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 PROPERTY AND ASSETS Taka Taka 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 In Bangladesh 4(a) 16,724,808,455 22,466,559,288 In Bangladesh 4.1(a) 13,762,427,882 20,331,837,107 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 6.1(a) 226,412,966,469 214,607,304,713 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
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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
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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 fixtures9(a)8,720,657,9228,974,910,455
Other assets 10(a) 14,193,374,084 12,674,526,722
Non-banking assets 11(a)
Total Assets 346,946,171,708 336,570,895,815
LIABILITIES & CAPITAL Liabilities
Borrowings from other banks, financial institutions and agents12(a)51,990,380,52544,590,746,254
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 325,900,098,617 315,604,851,677
Capital/Shareholders' Equity
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

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
rrevocable Letters of Credit		55,605,363,723	52,467,266,855
etters 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

Documentary credit and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments

Total Off-Balance Sheet items including contingent liabilities

Chief Financial Officer

Managing Director & CEO

Director

219,468,646,516

Company Secretary Chairman

191,376,959,350

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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	20(0)	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
19 Santo Ledita e La Calan 🕈 en característica e mar característica e 1990 e 1998		4,647,847,113	3,498,119,901	2,699,672,478	1,816,357,096
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 Provision against good borrower	37(a) 15.2	1,023,024,964	1,000,733,171	674,019,032	562,672,508 -
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)	55(a)	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
Net profit for the period		3,533,851,163	3,185,626,326	3,308,525,244	2,972,323,302
Appropriations		1		101 077 000	105 000 001
Statutory Reserve		409,983,343	351,833,593	191,277,388	165,866,961
General Reserve			-		-
Investment Fluctuation Fund		100	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 2,972,323,302
		3,533,851,163	3,185,626,326	3,308,525,244	2,512,525,502
Consolidated earning per share (CEPS)		1.30	1.13	0.57	0.48

Chief Financial Officer

Managing Director & CEO

Director

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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) Net cash flows from operating activities (a)= (i+ii)		(18,507,143,745) (16,915,492,076)	1,309,699,430 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	-	-	-	-	(133,752)	-	-	-	(133,752)
of investments									
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	-	-	-	-	(28,383,015)	-	-	-	(28,383,015)
of investments									
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	31.12.2021
		Taka	Taka
PROPERTY AND ASSETS	2	15 775 0 <i>44 055</i>	10 020 425 640
Cash Cash in hand (Including foreign currencies)	3 3.1	15,775,841,055 2,282,136,311	19,838,425,649 2,301,355,729
Balance with Bangladesh Bank and its agent bank(s)	3.1	13,493,704,744	17,537,069,920
(Including foreign currencies)			,000,020
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		345,876,988,811	335,351,203,372
LIABILITIES & CAPITAL 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		325,573,222,784	315,109,355,297
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		345,876,988,811	335,351,203,372

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

Documentary credit and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments

Total Off-Balance Sheet items including contingent liabilities

Chief Financial Officer

Managing Director & CEO

any Secretary

191,376,959,350

219,468,646,516

Director

Chairmar

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	3 4 5	7 4 9	9 2 0	3 2
Provision for diminution in value of investments	38	-	-	-	240
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		1			
Statutory Reserve		409,983,343	351,833,593	191,277,388	165,866,961
General Reserve		-		-	1.5
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

1 Director

Chairman.

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

		01-Jan-22 to	01-Jan-21 to
	Notes	30-Jun-22	30-Jun-21
		Taka	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			
Closing cash a cash equivalents		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) Asset Investment General Surplus in profit Revaluation Revaluation Particulars Paid up capital Statutory Reserve Total Equity and loss account Reserve Reserve Reserve Balance as at 1 January 2022 1,631,778,599 20,241,848,075 9,496,247,530 9,086,264,187 6,560,631 20,997,128 -Surplus/deficit on account of revaluation (133,752) (133,752) --of investments 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) ----(12,137,388) Start-up Fund (12,137,388) ---409,983,343 (409,983,343) Changes in reserve --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

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

(Amount in Taka)

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 Act, 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 and 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 Taka	31.12.2021 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			
3.1			0.054.400.070	0.005.000.000
	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) Dhaka Bank Securities Limited Dhaka Bank Investment Limited	2,282,136,311 105,000 - 2,282,241,311	2,301,355,729 105,000 - 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
	13,433,570,341	17,402,645,645
Balance with Sonali Bank as agent of Bangladesh Bank	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			
4.		(NI=+=: 4.4)	40.075.005.707	00.070.040.000
	In Bangladesh Outside Bangladesh	(Note: 4.1) (Note: 4.2)	13,675,335,707 2,962,380,573	20,076,318,982 2,134,722,181
		(NOLE. 4.2)	16,637,716,280	22,211,041,163
			10,037,710,200	22,211,041,105
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 Taka	31.12.2021 Taka
4.1(a)	Consolidated In Bangladesh		I	
	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			
0.	With banking companies	(Note: 5.1)	2,000,000,000	-
	With non-banking financial institutions	(Note: 5.2)	2,000,000,000	5,650,000,000
		(Note: 5.2)	2,000,000,000	5,650,000,000
		=	2,000,000,000	3,030,000,000
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
E 4	With banking companies	-		
5.1	With banking companies	Г	0.000.000.000	
	AB Bank Limited	L	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
			<u> </u>	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			
0()	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			
0.1	Bandladesh 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			
0. I(a)	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			
0.2	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	
		()	4,120,000,000	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 Taka	31.12.2021 Taka
6 2(a)	Consolidated Other investments		·	
0.2(u)	Dhaka Bank Limited	(Note: 6.2)	10,102,360,453	10,527,360,453
	Dhaka Bank Securities Limited Dhaka Bank Investment Limited		3,351,032,192	3,234,986,908
			13,453,392,644	13,762,347,361
6.2.1	Shares		282 260 452	282 260 452
	Quoted (Publicly Traded) Unquoted		382,360,453 2,940,000,000	382,360,453 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
			4,120,000,000	4,545,000,000
6.2.3	Investment in Commercial Paper			
				-
6.2.4	Investment in Perpetual Bond			
0.2.4	UCBL Perpetual Bond		650,000,000	650,000,000
	Trust Bank Perpetual Bond		1,000,000,000 1,650,000,000	1,000,000,000 1,650,000,000
-	Leave advances and leave/investments including		1,000,000,000	1,000,000,000
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)	3,087,533,939 227,292,906,742	3,167,484,183 215,458,643,693
7(-)	Concelled to and advances and loss finus terms			, , ,
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 Dhaka Bank Investment Limited		1,533,170,118	1,592,249,192
			228,826,076,861	217,050,892,885
	Less: Intercompany transaction		2,413,110,391 226,412,966,469	2,443,588,172 214,607,304,713
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 Transport Loan		2,501,910,182 2,509,533,507	2,472,707,440 2,589,917,253
	Term Loan		73,170,227,785	77,953,099,115
	Loan Against Trust Receipt Payment Against Documents		4,393,450,937 96,297,709	4,636,697,923 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 Credit Card		5,644,849,811 773,103,670	4,906,934,466 708,596,415
	Retail Loan		1,237,043,176	1,035,055,899
	Other Loans		78,855,315,721	<u>68,889,086,762</u> 212,291,159,510
	Outside Bangladesh		224,205,372,803	212,291,159,510
			224,203,372,003	212,231,133,310
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 Dhaka Bank Investment Limited		1,533,170,118	1,592,249,192
			225,738,542,921	213,883,408,702
	Less: Intercompany transaction		2,413,110,391 223,325,432,530	2,443,588,172 211,439,820,530
8.	Bills purchased and discounted			
0.	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 Software		331,439,617 830,266,981	317,439,032 821,929,327
	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			-,,
10.	Investment in shares of subsidiary companies	(Note: 10.1)	1,749,999,880	1,749,999,880
	Stationery, stamps, printing materials etc.	(10000.10.1)	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 Suspense account	(Note: 10.4) (Note: 10.5)	(39,926,894)	(20,225,612)
	Others	(Note: 10.5)	146,301,196 12,170,840,115	168,073,533 10,857,197,920
	oulois	(1010: 10.0)	15,701,574,016	14,114,146,537
10(a)	Consolidated Other assets			· · ·
10(a)	Dhaka Bank Limited	(Note: 10)	15,701,574,016	14,114,146,537
	Dhaka Bank Securities Limited	(1000110)	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
	Receivable from Dilaka Darik Geculties Limited		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)		4 740 000 000	4 740 000 000
			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 Taka	31.12.2021 Taka
			,, ,	
10.6		(Note: 10.6.1)	10 000 500 750	0.001.070.004
	Advance Tax Deferred Tax Assets	(Note: 10.6.1) (Note: 15.1)	10,980,533,752 513,812,753	9,961,378,004 475,078,872
	Account receivable others	(Note: 10.6.2)	676,493,611	420,741,043
		(,	12,170,840,115	10,857,197,920
	A 1			
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
0.6.2	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 Finance to AD branches for Local Documentary Bill Purchased		118,814,815 32	33,776,470 29
	Finance to AD branches for Import Bill Discounting		(1)	(1)
	Protestation account		3,012,677	3,012,677
	ATM settlement account Receivable from exchange houses		109,922,284 1,387,852	(232,960) 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		53,812,719 676,493,611	<u>55,787,264</u> 420,741,043
			070,493,011	420,741,043
11.	Non-banking assets			
	Land and Building		<u> </u>	-
11(a)	Consolidated Non-banking assets			
	Dhaka Bank Limited	(Note: 11)	-	-
	Dhaka Bank Securities Limited Dhaka Bank Investment Limited		-	-
				-
12.	Borrowings from other banks,			
12.	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 FSSP Fund		17,674,561,225 96,602,637	11,855,445,469 112,007,976
	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 21,182,720,500	14,896,073,044 14,896,073,044
				14,030,010,044
2(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	(11010.12)	2,421,713,765	2,469,143,600
	Dhaka Bank Investment Limited		-	-
			54,403,490,917	47,034,334,426
	Less: Inter company transaction		<u>2,413,110,391</u> 51,990,380,525	2,443,588,172 44,590,746,254
			31,330,300,323	44,JJU,/40,ZJ4

