25	2,573,209,062	1,423,804,762	1,671,625,513	821,161,109
Other operating Income	26	132,631,005	122,408,396	91,443,577	68,990,523
		4,546,525,536	3,294,748,422	2,673,637,072	1,679,809,716
Total operating income (a)		6,302,840,111	5,367,009,037	3,530,746,878	2,781,218,120
Salary and allowances	27	1,400,745,725	1,155,438,558	765,647,959	582,148,169
Rent, taxes, insurance, electricity etc.	28	213,673,687	191,044,676	116,458,720	109,764,390
Legal expenses	29	18,938,172	18,185,784	12,120,458	8,776,557
Postage, stamps, telecommunication etc.	30	38,162,780	35,593,183	20,788,203	19,367,091
Stationery, Printing, Advertisement etc.	31	88,886,378	103,627,995	45,851,927	48,638,479
Chief Executive's salary and fees	32	6,624,000	5,945,000	3,820,000	3,140,000
Directors' fees	33	1,902,000	1,689,600	1,073,600	880,000
Auditors' fees	34	-	-	-	-
Depreciation and repairs of bank's assets	35	480,563,701	405,967,772	242,504,868	187,443,197
Other expenses	36	403,655,178	353,932,552	228,204,048	183,371,474
Total operating expenses (b)		2,653,151,621	2,271,425,119	1,436,469,783	1,143,529,356
Profit before provision and taxes (c = (a-b))		3,649,688,490	3,095,583,918	2,094,277,095	1,637,688,764
Provision against loans and advances	37	1,011,024,964	985,733,171	669,019,032	552,672,508
Provision against good borrower	15.2	-	-	-	-
Provision for diminution in value of investments	38	-	-	-	-
Other provisions	39	281,181,962	320,390,397	161,306,275	251,325,458
Total provision (d)		1,292,206,927	1,306,123,568	830,325,308	803,997,966
Total Profit before taxes (c-d)		2,357,481,563	1,789,460,350	1,263,951,787	833,690,798
Provision for Taxation		1,143,742,767	790,212,495	712,209,433	449,964,329
Current tax	15.7	1,182,476,647	844,733,634	750,306,163	488,858,331
Deferred tax		(38,733,880)	(54,521,139)	(38,096,730)	(38,894,002)
Net Profit after Taxation		1,213,738,796	999,247,854	551,742,354	383,726,469
Profit available for distribution					
Surplus in profit and loss account from previous year	19	1,631,778,599	1,514,780,946	2,068,449,122	1,918,399,308
Net profit for the period		1,213,738,796	999,247,854	551,742,354	383,726,469
		2,845,517,395	2,514,028,800	2,620,191,476	2,302,125,777
Appropriations					
Statutory Reserve		409,983,343	351,833,593	191,277,388	165,866,961
General Reserve		-	-	-	-
Dividends etc.		1,139,549,704	1,075,046,885	1,139,549,704	1,075,046,885
Start-up Fund		12,137,388	30,292,384	5,517,424	4,355,993
Surplus in profit and loss account		1,283,846,960	1,056,855,938	1,283,846,960	1,056,855,938
		2,845,517,395	2,514,028,800	2,620,191,476	2,302,125,777
Earning per share (EPS)	40	1.28	1.05	0.58	0.40





Chief Financial Officer



Managing Director & CEO



Company Secretary

Director

Chairman

Dhaka Bank Limited
Cash Flow Statement
For the period ended 30 June 2022

	Notes	01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka
Cash flow from operating activities			
Interest/Profit receipts in cash		9,273,115,300	9,346,355,772
Interest/Profit payments		(5,853,555,056)	(5,436,717,523)
Dividend receipts		88,005,469	19,203,710
Recovery of loans previously written off		45,931,884	20,806,080
Fee and commission receipts in cash		1,209,047,103	1,120,475,838
Cash payments to employees		(1,407,369,725)	(1,161,383,558)
Cash payments to suppliers		(145,987,331)	(157,406,962)
Income taxes paid		(1,019,155,748)	(816,528,959)
Receipts from other operating activities	41	173,973,905	175,549,094
Payments for other operating activities	42	(854,644,670)	(762,166,921)
Operating profit before changes in operating assets & liabilities (i)		1,509,361,131	2,348,186,572
Increase/Decrease in operating assets and liabilities:			
Purchase/Sale of trading securities		(7,138,763,112)	2,739,365,565
Loans and advances to customers		(11,834,263,049)	868,918,824
Other assets	43	(505,073,154)	(469,796,019)
Deposits from other banks		(1,474,410,840)	(2,746,146,888)
Deposits from customers		618,281,155	736,313,942
Other liabilities account of customers		(434,230,959)	(356,464,310)
Other liabilities	44	2,494,728,908	562,289,133
Cash flow from operating assets and liabilities (ii)		(18,273,731,051)	1,334,480,248
Net cash flows from/(used in) operating activities (a)= (i+ii)		(16,764,369,919)	3,682,666,820
Cash flow from investing activities			
Proceeds from sale of securities		157,174,215	274,405,004
Payment for Purchase of securities		(3,504,703,292)	475,393,801
Purchase of property, plant & equipment		(127,975,931)	(72,072,514)
Sale of property, plant & equipment		273,453	947,176
Proceeds from Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		(3,475,231,555)	678,673,467
Cash flow from financing activities			
Borrowing from other banks		7,416,586,326	6,398,178,819
Receipts from issuance of Non Convertible Subordinated Bond		-	-
Payments for redemption of Non Convertible Subordinated Bond		(600,000,000)	(600,000,000)
Dividends paid		(1,139,549,704)	(537,523,445)
Net cash flow from financing activities (c)		5,677,036,622	5,260,655,374
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(14,562,564,853)	9,621,995,660
Effects of exchange rate changes on cash & cash equivalent		1,276,632,176	229,015,123
Cash and cash equivalents at beginning period		47,702,799,512	36,123,045,710
Closing Cash and cash equivalents at end of period*		34,416,866,835	45,974,056,493
*Closing cash & cash equivalents			
Cash in Hand		2,282,136,311	2,168,249,686
Balance with Bangladesh Bank and its agent bank(s)		13,493,704,744	29,026,210,878
Balance with other banks & Financial Institutions		16,637,716,280	13,776,018,429
Money at call on short notice		2,000,000,000	1,000,000,000
Prize Bond		3,309,500	3,577,500
Total		34,416,866,835	45,974,056,493
Net Operating Cash Flow per Share (NOCFPS)		(17.65)	3.88

Dhaka Bank Limited
Statement of Changes in Equity
For the period ended 30 June 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	-	-	-	-	(133,752)	-	(133,752)
Net profit for the period	-	-	-	-	-	1,213,738,796	1,213,738,796
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(1,139,549,704)	(1,139,549,704)
Start-up Fund	-	-	-	-	-	(12,137,388)	(12,137,388)
Changes in reserve	-	409,983,343	-	-	-	(409,983,343)	-
Balance as at 30 June 2022	9,496,247,530	9,496,247,530	6,560,631	-	20,863,376	1,283,846,960	20,303,766,027