Taka Taka Taka Current Accursts and other accounts Bernet 3.31 (1996) 34.660.041.74 (1996) 34.172.628.17 (2007) 24.172.628.17 (2007) 24.173.627.387 (2007) 24.173.627.627 (2007) 24.173.627.627 (2007) 24.173.627.627 (2007) 24.173.627.627 (2007) 24.173.627.627 (2007) 24.173.627.627 (2007) 24.173.627.627 (2007)				30.06.2022	31.12.2021
Current Accounts and other Accounts (Note: 1:3) 34/8002417.44 21/10/22.55 Striving Bank Deposits (Note: 1:3) 23/8002417.44 21/10/22.55 Term Depusits (Note: 1:3) 20/87.200.277 100/87.200.278 Not-interest bearing Accounts 19/77.411.011 21/10/22.55 20/87.200.278 Not-interest bearing Accounts 19/77.411.011 21/11/200.200 20/87.200.278 Not-interest bearing Accounts 20/87.200.200 21/87.200.200 20/87.200.200 12 Bills Payable 20/87.200.200 21/87.200.200 20/87.200.200 Pay order 20/87.200.200 21/80.200.200 20/87.200.200 20/87.200.200 13 Savings Bonk Deposits 20/87.200.200 21/80.200.200 20/87.200.200 14 Term Deposits 20/87.200.200 20/87.200.200 20/					
Bills Payable (New: 13.2) 2.763.73.340 2.210.07.256 Swings Bank Deposits (New: 13.4) (1.667.552.677 2.80.671.2772 Swings Bank Deposits (New: 13.4) (1.667.552.677 2.80.671.2772 Swings Bank Deposits (New: 13.4) (1.67.552.677 2.80.671.2772 Swings Bank Deposits (New: 13.4) (1.67.552.677 2.80.671.2772 Swings Bank Deposits (New: 13.4) (1.47.552.677 2.80.671.2772 Swings Bank Deposits (New: 13.4) (1.47.552.677 2.80.671.2772 Swings Bank Deposits (New: 13.4) (1.47.552.677 2.70.672.871.871 Benand dwit (New: 13.4) (1.47.552.677 2.70.50.267 2.70.50.267 Swings Bank Deposits (New: 13.4) (1.47.578.471.941.941 2.71.552.577 2.70.52.067 Swings Bank Deposits (New: 13.4)	13.	Deposits and other accounts			
Savings Bank Deposits (Met: 13.4) (2) 067 523.278 105 606 77.202 Mon-Instruct Deposits (Met: 13.4) (2) 067 523.278 105 606 77.202 Savings Bank Deposits (Met: 13.4) (2) 067 523.278 220 407 7246 446 Mon-Instruct Account (2) 758.471 541 220 407 7246 446 Current Account (2) 758.471 541 (2) 413.571 220 407 7246 446 Margin under Letter O Clean (2) 758.471 541 (2) 413.673 (2) 413.673 Margin under Letter O Clean (2) 758.471 541 (2) 413.673 (2) 413.673 (2) 413.673 Margin under Letter O Clean (2) 759.471 541 (2) 413.673 (2) 413.673 (2) 413.673 Margin under Letter O Clean (2) 77.037.030 (2) 758.043.500 (2) 458.050 (2) 458.050 Margin under Letter O Clean (2) 77.037.030 (2) 758.043.500 (2) 10.927 (2) 10.927 Margin under Letter O Clean (2) 77.037.030 (2) 758.043.000 (2) 77.035.077 (2) 23.697.020 Margin under Letter O Clean (2) 77.738.101 (2) 77.738.101 (2) 77.738.101 (2) 77.738.101 (2) 77.738.710		Current Accounts and other Accounts	(Note: 13.1)	34,860,641,744	34,172,428,617
Term Deposits (Note: 13.4) 151.08.027.100.77 120.03.07.73.84.46 Non-interest basing accounts 24.73.84.46 24.73.84.46 24.73.84.46 Ourrent Accounts of Ourrent Accounts Ourrent Accounts Ourrent Accounts of Data Accounts Data Accounts 24.73.84.46 24.73.84.46 Ourrent Accounts of Ourrent Accounts Ourrent Account Ourrent Accounts Ourrent Accounts Ourrent Accounts Ourrent O			· · · ·		
Non-interest bearing accounts 232,61218,701 232,61218,701 232,61218,701 232,61238,646 13.1 Current Accounts and other Accounts 215,911,218,701 214,13,007,308 77,071,008 Margin under Letter of Coast 2,522,142,736 2,724,243,243 2,724,243,243 2,724,243,243 2,724,243,243 2,756,725,726 77,070,008 77,008,000 77,77,008,000 77,77,008,000 77,77,77,77,77,77,77,77,77,77,77,77,77,			· · · ·		
Non-interest bearing accounts 13. Current Accounts and other Accounts Proleign current accounts Pay order Pay order </th <th></th> <th>Term Deposits</th> <th>(INOTE: 13.4)</th> <th></th> <th></th>		Term Deposits	(INOTE: 13.4)		
1.1 Current Accounts [9,779,411,041] [2,1413,007,385] Provigon under Letter of Condit [2,163,153,085] [7,09,708,660] Marpin under Letter of Condit [2,163,153,085] [7,09,708,660] Sundry decosit [2,163,153,085] [7,09,708,660] Sundry decosit [2,163,153,086] [7,09,708,660] Sundry decosit [2,163,153,086] [7,09,708,660] Par order [2,163,153,086] [2,163,006,388] [7,109,483,08] Demand diaft [2,163,006,388] [7,100,783,08] [7,100,783,08] [7,100,783,08] Swings account [3,167,630] [2,193,096,707] [3,109,725,757] [3,109,725,757] Swings account [2,199,995,707] [2,7,834,881,771] [3,199,995,707] [3,7,77,63] [3,17,77,63] Swings account [2,199,995,707] [2,7,834,881,772] [2,7,834,881,777] [3,77,769] [3,77,769] [3,77,769] [3,7,77,440,80] [3,77,769] [3,77,769] [3,77,769] [3,77,769] [3,77,77,69] [3,77,77,69] [3,77,77,69] [3,77,769] [3,77,77,69] [3,77,77,69] [3,77,77,69] <th></th> <th></th> <th></th> <th>229,301,218,701</th> <th>230,417,340,440</th>				229,301,218,701	230,417,340,440
Current account 9.779.411.9 21.413.607.365 Margin under Letter of Curati 2.671.413.607.365 2.682.143.533 2.710.928.660 Sundry deposit 3.680.477.444.143.607.365 2.682.143.573.851 2.710.928.660 Sundry deposit 3.680.477.447.486.677 3.486.64.17.424.85.187 7.619.353.663.771 Sundry deposit 2.719.248.138 2.719.426.190 3.4772.428.617 Sundry deposit 7.719.353.663.771 2.719.426.190 3.4772.428.617 Total Mon-interest bearing accounts 7.7627.351.064 3.63.260.072 3.63.260.072 Interest bearing accounts 7.7627.351.064 3.63.260.072 2.83.08.170 Margin under Letter of Diposits 3.776.773.104 3.63.260.072 2.83.08.170 Swings account 7.7627.351.064 3.63.260.072 2.84.260.0172 2.86.072 Margin under Letter of Diposits 7.7627.351.064 3.63.260.072 2.767.771 2.76.774.773 1.777.478.020 Margin accounts 2.91.99.995.707 2.76.774.773 1.777.478.020 2.91.99.995.777 2.76.774.773 1.777.478.020 2.91.99.995.777 2.76.774.77					
Foreign currency deposits 2150.413.583 7707.708.660 Margin under Letter of Carantee 2.724.024.303 2.728.034.303 2.728.034.303 Sunder deposit 2.728.047.303 2.728.047.303 7097.708.660 Sunder deposit 2.728.07.303 2.728.047.303 7097.708.660 Sunder deposit 2.728.07.303 7097.708.660 709.203.660 Sunder deposit 2.728.77.303 7097.708.660 709.203.660 Parant draft 2.728.77.301.694 36.382.500.877 Savings and Deposits 27.67.7391.694 36.382.500.877 Savings and Deposits 29.199.995.707 27.834.861.700 77.7530.877 Savings ancount 29.199.995.707 27.834.861.707 780.332.00 Martin Linker deposits 29.457.747.72 27.834.861.707 780.332.00 Deposits Paraines Schuren 29.457.747.72 27.834.861.770 727.834.861.770 Martin Linker deposits 29.459.877 22.845.774.772 27.874.488.775.71 Savings ancount 29.457.872 27.874.488.775.71 79.744.788.72 Savings ancount 29.4	13.1				
Marini under Leiter of Cardint 2.882.43736 2.172.443736 2.172.443736 2.172.443736 2.172.443736 2.175.855777 Deposits wanting disposal 7.301933265 7.04422320 3.04097,442 3.0472420817 13.2 Bills Payable 2.0033765 7.04422320 7.04422320 Pay order 2.003772 2.139.666,358 7.11.058.207 7.138.269.0472 13.3 Savings Bank Deposits 2.726,739.340 2.210.072.255 5.02.0077 Savings Bank Deposits 2.9199.095.707 2.834.981.700 7.11.058.207 Savings Bank Deposits 2.91.99.095.707 2.834.981.700 7.71.723.207 Special Motice Deposits 2.91.99.095.707 2.834.981.700 7.77.733.207 Special Motice Deposits 2.91.99.095.777 2.936.97.247.772 2.932.9002 Use There Deposits 2.91.99.095.777 2.93.99.227.002 2.93.99.227.002 2.93.99.227.002 Special Motice Deposits 2.91.99.095.777 2.93.99.277.02 2.93.99.27.77.77.33.91.09.000 3.97.77.169.000 3.97.77.169.000 3.97.77.169.000 3.97.77.169.000 3.97.77.169.000					
Margin under Letter of Guarnatee Doordst awaling disposal 2,275,893,333 (2,175,895,377 (3,892,330) 2,175,895,377 (3,892,330) Sundry deposit 34,800,641744 (3,877,630) 34,712,4282,577 (3,897,893) 7,193,296 (3,877,893) 1.2 Bills Papole Pay profer 2,893,391 (70) 2,139,965,307 (3,93,276,293,240) 2,210,072,256 Total Non-interest bearing accounts 7,527,381,084 36,532,500,772 2,239,481,770 3.3 Savings Bank Deposits 2 2,199,995,707 27,834,891,770 3.4 Term Deposits 2 2,199,995,707 2,239,483,002 3.5 Savings account 2 2,199,995,707 2,239,493,002 3.5 Savings accounts 2 2,29,67,526,272 28,665,774,777 3.6 Savings accounts 2 30,577,777,777 20,577,777,777 Bill Deposits 0 57,434,478,561 30,577,777,777,777,777,777,777 20,557,724,777,777,777,777,777,777,777,777,77					
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Total Interest bearing Account 161,451,031,116 164,897,885,221 Total Deposits and other accounts 191,933,837,678 194,034,847,574 229,561,218,761 230,417,348,446 Dhaka Bank Limited Dhaka Bank Securities Limited (Note: 13) 229,561,218,761 230,417,348,446 Dhaka Bank Investment Limited 229,561,218,761 230,417,348,446 - Less: Inter company transaction 229,561,218,761 230,417,348,446 - 14. Non-Convertible Subordinated Bond 4.600,000,000 5.200,000,000 5.200,000,000 15. Other Liabilities 326,161,744 14,045,034,484 - Provision for Good Borrower 1,859,098,272 1,597,915,109 3,346,217,179 3,245,968,655 Provision for Other Assets - - - - - Provision for Other Assets - - - - - Provision for Outer Assets - - - - - - - - - - - - - - - -		Less: Inter company transaction			
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 Less: Inter company transaction 229,561,218,761 230,417,348,446 14. Non-Convertible Subordinated Bond 4.600,000,000 5.200,000,000 5.200,000,000 15. Other Liabilities Accrued Interest					
Total Deposits and other accounts 229,561,218,761 230,417,348,446 13 (a) Consolidated Deposits and other accounts Dhaka Bank Scurities Limited Dhaka Bank Securities Limited (Note: 13) 229,561,218,761 230,417,348,446 13 (a) Consolidated Deposits and other accounts Dhaka Bank Scurities Limited 229,561,218,761 230,417,348,446 14 Decompany transaction 229,561,218,761 230,417,348,446 15 Other Liabilities 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 Provision for God Borrower Provision for God Borrower Provision for God Borrower Provision for God Borrower Provision for Other Alance Sheet Exposure Interest Suspense Account Provision for Other Assets Fund for Dhaka Bank Foundation Provision for Other Assets Fund for Dhaka Bank Foundation Provision for current tax Deferred tax liability Tax deducted at source & payable Excise Duty Payable (Note: 15.1) 33,543,245 13,544,445 14,1,556,867 12,101,756,610 19,91,279,963 148,3084,303 23,451,272 12,010,756,610 19,91,279,963 148,308,303 13,541,445 141,556,807 10,919,279,926 143,856,807 10,919,279,963 <td< th=""><th></th><th>Total Interest bearing Account</th><th></th><th>191.933.837.678</th><th>194.034.847.574</th></td<>		Total Interest bearing Account		191.933.837.678	194.034.847.574
13 (a) Consolidated Deposits and other accounts Dhaka Bank Limited (Note: 13) Dhaka Bank Investment Limited 229,561,218,761 Dhaka Bank Investment Limited 229,561,218,761 Less: Inter company transaction 229,945,938,478 229,945,938,478 229,945,560,865 14. Non-Convertible Subordinated Bond 4,600,000,000 15. Other Liabilities Accrued Interest 326,161,744 265,539,251 Provision on loans and advances 28,133,697 28,133,697 Provision for God Borrower 14,045,034,484 28,133,697 Provision for Ofh-Balance Sheet Exposure 18,509,8272 3,346,217,179 Interest Suspense Account - - Provision for Other Assets - - Fund for Dhaka Bank Foundation - - Provision for Other Assets - - Fund for Dhaka Bank Source tax - - Deferred tax liability (Note: 15.1) - Tax deducted at source & payable (Note: 15.2) - Deferred tax liability - - Tax deducted at source & p		-			230.417.348.446
Dhaka Bank Limited Dhaka Bank Securities Limited (Note: 13) 229,561,218,761 230,417,348,446 Dhaka Bank Investment Limited 229,561,218,761 230,417,348,446 -<					
Dhaka Bank Securities Limited . Dhaka Bank Investment Limited . Less: Inter company transaction . 229,561,218,761 230,417,348,446 Less: Inter company transaction . 14. Non-Convertible Subordinated Bond 4.600,000,000 5. Other Liabilities Accrued Interest 326,161,744 Provision for Good Borrower 28,133,697 Provision for Good Borrower 14,045,034,484 Provision for Good Borrower 28,133,697 Provision for Off-Balance Sheet Exposure 1,859,098,272 Interest Suspense Account 3,346,217,179 Provision for decrease in value of investments - Provision for Other Assets 33,543,245 Fund for Dhaka Bank Foundation 13,544,445 Provision for current tax - Deferred tax liability (Note: 15.1) Tax deducted at source & payable - Other Account Payable - Other Account Payable -	13 (a)		(Noto: 12)	220 561 210 764	220 417 240 440
Dhaka Bank Investment Limited			(INOLE: 13)	229,001,210,701	230,417,348,446
Less: Inter company transaction 515,280,284 471,787,581 229,045,938,478 229,045,938,478 229,045,60,865 14. Non-Convertible Subordinated Bond 4,600,000,000 5,200,000,000 15. Other Liabilities 326,161,744 265,539,251 Accrued Interest 326,161,744 265,539,251 14,045,034,844 Provision on loans and advances 14,775,177,829 14,045,034,844 Provision for Ogod Borrower 3,346,217,179 3,245,968,658 Provision for Off-Balance Sheet Exposure 1,859,098,272 1,597,915,109 Interest Suspense Account - - - Provision for decrease in value of investments - - - Provision for Current tax - - - - Deferred tax liability (Note: 15.1) - - - - Tax deducted at source & payable 26,291,225,151 4,016,528,906 - - Other Account Payable 0 - - - Other Account Payable - - -				-	-
229,045,938,478 229,045,938,478 229,945,560,865 14. Non-Convertible Subordinated Bond 4,600,000,000 5,200,000,000 15. Other Liabilities 326,161,744 265,539,251 Accrued Interest 326,161,744 14,045,034,484 Provision on loans and advances 14,775,177,829 28,133,697 28,133,697 Provision for God Borrower 1,859,098,272 1,597,915,109 3,346,217,179 3,245,968,658 Provision for decrease in value of investments - - - - Provision for Other Assets 33,543,245 13,544,445 14,556,867 13,544,445 Provision for Other Assets - - - - - - Provision for Current tax Deferred tax liability (Note: 15.1) -				229,561,218,761	230,417,348,446
14. Non-Convertible Subordinated Bond 4,600,000,000 5,200,000,000 15. Other Liabilities 326,161,744 265,539,251 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 3,346,217,179 3,245,968,658 Provision for decrease in value of investments - - Provision for Other Assets 33,543,245 13,544,445 Fund for Dhaka Bank Foundation 12,101,756,610 - Provision for current tax 12,101,756,610 - Deferred tax liability (Note: 15.1) - Tax deducted at source & payable 168,084,939 343,541,272 Other Account Payable (Note: 15.2) 6,291,225,151 4,016,528,906		Less: Inter company transaction			
15. Other Liabilities 326,161,744 265,539,251 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 3,245,686,658 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 12,101,756,61 10,919,279,963 Deferred tax liability (Note: 15.1) - - Tax deducted at source & payable 168,084,939 343,541,272 274,187,629 Other Account Payable (Note: 15.2) 6,291,225,151 4,016,528,906				229,045,938,478	229,945,560,865
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 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 168,084,939 343,541,272 274,187,629 Other Account Payable (Note: 15.2) 6,291,225,151 4,016,528,906	14.	Non-Convertible Subordinated Bond		4,600,000,000	5,200,000,000
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 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 (Note: 15.2) 6,291,225,151 4,016,528,906	15.	Other Liabilities			
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 3,245,988,658 Provision against expenses 443,858,337 135,585,744 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 (Note: 15.2) 6,291,225,151 4,016,528,906		Accrued Interest		326,161,744	265,539,251
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 10,919,279,965,786 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					
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 0ther Account Payable 274,187,629 Other Account Payable (Note: 15.2) 6,291,225,151 4,016,528,906					
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		-			
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 168,084,939 343,541,272 274,187,629 Other Account Payable (Note: 15.2) 6,291,225,151 4,016,528,906					
Fund for Dhaka Bank Foundation 41,556,867 Provision for current tax 12,101,756,610 Deferred tax liability (Note: 15.1) Tax deducted at source & payable 168,084,939 Excise Duty Payable 15,413,002 Other Account Payable 6,291,225,151		Provision for decrease in value of investments		-	-
Provision for current tax 12,101,756,610 10,919,279,963 Deferred tax liability - - - 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					
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					
Tax deducted at source & payable 168,084,939 343,541,272 Excise Duty Payable 15,413,002 274,187,629 Other Account Payable 6,291,225,151 4,016,528,906			(Note: 15.1)	12,101,756,610	10,919,279,963
Excise Duty Payable 15,413,002 274,187,629 Other Account Payable (Note: 15.2) 6,291,225,151 4,016,528,906		-	(1016. 10.1)	168.084.939	343.541.272
<u>39,430,226,872</u> <u>34,926,816,025</u>		Other Account Pavable	(Note: 15.2)	6 291 225 151	4 016 528 906

			30.06.2022 Taka	31.12.2021 Taka
15(a)	Consolidated Other liabilities			
	Dhaka Bank Limited	(Note: 15)	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
			40,317,592,333	35,925,505,546
	Less: Inter-company transactions			
	Dhaka Bank Securities Limited		53,812,719	55,787,264
	Dhaka Bank Investment Limited		-	1,173,725
			53,812,719	56,960,989
			40,263,779,614	35,868,544,558

15.1 Deferred tax liabilities/(Asset)

<u>30 June 2022</u>	Carrying amount	Tax base		xable/(deductible) nporary difference
Fixed Asset excluding land	2,909,371,735	3,347,267,189		(437,895,454)
Deductible temporary difference : Provision against classified loan (BL) Right of use of assets Lease obligation Applicable tax rate Deferred tax liability/(asset)	(810,866,157) 968,437,596 (1,089,843,325)	-	-	(810,866,157) 968,437,596 (1,089,843,325) (1,370,167,340) 37.5% (513,812,753)
<u>31 December 2021</u>	Carrying amount	Tax base		xable/(deductible) nporary difference
Fixed Asset excluding land	2,945,778,984	3,317,019,591		(371,240,607)
Deductible temporary difference : Provision against classified loan (BL) Right of use of assets Lease obligation Applicable tax rate Deferred tax liability/(asset)	(786,037,429) 1,084,774,925 (1,194,373,882)	-	- -	(786,037,429) 1,084,774,925 (1,194,373,882) (1,266,876,993) 37.5% (475,078,872)
Deferred tax expense/ (Income)			30.06.2022 Taka	31.12.2021 Taka
Closing Deferred tax (Asset)/Liability Opening Deferred tax (Asset)/Liability		-	(513,812,753) (475,078,872) (38,733,880)	(475,078,872) (496,371,796) 21,292,924

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 Dhaka Bank Securities Limited Dhaka Bank Investment Limited		(38,733,880) - - (38,733,880)	21,292,924 (2,437,841) - - 18,855,083
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	(Note: 15.2.1)	52,994,570	40,857,182
	Lease liabilities as per IFRS 16		1,089,843,325	1,194,373,882
			6,291,225,151	4,016,528,906

15.2.1 Provision for Start-up Fund

1% of net profit on audited FS 2020 1% of net profit on audited FS 2021 1% of net profit on audited FS 2022

19

20,299,906

20,557,277

12,137,388

52,994,570

20,299,906

20,557,277

40,857,182

30.06.2022	31.12.2021
Taka	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	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 9,496,247,530 8,958,724,090 Tk.10.00 each

537,523,440	
9,496,247,530 9,496,247,530	9,4

*The Bank increased its paid up capital through issuance of 6% Bonus shares i.e. 53,752,344 odinary 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
Capital to Risk Weighted Assets Rati	o (CRAR) as per BASEL III			. und
Tier-I Capital (going - concern capital)			
Common Equity Tier-I Capital (CET 1)			
Paid up Capital			9,496,247,530	9,496,247,53
Statutory Reserve			9,496,247,530	9,086,264,18
General Reserve			6,560,631	6,560,63
Surplus in Profit and Loss Account			1,283,846,960	1,631,778,59
Less : Regulatory Adjustment			20,282,902,651	20,220,850,94
Deferred Tax Assets (DTA)			304,074,809	294,764,03
Book value of Goodwill and value of all	other Intangible Assets**		462,131,763	493,451,05
(Written down value of Software which i			19,516,696,079	19,432,635,85
Additional Tier-I Capital (AT 1)			-	
Total Tier-I Capital			19,516,696,079	19,432,635,85
Tier-II Capital (gone concern capital)				
General Provision		(Note - 16.9.1)	8,525,012,584	8,301,799,82
Asset Revaluation Reserve (50%)		(Note-18.2)	-	-
Revaluation Reserve for HTM & HFT Second	ecurities (50%)	(Note - 16.9.2)	-	-
Non-Convertible Subordinated Bond		(Note-16.9.3)	3,000,000,000	3,600,000,00
			11,525,012,584	11,901,799,82
Less : Regulatory Adjustment			-	-
Total Tier-II Capital			11,525,012,584	11,901,799,82
A. Total Eligible Capital			31,041,708,663	31,334,435,68
B. Risk Weighted Assets				
Credit Risk				
Balance sheet business			151,335,092,878	157,705,928,11
Off-Balance sheet business			45,604,088,632	36,597,189,95
			196,939,181,509	194,303,118,07
Market Risk			4,841,110,056	3,105,991,08
Operational Risk			16,489,525,111	16,489,525,1
Total Risk-weighted Assets			218,269,816,675	213,898,634,26
C. Required Capital on Risk Weighte	d Assets		27,283,727,084	26,737,329,28
D. Capital Surplus / (Shortfall) [A-C]			3,757,981,579	4,597,106,39
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.

16 6(a)	Consolidated Ca	nital to Risk Wei	ghted Assets Ratio	(CRAR) as	ner BASEL III
10.0(a)	Consoliuateu Ca	pilai lu Kisk weig	gineu Asseis nanu	(UNAN) as	

30.06.2022	31.12.2021
Taka	Taka

<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
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 othe	r Intangible Assets**		462,131,763	493,451,057
(**Written down value of Software which is the	reated as Intangible Assets	3)		
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
<u>Tier-II Capital (gone concern capital)</u>				
General Provision			8,525,012,584	8,301,799,828
Asset Revaluation Reserve (50%)		(Note-18.2)	-	0,001,799,020
Revaluation Reserve for HTM & HFT Securi	ties (50%)	(1010-10.2)	_	-
Non-Convertible Subordinated Bond		(Note-16.9.1)	3,000,000,000	3,600,000,000
		(1000 10001)	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 As	sets		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%
			+	

* 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.