For the period ended 30 June 2021

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Equity
Balance as at 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	-	-	-	-	-	999,247,854	999,247,854
Stock dividend	537,523,440	-	-	-	-	(537,523,440)	-
Cash dividend	-	-	-	-	-	(537,523,445)	(537,523,445)
Start-up Fund	-	-	-	-	-	(30,292,384)	(30,292,384)
Changes in reserve	-	351,833,593	-	-	-	(351,833,593)	-
Balance as at 30 June 2021	9,496,247,530	8,615,271,842	6,560,631	-	20,266,954	1,056,855,938	19,195,202,895

Dhaka Bank Limited and its Subsidiaries

Notes to the Financial Statements As at and for the period ended 30 June 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 24 sub branches. Out of the above, 2 branches of the Bank are run under Islamic Shariah, with a working method substantially different from conventional branches. The Bank has two subsidiary companies in the name of Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. The Bank has been holding 99.99% shares of Dhaka Bank Securities Limited (which has 6 branches in Dhaka, Chittagong and Sylhet) and Dhaka Bank Investment Limited. Moreover, the Bank has a dedicated philanthropic unit named Dhaka Bank Foundation, operating since 28 July 2004.

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

The consolidated financial statements of the Bank as at and for the period ended 30 June 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 30 June 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 30 June 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 30 June 2022.

2.7 Date of authorization

The Board of Directors has authorised this financial statements for public issue on 26 July 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.

		30.06.2022	31.12.2021
		Taka	Taka
3. Cash			
Cash in hand	(Note: 3.1)	2,282,136,311	2,301,355,729
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	13,493,704,744	17,537,069,920
		15,775,841,055	19,838,425,649
3(a) Consolidated Cash			
Dhaka Bank Limited	(Note: 3)	15,775,841,055	19,838,425,649
Dhaka Bank Securities Limited		105,000	105,000
Dhaka Bank Investment Limited		-	-
		15,775,946,055	19,838,530,649
3.1 Cash in hand			
In local currency		2,251,429,970	2,265,868,323
In foreign currencies		30,706,341	35,487,406
		2,282,136,311	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)	2,282,136,311	2,301,355,729
Dhaka Bank Securities Limited		105,000	105,000
Dhaka Bank Investment Limited		-	-
		2,282,241,311	2,301,460,729
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency		13,040,782,866	16,918,545,903
Conventional		12,464,015,210	16,406,522,671
Al-Wadiah current account		576,767,656	512,023,232
In foreign currencies		392,787,475	484,099,742
Balance with Sonali Bank as agent of Bangladesh Bank		13,433,570,341	17,402,645,645
		60,134,403	134,424,275
		13,493,704,744	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)	13,493,704,744	17,537,069,920
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		13,493,704,744	17,537,069,920
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	13,675,335,707	20,076,318,982
Outside Bangladesh	(Note: 4.2)	2,962,380,573	2,134,722,181
		16,637,716,280	22,211,041,163
4(a) Consolidated Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1(a))	13,762,427,882	20,331,837,107
Outside Bangladesh	(Note: 4.2(a))	2,962,380,573	2,134,722,181
		16,724,808,455	22,466,559,288
4.1 In Bangladesh			
Current Deposits		97,737,828	135,455,242
		97,737,828	135,455,242
Special Notice Deposits (SND)		24,097,879	31,263,740
		24,097,879	31,263,740
Fixed Deposits			
Commercial Banks		18,702,652,533	22,364,370,010
		18,702,652,533	22,364,370,010
Less : Inter Unit (OBU)		8,449,152,533	10,254,770,010
		10,253,500,000	12,109,600,000
Financial Institutions		3,300,000,000	7,800,000,000
		3,300,000,000	7,800,000,000
		13,675,335,707	20,076,318,982

		30.06.2022	31.12.2021
		Taka	Taka
4.1(a) Consolidated In Bangladesh			
Dhaka Bank Limited	(Note: 4.1)	13,675,335,707	20,076,318,982
Dhaka Bank Securities Limited		288,167,594	416,013,610
Dhaka Bank Investment Limited		314,204,865	311,292,096
		14,277,708,165	20,803,624,688
Less: Intercompany transaction		515,280,284	471,787,581
		13,762,427,882	20,331,837,107
4.2 Outside Bangladesh (Nostro Accounts)			
Current Deposits		2,962,380,573	2,134,722,181
		2,962,380,573	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)	2,962,380,573	2,134,722,181
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		2,962,380,573	2,134,722,181
5. Money at call on short notice			
With banking companies	(Note: 5.1)	2,000,000,000	-
With non-banking financial institutions	(Note: 5.2)	-	5,650,000,000
		2,000,000,000	5,650,000,000
5(a) Consolidated Money at call on short notice			
Dhaka Bank Limited	(Note: 5)	2,000,000,000	5,650,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		2,000,000,000	5,650,000,000
5.1 With banking companies			
AB Bank Limited		2,000,000,000	-
		2,000,000,000	-
ICB Islamic Bank Limited has been repaying their liabilities phase by phase under "The Oriental Bank Limited (Reconstruction) Scheme, 2007 as per Bangladesh Bank instructions vide Ref : BRPD(R-1)651/9(10)2007-446 dated 02.08.2007. The outstanding amount of Tk.1.13 Crore now presented under the head "Balance with other banks and financial institutions".			
5.2 With non-banking financial institutions		-	5,650,000,000
		-	5,650,000,000
6. Investments			
Government securities	(Note: 6.1)	49,665,026,079	38,596,716,627
Other investments	(Note: 6.2)	10,102,360,453	10,527,360,453
		59,767,386,532	49,124,077,080
6(a) Consolidated Investments			
Dhaka Bank Limited	(Note: 6)	59,767,386,532	49,124,077,080
Dhaka Bank Securities Limited		3,351,032,192	3,234,986,908
Dhaka Bank Investment Limited		-	-
		63,118,418,723	52,359,063,988
6.1 Government securities			
Bangladesh Bank Bills		13,620,994,600	-
Treasury bonds		33,548,721,979	36,551,383,927
Government Islamic Bond		50,000,000	100,000,000
Government Ijarah Sukuk		2,442,000,000	1,942,000,000
Prizebond		3,309,500	3,332,700
		49,665,026,079	38,596,716,627
6.1(a) Consolidated Government securities			
Dhaka Bank Limited	(Note: 6.1)	49,665,026,079	38,596,716,627
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		49,665,026,079	38,596,716,627
6.2 Other investments			
Investment in shares	(Note: 6.2.1)	3,322,360,453	3,332,360,453
Investment in subordinated bonds	(Note: 6.2.2)	4,120,000,000	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	-
		10,102,360,453	10,527,360,453