5.17%

14.19%

4.00%

12.50%

17. Statutory Reserve

Opening balance Add: Addition during the year

Tier-II Capital (gone concern capital)

Total

9.496.247.530	9.086.264.187
409.983.343	822,825,938
9,086,264,187 409,983,343	8,263,438,249

5.46%

14.66%

4.00%

12.50%

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

20,863,376

1,631,778,599

1,213,738,796

2,845,517,395

409,983,343

12,137,388

2,302,003,177

1,231,847,986

3,533,851,163

409,983,343

12,137,388

1,139,549,704

1,561,670,435

1,972,180,728

71,485

1,500

73,296

311

20,997,128

1,514,780,946

2,055,727,658

3,570,508,604

822,825,938

40.857.182

537,523,440

537,523,445

1,938,730,005

1,631,778,599

2,108,972,761

2,136,460,422

4,245,433,183

822,825,938 40,857,182

537,523,440

537,523,445

1,943,430,005

2,302,003,177

63,411

7,331

71,485

743

4,700,000

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		

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.

Surplus in profit and loss account 19.

Opening balance Add: Post-tax profit for the year Transferred from general reserve Prior year Adjustment made during the year

Less: Transfer to statutory reserve Start-up Fund Stock dividend Cash dividend

1,139,549,704 1,561,670,435 1,283,846,960

19(a) Consolidated Surplus in profit and loss account (attributable to equity holders of DBL) Opening balance

Add: Post-tax profit for the period Transferred from general reserve Adjustment made during the period

Less: Transfer to statutory reserve Start-up Fund Transfer to investment fluctuation fund Stock dividend Cash dividend Stock dividend paid by subsidiary

19.1 (a) Non-controlling interest

Opening balance Add: Addition for the year from Dhaka Bank Securities Limited Addition for the year from Dhaka Bank Investment Limited

23

	30.06.2022 Taka	31.12.2021 Taka
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
Administrative expenses
Other operating expenses
Depreciation and repairs of Bank's assets

21 **Contingent Liabilities**

Acceptances & Endorsements

Irrevocable Letters of Credit Usance/Defer Letter of Credit Sight Letter of Credit Back to Back Letter of Credit BD-Sight (EDF) Back to Back - Local

Letters of Guarantee

Bid Bond Performance Bond Counter Guarantee Other Guarantee Shipping Guarantee

Bills for Collection

Local Bills for Collection Foreign Bills for Collection

Other Contingent Liabilities

Bangladesh/Pratirakhkha/Paribar Sanchay Patra ICB Unit Certificate Forward Exchange Position US Investment & Premium Bond Contingent Interest Suspense

5,914,177,549	10,394,221,944
1,768,932,742	3,140,040,280
403,655,178	831,756,999
480,563,701	958,818,995
8,567,329,170	15,324,838,218
3,649,688,490	6,627,862,049

86,269,566,854	64,281,656,460
55,605,363,723	52,467,266,855
27,570,760,232	27,651,816,925
12,441,925,482	7,544,225,434
5,066,801,502	7,296,759,526
4,222,797,717	3,494,044,969
6,303,078,790	6,480,420,001
46,792,252,586	45,816,134,359
1,427,912,745	1,657,181,160
23,179,003,886	22,319,335,177
417,752,134	400,806,269
16,003,094,526	16,347,591,086
5,764,489,296	5,091,220,667
17,157,079,514	15,917,400,906
10,129,771,978	9,224,652,599
7,027,307,535	6,692,748,307
13,644,383,839	12,894,500,770
1,932,940,000	1,954,140,000
51,340,900	51,340,900
372,000,272	600,600,272
373,785,500	346,685,300
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	Γ	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 Credit Card		234,036,322	247,585,785
	Total Interest / profit & Rental Income on loans & advances	L	39,378,557 7,342,883,583	36,101,559 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
		-	7,670,492,124	7,469,331,562
		=	1,010,102,124	1,100,001,002
22(a)	Consolidated Interest income/profit on investments			
 (u)	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
		=	7,653,742,847	7,434,506,511
23.	Interest paid/profit on deposits and borrowings etc.			
23.	Savings Account including Mudaraba	Г	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
		=	5,914,177,549	5,397,070,947
23.1	Others			
	Interest paid on NFCD	Γ	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
			262,934	293,109
	Interest paid on Excel Account		202,934	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)	-	-
		_	341,154,890	170,533,060
23.1.a	Treasury Bond Premium expenses reflects the amount of interest acc This amount has been paid at the time of purchase of the Bond.	crued up to the d	ate of purchase of t	he 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 (I	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
		=	5,906,937,925	5,407,054,986
24.	Investment income			
	Interest on Treasury bills / bonds	ſ	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
		-	1,840,685,469	1,748,535,265
		-		

		ſ	01-Jan-22 to 30-Jun-22	01-Jan-21 to 30-Jun-21
- · · · ·	• • • • • • • • • • • • • • • • • • •	L	Taka	Taka
24(a)		(Nieter 24)	1 940 695 460	1 749 525 265
	Dhaka Bank Limited Dhaka Bank Securities Limited	(Note: 24)	1,840,685,469	1,748,535,265
	Dhaka Bank Investment Limited		48,947,593	114,970,173
			1,889,633,062	1,863,505,437
		=		
25.	Commission, exchange and brokerage	Г	540.055.007	157 507 005
	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	L	1,364,161,959	303,328,924
		=	2,573,209,062	1,423,804,762
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		-	-
		=	2,624,690,362	1,511,779,324
26.	Other energting income			
20.	Other operating income Other Income on Credit Card and ATM	Г	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		-	0,010,000
	Profit from sale of fixed assets		254,999	367,023
	Recovery from written off loans		45,931,884	20,806,080
		L	132,631,005	122,408,396
		=		
26(a)		F		
	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
		=	133,523,689	122,835,140
27.	Salary and allowances			
27.	Basic salary	Г	445,400,712	408,911,196
	Allowances		584,780,338	540,893,756
	Bonus & ex-oratia		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
		L	1,400,745,725	1,155,438,558
		=	<u> </u>	<u> </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	-
		=	1,420,264,839	1,172,407,092
		_		
28.	Rent, taxes, insurance, electricity etc.		00.000.055	00.057.705
	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	L	72,328,595	68,199,211
		=	213,673,687	191,044,676

		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
		99,333,259	82,257,783

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.

29(-)	Consolidated Bant taxos insurance lighting ate			
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		-	-
		=	222,833,806	198,841,377
29.				
29.	Legal expenses Legal expenses		13,357,989	7,879,716
	Other professional fees		5,580,183	10,306,068
			18,938,172	18,185,784
29(a)	Consolidated Legal expenses			
	Dhaka Bank Limited	(Note: 29)	18,938,172	18,185,784
	Dhaka Bank Securities Limited Dhaka Bank Investment Limited		45,000 53,000	-
	Dhaka Bank investment Linned	L	19,036,172	18,185,784
		=		
30.	Postage, stamps, telecommunication etc.		10.000.000	10.070 /0/
	Stamps, postage & courier		12,280,995	10,853,191
	Telephone charges Fax, internet & radio link charges		3,860,633 22,021,153	3,721,715 21,018,277
	r ax, internet & radio link charges	L	38,162,780	35,593,183
		=		
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		- 38,411,014	- 35,776,960
		=	30,411,014	33,110,900
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 88,886,378	55,636,894 103,627,995
		=	00,000,010	103,027,333
31(a)	Consolidated Stationery, Printing, Advertisement etc.			100 007 005
	Dhaka Bank Limited Dhaka Bank Securities Limited	(Note: 31)	88,886,378 688,999	103,627,995 1,188,616
	Dhaka Bank Investment Limited		-	-
			89,575,377	104,816,611
32.	Chief Executive's salary and fees	F	E 4 4 6 6 6 1	
	Basic salary House rent allowances		5,144,000 360,000	4,545,000 360,000
	Living allowances		180,000	180,000
	Medical allowances		60,000	60,000
	Bonus		880,000	800,000
		=	6,624,000	5,945,000
32(a)	Consolidated Chief executive's salary and fees Dhaka Bank Limited	(Note: 32)	6,624,000	5,945,000
	Dhaka Bank Securities Limited	(11018.32)	-	5,545,000
	Dhaka Bank Investment Limited		-	-
			6,624,000	5,945,000

		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 Director's fees (Note: 33) 1,502,000 1,688,600 Daka Bank Limited 0 50,172 338,851 Jaka Bank Limited 0 50,172 338,851 Jaka Bank Limited 0 50,172 338,851 Jaka Bank Limited 0 0 1,070,000 Jaka Bank Limited 0 1,070,000 34,500 Daka Bank Recurrites Limited 0 1,070,000 34,500 Daka Bank Investment Limited 16,574,933 8,511,384 1,070,000 Jaka Bank Investment Limited 16,574,933 8,511,384 15,276,564 Depreciation & Amoritzation 16,574,933 8,511,384 15,276,564 Software 8,207,675 19,215,443 15,276,564 39,655,448 38,032,139 Right of use assets (ROU) as per IFRS 16 15,226,501 44,424,37,898 17,543,942 15,449,667 Office Equipment 1,522,852 344,042 33,37,794 33,37,794 33,37,794 Office Equipment A intride 15,226,501 44,628,371 460,5					
Dhaka Bank Securities Limited 500,172 335,851 Jaka Bank Investment Limited 2.402,172 2.025,451 JA Auditor's fees	33(a)		(Note: 33)	1 902 000	1 689 600
Dhaka Bank Investment Limited 2.402.172 2.025.451 34. Auditor's fees .			(NOLE: 55)		
34. Auditor's fees				-	-
34(a) Consolidated Auditor's fees Dhaka Bank Limited (Note: 34) Dhaka Bank Securities Limited 15000 Dhaka Bank Securities Limited 1104.500 Dataka Bank Investment Limited 16,574,833 Building 16,574,833 Furniture & Fixture 16,574,833 Office Appliance & Equipment 28,047,875 Computer 39,8052 Software 39,8052 Motor Vehicie 115,474,833 Right of use assets (ROU) as per IFRS 16 12,877,894 Office Fremises 71,7894 Office Fremises 15,429,867 Office Fremises 15,429,867 Office Furniture 16,828,981 Dhaka Bank Investment Limited 24,437,389 Dhaka Bank Investment Limited 24,437,383 Dhaka Bank Investment Limited 16,828,981 Dhaka Bank Investment Limited 16,828,981 Dhaka Bank Investment Limited 16,828,981 Dhaka Bank Securities Limited 16,828,981 Dhaka Bank Securities Limited 16,826,821 Dhaka Bank Investment Limit			=	2,402,172	2,025,451
34(a) Consolidated Auditor's fees Dhaka Bank Limited (Note: 34) Dhaka Bank Securities Limited 15000 Dhaka Bank Securities Limited 1104.500 Dataka Bank Investment Limited 16,574,833 Building 16,574,833 Furniture & Fixture 16,574,833 Office Appliance & Equipment 28,047,875 Computer 39,8052 Software 39,8052 Motor Vehicie 115,474,833 Right of use assets (ROU) as per IFRS 16 12,877,894 Office Fremises 71,7894 Office Fremises 15,429,867 Office Fremises 15,429,867 Office Furniture 16,828,981 Dhaka Bank Investment Limited 24,437,389 Dhaka Bank Investment Limited 24,437,383 Dhaka Bank Investment Limited 16,828,981 Dhaka Bank Investment Limited 16,828,981 Dhaka Bank Investment Limited 16,828,981 Dhaka Bank Securities Limited 16,828,981 Dhaka Bank Securities Limited 16,826,821 Dhaka Bank Investment Limit	34	Auditor's fees	Г		-
Dhaka Bank Limited (Note: 34) - - Dhaka Bank Securities Limited 150,000 1,070,000 34,500 1,070,000 34,500 1,070,000 34,500 1,070,000 34,500 1,070,000 34,500 1,070,000 34,500 1,070,000 34,500 1,070,000 Building Furniture & Fixture 16,574,833 8,511,394 19,215,443 Computer 20,407,675 19,215,443 38,032,139 34,630,412 24,437,889 Computer 21,471,722 34,661,417,72 34,630,412 24,437,889 157,772,001 Attriangle Premises 22,473,838 1,754,342 24,437,889 1,754,342 24,437,889 1,754,342 25,41,529 26,480,662 1,627,78 34,664,378 25,428,960 34,580,787 1,627,789 4480,563,701 40,563,701 40,563,772 44,58,405 1,527,808 4480,563,701 40,563,7772 4480,563,701 40,563,7772 4480,563,701 40,563,7772 4480,563,701 40,556,7772 6,552,853 41,512,878 440,152,7772	04.				
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35. Depreciation and repairs of bank's assets Depreciation & Amortization 184,500 1,104,500 Building 18,501,344 8,511,384 Furniture & Fixture 16,574,833 8,511,384 Office Appliance & Equipment 19,215,443 39,0652 83,071,984 Computer 39,666,948 39,071,984 8,276,054 Software 33,032,139 147,919,418 15,772,001 Motor Vehicle 22,437,838 17,543,942 15,826,800 Office Premises 22,437,838 17,543,942 15,826,800 Office Funiture 1,222,852 944,042 5441,529 Motor Vehicle 24,327,838 1,524,342 5441,529 Computer and accessories 334,787 1,621,738 25,622,600 93,01,600 66,649,878 480,563,701 405,967,772 35(a) Consolidated Depreciation and repairs of bank's assets 480,563,701 405,967,772 36. Other Exponses 10,175,656 10,370,477 10,475,656 10,370,477 10,175,656 10,370,477 <th></th> <th></th> <th></th> <th></th> <th></th>					
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Computer 15,471,172 8,276,954 Software 38,666,948 38,032,139 Motor Vehicle 147,919,418 23,603,443 24,437,989 Office Premises 147,919,418 381,262,541 339,317,894 Office Premises 1,522,852 944,042 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) 99,301,160 66,649,878 Dhaka Bank Limited (Note: 35) 480,563,701 405,967,772 35(a) Consolidated Depreciation and repairs of bank's assets 94,012 4480,563,701 405,967,772 Johaka Bank Securities Limited (Note: 35) 480,563,701 405,967,772 486,616,554 410,125,777 36. Other Expenses 16,418,005 1,52,628 4,158,005 - Contractual service charge (own & third party) 185,621,689 10,676,666 10,370,646 3,970,304 4663,331 Fuel Costs 16,155,625 10,300,447					
Software 39,656,948 38,032,139 Motor Vehicle 23,803,443 39,317,894 Right of use assets (ROU) as per IFRS 16 381,262,641 339,317,894 Office Fremises 381,262,641 339,317,894 Office Equipment 15,226,808 15,469,667 Office Furniture 1,522,808 15,469,667 Motor Vehicle 9,342,024 5,641,529 Motor Vehicle 9,342,024 5,641,529 Computer and accessories 335,787 1,621,738 Software (AMC) 99,301,160 66,649,878 Dhaka Bank Limited (Note: 35) 440,563,701 405,967,772 Office Consolidated Depreciation and repairs of bank's assets 93,301,160 - - Dhaka Bank Linvestment Limited (Note: 35) 440,563,701 405,967,772 Office Expenses - - - - Contractual service charge (own & third party) 185,521,689 10,875,656 - Fuel Costs 16,195,625 10,300,447 - - Conveyance 52,757,005 </th <th></th> <th></th> <th></th> <th></th> <th></th>					
Right of use assets (ROU) as per IFRS 16 147,919,418 157,772,001 Repair & Maintenance: 331,262,441 339,317,894 Office Fremises 22,437,838 17,543,942 Office Fumiture 15,228,808 15,469,667 Motor Vehicle 335,787 1,621,738 Computer and accessories 335,787 1,621,738 Software (AMC) 99,301,160 66,649,878 Dhaka Bank Securities Limited (Note: 35) 66,563,701 405,967,772 35(a) Consolidated Depreciation and repairs of bank's assets 99,301,160 66,649,878 Dhaka Bank Limited (Note: 35) 6,052,853 4,156,005 - Dhaka Bank Scurities Limited (Note: 35) 166,488,065 - - Dhaka Bank Scurities Limited (Note: 35) 6,652,853 10,300,447 AGM & Conference expense 7 - - - - Donation 3,970,304 4,663,331 - - - Subscription 3,970,304 4,663,331 - - - - - - - - - -		Software			
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Repair & Maintenance:		Right of use assets (ROU) as per IFRS 16		147,919,418	157,772,001
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Office Equipment Office Fumiture 15,826,808 15,469,667 Office Fumiture 1,522,852 944,042 Computer and accessories Software (AMC) 9,322,024 5,641,529 Book 335,787 1,621,738 49,835,851 25,428,960 99,301,160 66,649,878 Books Bank Limited (Note: 35) Dhaka Bank Scurities Limited (Note: 35) Dhaka Bank Investment Limited (Note: 35) Dhaka Bank Limited (Note: 35) Contractual service charge (own & third party) 185,621,689 Fuel Costs 14,618,271 Contractual service charge (own & third party) 16,6488,065 Fuel Costs 14,618,271 Contractual service charge (own & third party) 52,757,005 Fuel Costs 16,211,988 Contractual service charge (own & third party) 52,757,005 Subscription 3,970,304 4,663,331 Travelling expenses 324,186 502,291 Godown expenses 324,186 502,291 Godown expenses 1,382,037 229,734				00 407 000	17 5 40 0 40
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Motor Vehicle Computer and accessories Software (AMC) 9,342,024 335,787 5,641,529 1,521,738 Software (AMC) 336,787 1,251,738 35(a) Consolidated Depreciation and repairs of bank's assets Dhaka Bank Limited Dhaka Bank Limited (Note: 35) 480,563,701 405,967,772 35(a) Other Expenses 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 10,375,656 Entertainment (canteen & other) 16,195,625 10,300,447 AGM & Conference expense - - Donation 52,757,005 68,719,451 Subscription 3,970,304 4,663,82,425 Branch opening expenses 6,211,988 2,578,222 Conveyance 61,515,504 63,22,291 Godown expenses 3,241,86 502,291 Godown expenses 3,00,000 300,000 Bord issue expenses 3,024,260 3,985,551 Branch opening expenses 1,382,037 22,9		• •			
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35(a) Consolidated Depreciation and repairs of bank's assets Dhaka Bank Limited (Note: 35) 480,563,701 405,967,772 35(a) Consolidated Depreciation and repairs of bank's assets 480,563,701 405,967,772 Dhaka Bank Limited (Note: 35) 480,563,701 405,967,772 Dhaka Bank Securities Limited (Note: 35) 410,125,777 36. Other Expenses 410,125,777 Contractual service charge (own & third party) 185,621,689 166,488,065 Fuel Costs 14,618,271 10,075,656 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 324,186 502,291 Godown expenses 910,491 1,011,908 Training expenses 3300,000 300,000 Books and papers 1,382,037 229,734 WASA charges 3,224,265 3,356,559 Staff uniform 1,484,		-			
35(a) Consolidated Depreciation and repairs of bank's assets Dhaka Bank Limited Dhaka Bank Securities Limited (Note: 35) 480,563,701 6,052,853 405,967,772 4,158,005 Dhaka Bank Investment Limited - - 486,616,554 410,125,777 36. Other Expenses - - 486,616,554 410,125,777 36. Other Expenses 185,621,689 14,618,271 10,875,656 Fuel Costs 14,618,271 10,875,656 10,300,447 AGM & Conference expense - - - Donation 52,757,005 68,719,451 3,970,304 4,663,331 Travelling expenses 6,151,504 6,382,425 578,222 Conveyance 6,151,504 6,382,425 52,757,005 68,719,441 Godown expenses 910,491 1,011,908 10,011,908 Godown expenses 30,024,260 3,982,037 229,734 WASA charges 3,024,260 3,988,597 229,734 WASA charges 3,024,260 3,988,597 1,2308,134 Reuters charges 1,793,710					
Dhaka Bank Limited (Note: 35) 480,563,701 405,967,772 Dhaka Bank Securities Limited - 486,616,554 410,125,777 36. Other Expenses - - 486,616,554 410,125,777 36. Other Expenses - - - - Contractual service charge (own & third party) 185,621,689 166,488,065 10,300,447 AGM & Conference expense - - - - Donation 52,757,005 68,719,451 3,970,304 4,663,331 Travelling expenses 6,151,504 6,382,425 6,151,504 6,382,425 Branch opening expenses 3,241,886 502,291 910,491 1,011,908 Training expenses 4,738,424 1,449,141 10,000 300,000 300,000 Books and papers 1,382,037 229,734 3,024,260 3,958,559 Staff uniform 1,2308,134 1,2308,134 Reuters charges 1,373,651 1,373,651 1,317,330 1,2308,134 1,349,204 1,317,330 1,2308,134 1,464,291					
Dhaka Bank Limited (Note: 35) 480,563,701 405,967,772 Dhaka Bank Securities Limited - 486,616,554 410,125,777 36. Other Expenses - - 486,616,554 410,125,777 36. Other Expenses - - - - Contractual service charge (own & third party) 185,621,689 166,488,065 10,300,447 AGM & Conference expense - - - - Donation 52,757,005 68,719,451 3,970,304 4,663,331 Travelling expenses 6,151,504 6,382,425 6,151,504 6,382,425 Branch opening expenses 3,241,886 502,291 910,491 1,011,908 Training expenses 4,738,424 1,449,141 10,000 300,000 300,000 Books and papers 1,382,037 229,734 3,024,260 3,958,559 Staff uniform 1,2308,134 1,2308,134 Reuters charges 1,373,651 1,373,651 1,317,330 1,2308,134 1,349,204 1,317,330 1,2308,134 1,464,291			Γ	480,563,701	