		30.06.2022	31.12.2021
		Taka	Taka
6.2(a) Consolidated Other investments			
Dhaka Bank Limited	(Note: 6.2)	10,102,360,453	10,527,360,453
Dhaka Bank Securities Limited		3,351,032,192	3,234,986,908
Dhaka Bank Investment Limited		-	-
		13,453,392,644	13,762,347,361
6.2.1 Shares			
Quoted (Publicly Traded)		382,360,453	382,360,453
Unquoted		2,940,000,000	2,950,000,000
		3,322,360,453	3,332,360,453
6.2.2 Investment in subordinated bonds		4,120,000,000	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)	224,205,372,803	212,291,159,510
Bills purchased and discounted	(Note: 8)	3,087,533,939	3,167,484,183
		227,292,906,742	215,458,643,693
7(a) Consolidated Loans, advances and lease/investments including Bills purchased and discounted			
Dhaka Bank Limited	(Note: 7)	227,292,906,742	215,458,643,693
Dhaka Bank Securities Limited		1,533,170,118	1,592,249,192
Dhaka Bank Investment Limited		-	-
		228,826,076,861	217,050,892,885
Less: Intercompany transaction		2,413,110,391	2,443,588,172
		226,412,966,469	214,607,304,713
7.1 Loans, Cash Credits, Overdrafts etc./Investments Broad category-wise breakup			
In Bangladesh			
Secured Overdraft/Quard		44,281,204,999	43,019,298,700
Cash Credit/Murabaha		5,012,055,667	3,857,711,227
House Building Loan		2,501,910,182	2,472,707,440
Transport Loan		2,509,533,507	2,589,917,253
Term Loan		73,170,227,785	77,953,099,115
Loan Against Trust Receipt		4,393,450,937	4,636,697,923
Payment Against Documents		96,297,709	18,730,970
Loan Against Accepted Bills		4,928,179,003	1,541,388,680
Packing Credit		802,200,636	661,934,660
Lease Finance/Izara		5,644,849,811	4,906,934,466
Credit Card		773,103,670	708,596,415
Retail Loan		1,237,043,176	1,035,055,899
Other Loans		78,855,315,721	68,889,086,762
		224,205,372,803	212,291,159,510
Outside Bangladesh		-	-
		224,205,372,803	212,291,159,510
7.1(a) Consolidated Loans, Cash Credits, Overdrafts etc./Investments			
Dhaka Bank Limited	(Note: 7.1)	224,205,372,803	212,291,159,510
Dhaka Bank Securities Limited		1,533,170,118	1,592,249,192
Dhaka Bank Investment Limited		-	-
		225,738,542,921	213,883,408,702
Less: Intercompany transaction		2,413,110,391	2,443,588,172
		223,325,432,530	211,439,820,530
8. Bills purchased and discounted			
In Bangladesh		2,827,048,275	2,936,440,045
Outside Bangladesh		260,485,664	231,044,138
		3,087,533,939	3,167,484,183
8(a) Consolidated Bills purchased and discounted			
Dhaka Bank Limited	(Note: 8)	3,087,533,939	3,167,484,183
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		3,087,533,939	3,167,484,183

		30.06.2022 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		1,496,659,650	1,106,732,156
Furniture and fixture including office decoration		784,248,449	766,981,535
Office appliances and equipment		2,047,640,940	1,933,370,001
Computer		331,439,617	317,439,032
Software		830,266,981	821,929,327
Bank's vehicle		352,090,453	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
		12,865,050,403	12,741,669,027
Less: Accumulated depreciation		4,163,486,216	3,786,799,777
		8,701,564,186	8,954,869,250
9(a) Consolidated Fixed assets including premises, furniture and fixtures			
Dhaka Bank Limited	(Note: 9)	8,701,564,186	8,954,869,250
Dhaka Bank Securities Limited		19,093,736	20,041,205
Dhaka Bank Investment Limited		-	-
		8,720,657,922	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.		37,093,332	9,091,651
Advance rent	(Note: 10.1.a)	151,377,544	61,861,227
Prepaid expenses against advertisement		40,164,281	24,813,346
Interest/Profit accrued and other receivable	(Note: 10.2)	1,043,823,349	1,050,940,740
Security deposit		23,890,161	23,768,197
Preliminary, formation, Work-in-progress, renovation expenses and prepaid expenses	(Note: 10.3)	378,011,052	188,625,655
Branch adjustments	(Note: 10.4)	(39,926,894)	(20,225,612)
Suspense account	(Note: 10.5)	146,301,196	168,073,533
Others	(Note: 10.6)	12,170,840,115	10,857,197,920
		15,701,574,016	14,114,146,537
10(a) Consolidated Other assets			
Dhaka Bank Limited	(Note: 10)	15,701,574,016	14,114,146,537
Dhaka Bank Securities Limited		281,314,626	353,666,193
Dhaka Bank Investment Limited		14,298,041	13,674,861
		15,997,186,683	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		53,812,719	55,787,264
		1,803,812,599	1,806,960,869
		14,193,374,084	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 30 June 2022 was 208,700,056 shares after considering the stock dividend issued from 2011 to 2019.

10.1.a Advance rent up to June 2022 Tk. 165,099,353 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.

		30.06.2022	31.12.2021
		Taka	Taka
10.6 Others			
Advance Tax	(Note: 10.6.1)	10,980,533,752	9,961,378,004
Deferred Tax Assets	(Note: 15.1)	513,812,753	475,078,872
Account receivable others	(Note: 10.6.2)	676,493,611	420,741,043
		12,170,840,115	10,857,197,920
10.6.1 Advance Tax			
Opening Balance		9,961,378,004	8,284,200,306
Add: Paid during the year		1,019,155,748	1,677,177,698
		10,980,533,752	9,961,378,004
Less: Adjustment during the year		-	-
		10,980,533,752	9,961,378,004
10.6.2 Account receivable others			
Receivable against Bangladesh/Paribar Sanchaya Patra		278,637,128	138,995,596
Fees receivable		63,995,783	76,253,558
Receivable from share sale proceeds		-	-
Dividend receivable		118,814,815	33,776,470
Finance to AD branches for Local Documentary Bill Purchased		32	29
Finance to AD branches for Import Bill Discounting		(1)	(1)
Protestation account		3,012,677	3,012,677
ATM settlement account		109,922,284	(232,960)
Receivable from exchange houses		1,387,852	1,235,824
Excise duty receivable		46,910,322	110,738,861
Receivable from Dhaka Bank Investment Limited		-	1,173,725
Receivable from Dhaka Bank Securities Limited		53,812,719	55,787,264
		676,493,611	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)	30,799,056,652	29,669,117,782
Outside Bangladesh		21,182,720,500	14,896,073,044
		51,981,777,151	44,565,190,826
12.1 In Bangladesh			
Call Borrowing		7,300,000,000	9,800,000,000
		7,300,000,000	9,800,000,000
Term Borrowing		8,465,875,999	12,370,170,010
		8,465,875,999	12,370,170,010
Less : Inter Unit (OBU)		8,449,152,533	10,254,770,010
		7,316,723,466	11,915,400,000
Bangladesh Bank refinance			
Small and Medium Enterprise		761,515,083	669,616,417
Syndication		2,190,842,578	2,042,682,122
Export Development Fund		17,674,561,225	11,855,445,469
FSSP Fund		96,602,637	112,007,976
Stimulus Fund		2,758,811,662	3,073,965,798
		23,482,333,185	17,753,717,782
Total		30,799,056,652	29,669,117,782
Outside Bangladesh		21,182,720,500	14,896,073,044
		21,182,720,500	14,896,073,044
12(a) Consolidated Borrowings from other banks, financial institutions and agents			
Dhaka Bank Limited	(Note: 12)	51,981,777,151	44,565,190,826
Dhaka Bank Securities Limited		2,421,713,765	2,469,143,600
Dhaka Bank Investment Limited		-	-
		54,403,490,917	47,034,334,426
Less: Inter company transaction		2,413,110,391	2,443,588,172
		51,990,380,525	44,590,746,254