Dhaka Bank Securities Limited 6,052,853 4,158,005 Dhaka Bank Investment Limited - - - 36. Other Expenses Contractual service charge (own & third party) 185,621,689 166,488,065 Fuel Costs 14,618,271 10,875,656 10,300,447 AGM & Conference expense - - - Donation 52,757,005 68,719,451 3,970,304 4,663,331 Travelling expenses 6,211,988 2,578,222 Conveyance 6,151,504 6,382,425 Branch opening expenses 3,241,86 5002,291 10,000 300,000 Godown expenses 3,024,260 3,958,559 Staff uniform 1,793,710 2,102,273 Potted plants 780,356 1,373,651 1,373,651 1,373,051 228,037 229,734 MASA charges 3,024,260 3,958,559 3141 uniform 1,793,710 2,102,273 Potted plants 780,356 1,373,651 3,280,4970 12,308,134 Business development & promotion 28,406,970 12,308,134 <t< th=""><th>35(2)</th><th>Concolidated Depresiation and repairs of bank's assots</th><th></th><th>480,563,701</th><th></th></t<>	35(2)	Concolidated Depresiation and repairs of bank's assots		480,563,701	
Dhaka Bank Investment Limited 486.616.554 410.125.777 36. Other Expenses Contractual service charge (own & third party) 185,621,689 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 3,970,304 4,663,331 -	35(a)		(Note: 35)		405,967,772
36. Other Expenses 185,621,689 166,488,065 Fuel Costs 14,618,271 10,875,656 Entertainment (canteen & other) 161,195,625 10,300,447 AGM & Conference expense - - Donation 52,757,005 68,719,451 Subscription 3,970,304 4,663,331 Travelling expenses 6,151,504 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 3,00,000 300,000 Books and papers 3,024,260 3,95559 Staff uniform 1,733,710 2,102,273 Potted plants 780,356 1,373,651 Business development & promotion 28,406,970 12,308,134 Reuters charges 337,626 27,138,724 ATM network service charges 37,507,626 27,138,724 ATM network service charges 37,507,626 27,138,724 ATM network service charges 37,507,626 <th>35(a)</th> <th>Dhaka Bank Limited</th> <th>(Note: 35)</th> <th>480,563,701</th> <th>405,967,772 405,967,772</th>	35(a)	Dhaka Bank Limited	(Note: 35)	480,563,701	405,967,772 405,967,772
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 52,757,005 68,719,451 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 <td< th=""><th>35(a)</th><th>Dhaka Bank Limited Dhaka Bank Securities Limited</th><th>(Note: 35)</th><th>480,563,701</th><th>405,967,772 405,967,772</th></td<>	35(a)	Dhaka Bank Limited Dhaka Bank Securities Limited	(Note: 35)	480,563,701	405,967,772 405,967,772
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 52,757,005 68,719,451 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 <td< th=""><th>35(a)</th><th>Dhaka Bank Limited Dhaka Bank Securities Limited</th><th>(Note: 35)</th><th>480,563,701 6,052,853 -</th><th>405,967,772 405,967,772 4,158,005 -</th></td<>	35(a)	Dhaka Bank Limited Dhaka Bank Securities Limited	(Note: 35)	480,563,701 6,052,853 -	405,967,772 405,967,772 4,158,005 -
Fuel Costs 14,618,271 10,875,656 Entertainment (canteen & other) 16,195,625 10,300,447 AGM & Conference expense 52,757,005 68,719,451 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 3,00,000 300,000 Bond issue expenses 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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited	(Note: 35)	480,563,701 6,052,853 -	405,967,772 405,967,772 4,158,005 -
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 - 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 - 13,17,30 - Business development & promotion 28,406,970 12,308,134 - - Reuters charges 1,649,291 1,317,330 - - -		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses	(Note: 35)	480,563,701 6,052,853 - 486,616,554	405,967,772 405,967,772 4,158,005 - 410,125,777
AGM & Conference expense 52,757,005 68,719,451 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 3,024,260 3,958,559 Staff uniform 1,733,710 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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party)	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065
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 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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689 14,618,271	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656
Travelling expenses 6,211,988 2,579,222 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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other)	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689 14,618,271	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656
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 3,024,260 3,958,559 Staff uniform 1,739,710 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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689 14,618,271 16,195,625 -	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656 10,300,447 -
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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689 14,618,271 16,195,625 - 52,757,005	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451
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 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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331
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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304 6,211,988 6,151,504	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425
Bond issue expenses 300,000 Books and papers 300,000 Books and papers 1,382,037 WASA charges 3,024,260 Staff uniform 1,793,710 Potted plants 780,356 Business development & promotion 28,406,970 Reuters charges 1,649,291 Fees and expenses for credit card 37,507,626 ATM network service charges 9,841,890 Interest expense for lease liability as per IFRS 16 27,469,551		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304 6,211,988 6,151,504 324,186	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291
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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304 6,211,988 6,151,504 324,186 910,491	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908
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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses Training expenses	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304 6,211,988 6,151,504 324,186 910,491 4,738,424	405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908 1,449,141
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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses Training expenses Bond issue expenses	(Note: 35)	480,563,701 6,052,853 - 486,616,554 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304 6,211,988 6,151,504 324,186 910,491 4,738,424 300,000	405,967,772 4,158,005 - 410,125,777 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908 1,449,141 300,000
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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses Training expenses Bond issue expenses Books and papers	(Note: 35)	480,563,701 6,052,853 - 486,616,554 - 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304 6,211,988 6,151,504 324,186 910,491 4,738,424 300,000 1,382,037	405,967,772 405,967,772 4,158,005 - 410,125,777 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908 1,449,141 300,000 229,734
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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses Training expenses Bond issue expenses Books and papers WASA charges	(Note: 35)	480,563,701 6,052,853 - 486,616,554 - 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304 6,211,988 6,151,504 324,186 910,491 4,738,424 300,000 1,382,037 3,024,260	405,967,772 405,967,772 4,158,005 - 410,125,777 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908 1,449,141 300,000 229,734 3,958,559
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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses Training expenses Books and papers WASA charges Staff uniform	(Note: 35)	480,563,701 6,052,853 - 486,616,554 14,618,271 16,195,625 52,757,005 3,970,304 6,211,988 6,151,504 324,186 910,491 4,738,424 300,000 1,382,037 3,024,260 1,793,710	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908 1,449,141 300,000 229,734 3,958,559 2,102,273
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		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses Training expenses Bond issue expenses Books and papers WASA charges Staff uniform Potted plants	(Note: 35)	480,563,701 6,052,853 - 486,616,554 - 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304 6,211,988 6,151,504 324,186 910,491 4,738,424 300,000 1,382,037 3,024,260 1,793,710 780,356	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908 1,449,141 300,000 229,734 3,958,559 2,102,273 1,373,651
Interest expense for lease liability as per IFRS 16 27,469,551 24,376,026		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses Training expenses Bond issue expenses Books and papers WASA charges Staff uniform Potted plants Business development & promotion	(Note: 35)	480,563,701 6,052,853 - - 486,616,554 - - 52,757,005 3,970,304 6,211,988 6,151,504 324,186 910,491 4,738,424 300,000 1,382,037 3,024,260 1,793,710 780,356 28,406,970	405,967,772 405,967,772 4,158,005 - 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908 1,449,141 300,000 229,734 3,958,559 2,102,273 1,373,651 12,308,134
		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses Training expenses Bond issue expenses Books and papers WASA charges Staff uniform Potted plants Business development & promotion Reuters charges Fees and expenses for credit card	(Note: 35)	480,563,701 6,052,853 - 486,616,554 - 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304 6,211,988 6,151,504 324,186 910,491 4,738,424 300,000 1,382,037 3,024,260 1,793,710 780,356 28,406,970 1,649,291 37,507,626	405,967,772 4,158,005 - 410,125,777 410,125,777 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908 1,449,141 300,000 229,734 3,958,559 2,102,273 1,373,651 12,308,134 1,317,330 27,138,724
403.655.178 353.932.552		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses Training expenses Bond issue expenses Books and papers WASA charges Staff uniform Potted plants Business development & promotion Reuters charges Fees and expenses for credit card ATM network service charges	(Note: 35)	480,563,701 6,052,853 - - 486,616,554 - - - - - - - - - - - - - - - - - -	405,967,772 405,967,772 4,158,005 - 410,125,777 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908 1,449,141 300,000 229,734 3,958,559 2,102,273 1,373,651 12,308,134 1,317,330 27,138,724 7,857,184
······································		Dhaka Bank Limited Dhaka Bank Securities Limited Dhaka Bank Investment Limited Other Expenses Contractual service charge (own & third party) Fuel Costs Entertainment (canteen & other) AGM & Conference expense Donation Subscription Travelling expenses Conveyance Branch opening expenses Godown expenses Training expenses Bond issue expenses Books and papers WASA charges Staff uniform Potted plants Business development & promotion Reuters charges Fees and expenses for credit card ATM network service charges	(Note: 35)	480,563,701 6,052,853 - 486,616,554 - 486,616,554 - 185,621,689 14,618,271 16,195,625 - 52,757,005 3,970,304 6,211,988 6,151,504 324,186 910,491 4,738,424 300,000 1,382,037 3,024,260 1,793,710 780,356 28,406,970 1,649,291 37,507,626 9,841,890 27,469,551	405,967,772 405,967,772 4,158,005 - 410,125,777 410,125,777 166,488,065 10,875,656 10,300,447 - 68,719,451 4,663,331 2,578,222 6,382,425 502,291 1,011,908 1,449,141 300,000 229,734 3,958,559 2,102,273 1,373,651 12,308,134 1,317,330 27,138,724 7,857,184 24,376,026

			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
		L	408,965,694	359,824,634
		=		
37.	Provision against loans & advances	Г	777 070 040	754 777 040
	On classified loans & advances On classified loans & advances (Special General Provision-COVID-19		777,070,210 546,982	751,777,948
	On unclassified loans & advances (Special General Provision-COVID-19		546,982 (82,169,173)	-
	On unclassified loans & advances (special General Provision-COVID-19) On unclassified loans & advances (except Special General Provision-COVID-19)		315,576,945	233,955,223
			1,011,024,964	985,733,171
		=		
37(a)	Consolidated Provision against loans & advances	Г		
	Dhaka Bank Limited		1,011,024,964	985,733,171
	Dhaka Bank Securities Limited Dhaka Bank Investment Limited		12,000,000	15,000,000
		L	1,023,024,964	1,000,733,171
	In quoted shares Opening balance Less: Adjustment during the year Add: Addition during the year Closing balance Unquoted			-
	Unquoted	-		<u>-</u>
38(a)	Consolidated Provision for diminution in value of investments Dhaka Bank Limited	= [-]	
	Dhaka Bank Securities Limited Dhaka Bank Investment Limited		13,000,000	15,000,000
	Dhaka Bank investment Limited	L	- 13,000,000	15,000,000
		=		
39.	Other provisions Provision for off balance sheet items	(Noto: 20.4)	261 102 160	200 200 207
	Provision for other assets	(Note: 39.1) (Note: 15.6)	261,183,162 19,998,800	320,390,397
		(Note: 15.0)	281,181,962	320,390,397
		=		220,000,001
39.1	Provision against Off Balance Sheet exposures			
	On off balance sheet exposures		261,183,162	320,390,397