		30.06.2022 Taka	31.12.2021 Taka
13. Deposits and other accounts			
Current Accounts and other Accounts	(Note: 13.1)	34,860,641,744	34,172,428,617
Bills Payable	(Note: 13.2)	2,766,739,340	2,210,072,255
Savings Bank Deposits	(Note: 13.3)	29,967,526,278	28,665,174,772
Term Deposits	(Note: 13.4)	161,966,311,399	165,369,672,802
		229,561,218,761	230,417,348,446
<u>Non-interest bearing accounts</u>			
13.1 Current Accounts and other Accounts			
Current account		19,779,411,941	21,413,607,385
Foreign currency deposits		2,150,413,583	709,708,660
Margin under Letter of Credit		2,582,143,735	2,172,042,129
Margin under Letter of Guarantee		2,724,834,333	2,175,585,977
Deposits awaiting disposal		3,904,499	6,655,106
Sundry deposit		7,619,933,653	7,694,829,360
		34,860,641,744	34,172,428,617
13.2 Bills Payable			
Pay order		2,693,361,709	2,138,966,358
Demand draft		73,377,630	71,105,897
		2,766,739,340	2,210,072,255
Total Non-interest bearing accounts		37,627,381,084	36,382,500,872
<u>Interest bearing Account</u>			
13.3 Savings Bank Deposits			
Savings account		29,199,995,707	27,834,881,770
Mudaraba savings accounts		767,530,572	830,293,002
		29,967,526,278	28,665,174,772
13.4 Term Deposits			
Special Notice Deposits		36,743,478,561	30,557,754,773
Unclaimed Dividend Account		13,514,498	13,777,169
Fixed Deposits		96,643,310,587	105,774,839,230
Deposit Pension Scheme		26,422,903,265	27,917,440,800
Gift Cheque		37,763,301	36,575,166
Non Resident Foreign Currency Deposit (NFCD)		2,105,341,187	1,069,285,664
		161,966,311,399	165,369,672,802
13.4 (a) Consolidated Term deposits			
Dhaka Bank Limited		161,966,311,399	165,369,672,802
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		161,966,311,399	165,369,672,802
Less: Inter company transaction		515,280,284	471,787,581
		161,451,031,116	164,897,885,221
Total Interest bearing Account		191,933,837,678	194,034,847,574
Total Deposits and other accounts		229,561,218,761	230,417,348,446
13 (a) Consolidated Deposits and other accounts			
Dhaka Bank Limited	(Note: 13)	229,561,218,761	230,417,348,446
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		229,561,218,761	230,417,348,446
Less: Inter company transaction		515,280,284	471,787,581
		229,045,938,478	229,945,560,865
14. Non-Convertible Subordinated Bond		4,600,000,000	5,200,000,000
15. Other Liabilities			
Accrued Interest		326,161,744	265,539,251
Provision on loans and advances		14,775,177,829	14,045,034,484
Provision for Good Borrower		28,133,697	28,133,697
Provision for Off-Balance Sheet Exposure		1,859,098,272	1,597,915,109
Interest Suspense Account		3,346,217,179	3,245,968,658
Provision against expenses		443,858,337	135,585,744
Provision for decrease in value of investments		-	-
Provision for Other Assets		33,543,245	13,544,445
Fund for Dhaka Bank Foundation		41,556,867	41,556,867
Provision for current tax		12,101,756,610	10,919,279,963
Deferred tax liability	(Note: 15.1)	-	-
Tax deducted at source & payable		168,084,939	343,541,272
Excise Duty Payable		15,413,002	274,187,629
Other Account Payable	(Note: 15.2)	6,291,225,151	4,016,528,906
		39,430,226,872	34,926,816,025

	30.06.2022 Taka	31.12.2021 Taka
15(a) Consolidated Other liabilities		
Dhaka Bank Limited	39,430,226,872	34,926,816,025
Dhaka Bank Securities Limited	875,587,405	987,334,866
Dhaka Bank Investment Limited	11,778,056	11,354,655
	<u>40,317,592,333</u>	<u>35,925,505,546</u>
Less: Inter-company transactions		
Dhaka Bank Securities Limited	53,812,719	55,787,264
Dhaka Bank Investment Limited	-	1,173,725
	<u>53,812,719</u>	<u>56,960,989</u>
	<u>40,263,779,614</u>	<u>35,868,544,558</u>

15.1 Deferred tax liabilities/(Asset)

30 June 2022

	<u>Carrying amount</u>	<u>Tax base</u>	<u>Taxable/(deductible) temporary difference</u>
Fixed Asset excluding land	2,909,371,735	3,347,267,189	(437,895,454)
Deductible temporary difference :			
Provision against classified loan (BL)	(810,866,157)	-	(810,866,157)
Right of use of assets	968,437,596		968,437,596
Lease obligation	(1,089,843,325)		(1,089,843,325)
			<u>(1,370,167,340)</u>
Applicable tax rate			37.5%
Deferred tax liability/(asset)			<u>(513,812,753)</u>

31 December 2021

	<u>Carrying amount</u>	<u>Tax base</u>	<u>Taxable/(deductible) temporary difference</u>
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)

	30.06.2022 Taka	31.12.2021 Taka
Closing Deferred tax (Asset)/Liability	(513,812,753)	(475,078,872)
Opening Deferred tax (Asset)/Liability	(475,078,872)	(496,371,796)
	<u>(38,733,880)</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	(38,733,880)	21,292,924
Dhaka Bank Securities Limited	-	(2,437,841)
Dhaka Bank Investment Limited	-	-
	<u>(38,733,880)</u>	<u>18,855,083</u>

15.2 Other Account Payable

3 month and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	111,133,101	13,810,851
Application, Processing, Membership & Utilisation Fee	16,496,664	11,141,407
Adjusting Account Credit	565,766,244	267,563,948
Export Proceeds Suspense	2,567,198,601	1,394,366,598
Finance from Bill Discounting OBU	5,904,328	126,874,870
Compensation Income of Islamic Banking operations	29,896,767	33,494,850
ATM settlement account	210,899,656	83,899,818
Import Payment Suspense	1,641,091,895	850,145,501
Provision for Start-up Fund	52,994,570	40,857,182
Lease liabilities as per IFRS 16	1,089,843,325	1,194,373,882
	<u>6,291,225,151</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 2022	12,137,388	-
	<u>52,994,570</u>	<u>40,857,182</u>

30.06.2022 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

	30.06.2022 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	9,496,247,530	9,086,264,187
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	1,283,846,960	1,631,778,599
	20,282,902,651	20,220,850,947
Less : Regulatory Adjustment		
Deferred Tax Assets (DTA)	304,074,809	294,764,036
Book value of Goodwill and value of all other Intangible Assets** (Written down value of Software which is treated as Intangible Assets)	462,131,763	493,451,057
Additional Tier-I Capital (AT 1)	-	-
Total Tier-I Capital	19,516,696,079	19,432,635,854
<u>Tier-II Capital (gone concern capital)</u>		
General Provision (Note - 16.9.1)	8,525,012,584	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)	3,000,000,000	3,600,000,000
	11,525,012,584	11,901,799,828
Less : Regulatory Adjustment		
Total Tier-II Capital	11,525,012,584	11,901,799,828
A. Total Eligible Capital	31,041,708,663	31,334,435,682
B. Risk Weighted Assets		
Credit Risk		
Balance sheet business	151,335,092,878	157,705,928,113
Off-Balance sheet business	45,604,088,632	36,597,189,957
	196,939,181,509	194,303,118,070
Market Risk	4,841,110,056	3,105,991,084
Operational Risk	16,489,525,111	16,489,525,111
Total Risk-weighted Assets	218,269,816,675	213,898,634,265
C. Required Capital on Risk Weighted Assets	27,283,727,084	26,737,329,283
D. Capital Surplus / (Shortfall) [A-C]	3,757,981,579	4,597,106,399
Total Capital Ratio (%)*	14.22%	14.65%

Capital Requirement	30.06.2022		31.12.2021	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.94%	8.50%	9.08%
Tier-II Capital (gone concern capital)	4.00%	5.28%	4.00%	5.56%
Total	12.50%	14.22%	12.50%	14.65%

* 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.

	30.06.2022 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	73,296	71,485
Statutory Reserve	9,496,247,530	9,086,264,187
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	1,972,180,728	2,302,003,177
	20,971,309,715	20,891,147,010
Less : Regulatory Adjustment		
Book value of Goodwill and value of all other Intangible Assets**	462,131,763	493,451,057
(**Written down value of Software which is treated as Intangible Assets)		
Deferred Tax Assets (DTA)	377,555,884	368,245,111
	20,131,622,068	20,029,450,842
Additional Tier-I Capital (AT 1)		
Total Tier-I Capital	20,131,622,068	20,029,450,842
Tier-II Capital (gone concern capital)		
General Provision	8,525,012,584	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)	3,000,000,000	3,600,000,000
	11,525,012,584	11,901,799,828
Less : Regulatory Adjustment		
Total Tier-II Capital	11,525,012,584	11,901,799,828
A. Total Eligible Capital	31,656,634,652	31,931,250,670
B. Risk Weighted Assets		
Credit Risk		
Balance sheet business	152,002,652,892	157,346,809,684
Off-Balance sheet business	45,604,088,632	36,597,189,957
	197,606,741,524	193,943,999,641
Market Risk	8,579,836,676	7,098,392,616
Operational Risk	16,840,954,739	16,840,954,739
Total Risk-weighted Assets	223,027,532,939	217,883,346,996
C. Required Capital on Risk Weighted Assets	27,878,441,617	27,235,418,375
D. Capital Surplus / (Shortfall) [A-C]	3,778,193,035	4,695,832,296
Total Capital Ratio (%)*	14.19%	14.66%

Capital Requirement	30.06.2022		31.12.2021	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	9.03%	8.50%	9.19%
Tier-II Capital (gone concern capital)	4.00%	5.17%	4.00%	5.46%
Total	12.50%	14.19%	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	409,983,343	822,825,938
	9,496,247,530	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)	20,863,376	20,997,128
	27,424,007	27,557,759

	30.06.2022 Taka	31.12.2021 Taka
18(a) Consolidated other Reserve		
Dhaka Bank Limited	27,424,007	27,557,759
Dhaka Bank Securities Limited	53,900,000	53,900,000
Dhaka Bank Investment Limited	-	-
	81,324,007	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	-	23,905,234
Less: Adjustment during the year	-	(34,203,659)
Closing balance	-	-
	20,863,376	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	1,213,738,796	2,055,727,658
Transferred from general reserve	-	-
Prior year Adjustment made during the year	-	-
	2,845,517,395	3,570,508,604
Less: Transfer to statutory reserve	409,983,343	822,825,938
Start-up Fund	12,137,388	40,857,182
Stock dividend	-	537,523,440
Cash dividend	1,139,549,704	537,523,445
	1,561,670,435	1,938,730,005
	1,283,846,960	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	1,231,847,986	2,136,460,422
Transferred from general reserve	-	-
Adjustment made during the period	-	-
	3,533,851,163	4,245,433,183
Less: Transfer to statutory reserve	409,983,343	822,825,938
Start-up Fund	12,137,388	40,857,182
Transfer to investment fluctuation fund	-	4,700,000
Stock dividend	-	537,523,440
Cash dividend	1,139,549,704	537,523,445
Stock dividend paid by subsidiary	-	-
	1,561,670,435	1,943,430,005
	1,972,180,728	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	1,500	7,331
Addition for the year from Dhaka Bank Investment Limited	311	743
	73,296	71,485

	30.06.2022 Taka	31.12.2021 Taka
20. Profit & Loss Account		
Income		
Interest, discount and similar income	7,670,492,124	14,913,888,936
Dividend Income	88,005,469	108,358,891
Fee, Commission and Brokerage	1,209,047,103	2,403,533,419
Gains less Losses arising from dealing securities	-	-
Gains less Losses arising from investment securities	1,752,680,000	3,340,137,085
Gains less Losses arising from dealing in foreign currencies	1,364,161,959	932,193,361
Income from non-banking assets	-	-
Other operating income	132,631,005	254,588,576
Profit less Losses on interest rate changes	-	-
	12,217,017,659	21,952,700,267
Expenses		
Interest, fee and commission	5,914,177,549	10,394,221,944
Administrative expenses	1,768,932,742	3,140,040,280
Other operating expenses	403,655,178	831,756,999
Depreciation and repairs of Bank's assets	480,563,701	958,818,995
	8,567,329,170	15,324,838,218
	3,649,688,490	6,627,862,049
21. Contingent Liabilities		
Acceptances & Endorsements	86,269,566,854	64,281,656,460
Irrevocable Letters of Credit	55,605,363,723	52,467,266,855
Usance/Defer Letter of Credit	27,570,760,232	27,651,816,925
Sight Letter of Credit	12,441,925,482	7,544,225,434
Back to Back Letter of Credit	5,066,801,502	7,296,759,526
BD-Sight (EDF)	4,222,797,717	3,494,044,969
Back to Back - Local	6,303,078,790	6,480,420,001
Letters of Guarantee	46,792,252,586	45,816,134,359
Bid Bond	1,427,912,745	1,657,181,160
Performance Bond	23,179,003,886	22,319,335,177
Counter Guarantee	417,752,134	400,806,269
Other Guarantee	16,003,094,526	16,347,591,086
Shipping Guarantee	5,764,489,296	5,091,220,667
Bills for Collection	17,157,079,514	15,917,400,906
Local Bills for Collection	10,129,771,978	9,224,652,599
Foreign Bills for Collection	7,027,307,535	6,692,748,307
Other Contingent Liabilities	13,644,383,839	12,894,500,770
Bangladesh/Pratirakhkha/Paribar Sanchay Patra	1,932,940,000	1,954,140,000
ICB Unit Certificate	51,340,900	51,340,900
Forward Exchange Position	372,000,272	600,600,272
US Investment & Premium Bond	373,785,500	346,685,300
Contingent Interest Suspense	10,914,317,167	9,941,734,298
	219,468,646,515	191,376,959,350

	01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka
22. Interest income/profit on investments		
Term Loan	4,207,047,331	3,900,522,647
Overdrafts	2,052,958,108	2,186,182,780
Loan against Trust Receipt	192,763,073	272,069,885
Packing Credits	29,294,535	21,063,398
Cash Credits/Bai-Muajjal	173,883,818	202,078,032
Payment against Documents	2,722,215	2,517,551
House Building Loan	88,993,390	88,363,168
Transport Loan	101,132,001	96,223,389
Syndicate Loan	220,674,233	230,726,891
Lease Rental/Izara	234,036,322	247,585,785
Credit Card	39,378,557	36,101,559
Total Interest / profit & Rental Income on loans & advances	7,342,883,583	7,283,435,085
Call Lending and Fund Placement with banks	321,040,673	177,674,001
Accounts with Foreign Banks	6,567,868	8,222,476
	<u>7,670,492,124</u>	<u>7,469,331,562</u>
22(a) Consolidated Interest income/profit on investments		
Dhaka Bank Limited	(Note: 22) 7,670,492,124	7,469,331,562
Dhaka Bank Securities Limited	57,360,975	36,952,801
Dhaka Bank Investment Limited	-	-
	7,727,853,099	7,506,284,363
Less: Intercompany transaction	74,110,252	71,777,852
	<u>7,653,742,847</u>	<u>7,434,506,511</u>
23. Interest paid/profit on deposits and borrowings etc.		
Savings Account including Mudaraba	257,326,386	247,398,784
Special Notice Deposit	536,670,962	436,925,882
Term Deposits	2,721,620,056	2,250,852,487
Deposits under Scheme	1,331,878,061	1,572,749,599
Call Borrowing & Fund Placement	99,511,292	5,780,139
Non-convertible Subordinate Bond	196,841,644	258,312,328
Repurchase Agreement (REPO)	25,996,129	207,205
Overseas Accounts charges	11,932,724	14,696,705
HTM / HFT Securities	391,245,405	439,614,758
Others	(Note: 23.1) 341,154,890	170,533,060
	<u>5,914,177,549</u>	<u>5,397,070,947</u>
23.1 Others		
Interest paid on NFCB	12,630,266	2,723,170
Interest/profit paid against Refinance from Bangladesh Bank	140,948,674	71,569,515
Interest paid on Gift Cheque	307,237	336,406
Interest paid on Excel Account	262,934	293,109
Interest on Finance Bill Rediscounting	-	-
Interest on Fund Borrowing-OBU	187,005,779	95,610,860
Treasury Bond Premium	(Note: 23.1.a) -	-
	<u>341,154,890</u>	<u>170,533,060</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) 5,914,177,549	5,397,070,947
Dhaka Bank Securities Limited	73,147,280	88,563,946
Dhaka Bank Investment Limited	-	-
	5,987,324,829	5,485,634,893
Less: Inter company transaction	80,386,904	78,579,907
	<u>5,906,937,925</u>	<u>5,407,054,986</u>
24. Investment income		
Interest on Treasury bills / bonds	1,298,801,518	1,228,509,109
Profit on Govt. Islamic Bond	19,495,090	23,188,233
Capital Gain on Government Securities	157,174,215	274,405,004
Interest on Commercial Papers	-	-
Interest on Subordinated Bond & perpetual Bond	232,209,177	203,229,209
Profit on Beximco Green Sukuk al Istisnaa	45,000,000	-
Dividend on Shares	88,005,469	19,203,710
	<u>1,840,685,469</u>	<u>1,748,535,265</u>

		01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka
24(a) Consolidated Investment income			
Dhaka Bank Limited	(Note: 24)	1,840,685,469	1,748,535,265
Dhaka Bank Securities Limited		48,947,593	114,970,173
Dhaka Bank Investment Limited		-	-
		<u>1,889,633,062</u>	<u>1,863,505,437</u>
25. Commission, exchange and brokerage			
Commission on Letter of Credit		540,855,607	457,567,605
Commission on Letter of Guarantee		121,402,002	144,964,698
Commission on Remittance/Bills		82,246,321	59,939,714
Processing Fee Consumer Loan		17,518,508	27,814,289
Other Comm/ Fees (Clearing, cash tr., risk prem., utilisation fee etc.)		377,485,217	375,371,762
Rebate from Foreign Bank outside Bangladesh		12,390,250	9,548,563
Commission & Fee on Credit Card		57,149,198	45,269,206
Exchange gain including gain from foreign currency dealings		1,364,161,959	303,328,924
		<u>2,573,209,062</u>	<u>1,423,804,762</u>
25(a) Consolidated Commission, exchange and brokerage			
Dhaka Bank Limited	(Note: 25)	2,573,209,062	1,423,804,762
Dhaka Bank Securities Limited		51,481,300	87,974,562
Dhaka Bank Investment Limited		-	-
		<u>2,624,690,362</u>	<u>1,511,779,324</u>
26. Other operating income			
Other Income on Credit Card and ATM		15,065,405	15,390,913
Incidental charges		27,719,799	48,352,963
Postage Recoveries		9,563,131	6,878,659
Swift charge recoveries		26,741,587	23,999,760
Locker rent		7,354,200	6,613,000
Capital gain on sale of shares		-	-
Profit from sale of fixed assets		254,999	367,023
Recovery from written off loans		45,931,884	20,806,080
		<u>132,631,005</u>	<u>122,408,396</u>
26(a) Consolidated other operating income			
Dhaka Bank Limited	(Note: 26)	132,631,005	122,408,396
Dhaka Bank Securities Limited		892,684	426,744
Dhaka Bank Investment Limited		6,276,652	6,802,055
		139,800,342	129,637,195
Less: Inter company transaction		6,276,652	6,802,055
		<u>133,523,689</u>	<u>122,835,140</u>
27. Salary and allowances			
Basic salary		445,400,712	408,911,196
Allowances		584,780,338	540,893,756
Bonus & ex-gratia		150,138,434	93,595,472
Leave fare assistance		76,451,529	71,504,961
Bank's contribution to superannuation fund		18,681,000	-
Bank's contribution to gratuity fund		81,360,000	-
Bank's contribution to provident fund		43,933,712	40,533,173
		<u>1,400,745,725</u>	<u>1,155,438,558</u>
27(a) Consolidated Salary and allowances			
Dhaka Bank Limited	(Note: 27)	1,400,745,725	1,155,438,558
Dhaka Bank Securities Limited		18,431,188	16,968,534
Dhaka Bank Investment Limited		1,087,926	-
		<u>1,420,264,839</u>	<u>1,172,407,092</u>
28. Rent, taxes, insurance, electricity etc.			
Office rent	(Note: 28.1)	99,333,259	82,257,783
Electricity and lighting		37,361,001	33,755,642
Regulatory charges		4,650,832	6,832,040
Insurance		72,328,595	68,199,211
		<u>213,673,687</u>	<u>191,044,676</u>

	01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka
28.1 Office rent	262,915,456	255,484,025
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"	163,582,197	173,226,242
	<u>99,333,259</u>	<u>82,257,783</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)	213,673,687	191,044,676
Dhaka Bank Securities Limited		9,160,119	7,796,701
Dhaka Bank Investment Limited		-	-
		<u>222,833,806</u>	<u>198,841,377</u>
29. Legal expenses			
Legal expenses		13,357,989	7,879,716
Other professional fees		5,580,183	10,306,068
		<u>18,938,172</u>	<u>18,185,784</u>
29(a) Consolidated Legal expenses			
Dhaka Bank Limited	(Note: 29)	18,938,172	18,185,784
Dhaka Bank Securities Limited		45,000	-
Dhaka Bank Investment Limited		53,000	-
		<u>19,036,172</u>	<u>18,185,784</u>
30. Postage, stamps, telecommunication etc.			
Stamps, postage & courier		12,280,995	10,853,191
Telephone charges		3,860,633	3,721,715
Fax, internet & radio link charges		22,021,153	21,018,277
		<u>38,162,780</u>	<u>35,593,183</u>
30(a) Consolidated Postage, stamps, telecommunication etc.			
Dhaka Bank Limited	(Note: 30)	38,162,780	35,593,183
Dhaka Bank Securities Limited		248,234	183,777
Dhaka Bank Investment Limited		-	-
		<u>38,411,014</u>	<u>35,776,960</u>
31. Stationery, Printing, Advertisement etc.			
Table stationery		6,620,999	8,619,366
Printing stationery		11,754,842	17,129,020
Security stationery		2,782,227	8,836,916
Computer stationery		19,390,443	13,405,799
Advertisement		48,337,867	55,636,894
		<u>88,886,378</u>	<u>103,627,995</u>
31(a) Consolidated Stationery, Printing, Advertisement etc.			
Dhaka Bank Limited	(Note: 31)	88,886,378	103,627,995
Dhaka Bank Securities Limited		688,999	1,188,616
Dhaka Bank Investment Limited		-	-
		<u>89,575,377</u>	<u>104,816,611</u>
32. Chief Executive's salary and fees			
Basic salary		5,144,000	4,545,000
House rent allowances		360,000	360,000
Living allowances		180,000	180,000
Medical allowances		60,000	60,000
Bonus		880,000	800,000
		<u>6,624,000</u>	<u>5,945,000</u>
32(a) Consolidated Chief executive's salary and fees			
Dhaka Bank Limited	(Note: 32)	6,624,000	5,945,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<u>6,624,000</u>	<u>5,945,000</u>

	01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka
33. Directors' fees		
Directors fees	1,848,000	1,654,400
Fees related to Shariah Council Meeting	54,000	35,200
Board/Executive Committee / Shariah Council Meeting Expenses	-	-
	1,902,000	1,689,600

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) 1,902,000	1,689,600
Dhaka Bank Securities Limited	500,172	335,851
Dhaka Bank Investment Limited	-	-
	2,402,172	2,025,451

34. Auditor's fees	-	-
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34(a) Consolidated Auditor's fees		
Dhaka Bank Limited	(Note: 34) -	-
Dhaka Bank Securities Limited	150,000	1,070,000
Dhaka Bank Investment Limited	34,500	34,500
	184,500	1,104,500

35. Depreciation and repairs of bank's assets		
Depreciation & Amortization		
Building	16,574,833	8,511,384
Furniture & Fixture	28,047,675	19,215,443
Office Appliance & Equipment	109,989,052	83,071,984
Computer	15,471,172	8,276,954
Software	39,656,948	38,032,139
Motor Vehicle	23,603,443	24,437,989
Right of use assets (ROU) as per IFRS 16	147,919,418	157,772,001
	381,262,541	339,317,894

Repair & Maintenance:

Office Premises	22,437,838	17,543,942
Office Equipment	15,826,808	15,469,667
Office Furniture	1,522,852	944,042
Motor Vehicle	9,342,024	5,641,529
Computer and accessories	335,787	1,621,738
Software (AMC)	49,835,851	25,428,960
	99,301,160	66,649,878

35(a) Consolidated Depreciation and repairs of bank's assets		
Dhaka Bank Limited	(Note: 35) 480,563,701	405,967,772
Dhaka Bank Securities Limited	6,052,853	4,158,005
Dhaka Bank Investment Limited	-	-
	486,616,554	410,125,777

36. Other Expenses		
Contractual service charge (own & third party)	185,621,689	166,488,065
Fuel Costs	14,618,271	10,875,656
Entertainment (canteen & other)	16,195,625	10,300,447
AGM & Conference expense	-	-
Donation	52,757,005	68,719,451
Subscription	3,970,304	4,663,331
Travelling expenses	6,211,988	2,578,222
Conveyance	6,151,504	6,382,425
Branch opening expenses	324,186	502,291
Godown expenses	910,491	1,011,908
Training expenses	4,738,424	1,449,141
Bond issue expenses	300,000	300,000
Books and papers	1,382,037	229,734
WASA charges	3,024,260	3,958,559
Staff uniform	1,793,710	2,102,273
Potted plants	780,356	1,373,651
Business development & promotion	28,406,970	12,308,134
Reuters charges	1,649,291	1,317,330
Fees and expenses for credit card	37,507,626	27,138,724
ATM network service charges	9,841,890	7,857,184
Interest expense for lease liability as per IFRS 16	27,469,551	24,376,026
	403,655,178	353,932,552

		01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka
36(a) Consolidated Other Expenses			
Dhaka Bank Limited	(Note: 36)	403,655,178	353,932,552
Dhaka Bank Securities Limited		5,189,366	5,755,933
Dhaka Bank Investment Limited		121,150	136,150
		<u>408,965,694</u>	<u>359,824,634</u>
37. Provision against loans & advances			
On classified loans & advances		777,070,210	751,777,948
On classified loans & advances (Special General Provision-COVID-19)		546,982	-
On unclassified loans & advances (Special General Provision-COVID-19)		(82,169,173)	-
On unclassified loans & advances (except Special General Provision-COVID-19)		315,576,945	233,955,223
		<u>1,011,024,964</u>	<u>985,733,171</u>
37(a) Consolidated Provision against loans & advances			
Dhaka Bank Limited		1,011,024,964	985,733,171
Dhaka Bank Securities Limited		12,000,000	15,000,000
Dhaka Bank Investment Limited		-	-
		<u>1,023,024,964</u>	<u>1,000,733,171</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		13,000,000	15,000,000
Dhaka Bank Investment Limited		-	-
		<u>13,000,000</u>	<u>15,000,000</u>
39. Other provisions			
Provision for off balance sheet items	(Note: 39.1)	261,183,162	320,390,397
Provision for other assets	(Note: 15.6)	19,998,800	-
		<u>281,181,962</u>	<u>320,390,397</u>
39.1 Provision against Off Balance Sheet exposures			
On off balance sheet exposures		<u>261,183,162</u>	<u>320,390,397</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)	281,181,962	320,390,397
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<u>281,181,962</u>	<u>320,390,397</u>

	01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka
40. Earnings per share (EPS)		
Net profit after taxation	1,213,738,796	999,247,854
Number of ordinary shares outstanding	949,624,753	949,624,753
Earnings per share (EPS)-Restated	1.28	1.05
Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 30 June 2022 as per International Accounting Standards (IAS 33).		
40(a) Consolidated Earnings per share (CEPS)		
Net profit after taxation	1,231,849,797	1,076,661,306
Less: Non-controlling interest	1,811	8,074
Net profit attributable to the shareholders of parent company	1,231,847,986	1,076,653,233
Number of ordinary shares outstanding	949,624,753	949,624,753
Consolidated Earnings per share (CEPS)-Restated	1.30	1.13
41. Receipts from other operating activities		
Exchange earnings	87,529,783	74,313,801
Other operating income	86,444,122	101,235,294
	173,973,905	175,549,094
Non Operating Income	-	-
	173,973,905	175,549,094
41(a) Consolidated Receipts from other operating activities		
Dhaka Bank Limited	173,973,905	175,549,094
Dhaka Bank Securities Limited	892,684	426,744
Dhaka Bank Investment Limited	6,276,652	6,802,055
	181,143,242	182,777,894
Less: Intercompany Transactions	6,276,652	6,802,055
	174,866,589	175,975,839
42. Payments for other operating activities		
Rent, Taxes, Insurance, Lighting etc.	377,255,884	364,270,918
Directors' fees & Meeting expenses	1,902,000	1,689,600
Repair of bank's assets	99,301,160	66,649,878
Other expenses	376,185,626	329,556,525
	854,644,670	762,166,921
Dhaka Bank Foundation	-	-
	854,644,670	762,166,921
42(a) Consolidated Payments for other operating activities		
Dhaka Bank Limited	854,644,670	762,166,921
Dhaka Bank Securities Limited	5,689,538	6,091,784
Dhaka Bank Investment Limited	121,150	136,150
	860,455,358	768,394,855
43. Other Assets		
Stationery, stamps, printing materials etc.	37,093,332	41,088,877
Advance rent and advertisement	356,641,178	298,675,674
Security deposit	23,890,161	22,768,197
Preliminary, formation, work in progress and organization expenses, renovation/development expenses and prepaid expenses	378,011,052	574,134,205
Branch adjustments	(39,926,894)	(26,536,654)
Suspense account	146,301,196	178,334,476
Other assets	676,493,611	474,563,039
	1,578,503,636	1,563,027,815
(Increase) / decrease during the year	(505,073,154)	(469,796,019)

	01-Jan-22 to 30-Jun-22 Taka	01-Jan-21 to 30-Jun-21 Taka
43(a) Consolidated Other Assets		
Dhaka Bank Limited	(505,073,154)	(469,796,019)
Dhaka Bank Securities Limited	40,781,494	(64,521,286)
Dhaka Bank Investment Limited	4,984	1,235,640
(Increase) / decrease during the year	<u>(464,286,676)</u>	<u>(533,081,665)</u>
44. Other liabilities		
Provision against expenses	443,858,337	831,816,733
Provision for other assets	13,544,445	13,544,445
Interest suspense account	3,346,217,179	2,912,731,892
Other account payable	5,148,387,256	2,982,908,158
	<u>8,952,007,217</u>	<u>6,741,001,228</u>
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	(280,881,620)	(117,000,556)
Increase/(decrease) during the year	<u>2,494,728,908</u>	<u>562,289,133</u>
44(a) Consolidated Other Liabilities		
Dhaka Bank Limited	2,494,728,908	562,289,133
Dhaka Bank Securities Limited	(141,818,351)	58,809,990
Dhaka Bank Investment Limited	(1,444,128)	(379,500)
(Increase) / decrease during the year	<u>2,351,466,429</u>	<u>620,719,623</u>
45 Reconciliation statement of cash flows from operating activities		
Net profit after taxation	1,213,738,796	968,955,470
Addition of :		
Depreciation	381,262,541	339,317,894
Provision (Tax)	1,143,742,767	790,212,495
Provision (loans and others)	1,292,206,927	1,336,415,953
Increase in interest payable	-	-
Decrease in interest receivable	60,622,493	-
Prior year adjustment made during the year	-	-
IFRS 16 effect	(136,112,646)	(148,850,216)
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(1,276,632,176)	(229,015,123)
Proceeds from sale of fixed assets	(254,999)	(367,023)
Proceeds from sale of securities	(157,174,215)	(274,405,004)
Decrease in interest payable	-	422,097,660
Increase in interest receivable	7,117,391	(39,646,576)
Income taxes paid	(1,019,155,748)	(816,528,959)
Operating profit before changes in operating assets and liabilities	<u>1,509,361,131</u>	<u>2,348,186,572</u>
46 Calculation of Net Operating Cash Flow per share (NOCFPS)		
Net cash flow from operating activities (Solo)	(16,764,369,919)	3,682,666,820
Net cash flow from operating activities (consolidated)	(16,915,492,076)	3,778,062,175
Number of ordinary shares outstanding	949,624,753	949,624,753
Net Operating Cash Flow per share (NOCFPS)-Solo	(17.65)	3.88
Net Operating Cash Flow per share (NOCFPS)-Consolidated	(17.81)	3.98
47 Calculation of Net Asset value per share (NAVPS)		
Shareholders' Equity (Solo)	20,303,766,027	19,195,202,895
Shareholders' Equity (Consolidated))	21,046,073,091	19,916,071,573
Number of ordinary shares outstanding	949,624,753	949,624,753
Net Asset value per share (NAVPS)-Solo	21.38	20.21
Net Asset value per share (NAVPS)-Consolidated	22.16	20.97