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		-	-
		281,181,962	320,390,397

		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		-	-
		-	472 072 005	175 540 004
		=	173,973,905	175,549,094
41(a)	Consolidated Receipts from other operating activities			
	Dhaka Bank Limited	(Note: 41)	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	(Note: 42)	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	Γ	27.002.002	44 000 077
	Stationery, stamps, printing materials etc.		37,093,332	41,088,877
	Advance rent and advertisement Security deposit		356,641,178 23,890,161	298,675,674 22,768,197
	Preliminary, formation, work in progress and organization expenses,		378,011,052	574,134,205
	renovation/development expenses and prepaid expenses		570,011,002	574,154,205
	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	01-Jan-21 to
		30-Jun-22 Taka	30-Jun-21 Taka
43(a)	Consolidated Other Assets	Iana	Idina
40(u)	Dhaka Bank Limited (Note: 43)	(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	(464,286,676)	(533,081,665)
	(increase), accrease auring the year	(404,200,010)	(000,001,000)
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
		8,952,007,217	6,741,001,228
	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	2,494,728,908	562,289,133
44(a)			
	Dhaka Bank Limited (Note: 44)	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	2,351,466,429	620,719,623
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 Prior year adjustment made during the year	60,622,493	-
	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	7 4 4 7 00 4	422,097,660
	Increase in interest receivable Income taxes paid	7,117,391 (1,019,155,748)	(39,646,576) (816,528,959)
	licome taxes paid	(1,019,135,740)	(010,520,959)
	Operating profit before changes in operating assets and liabilities	1,509,361,131	2,348,186,572
46	Calculation of Net Operating Cash Flow per share (NOCFPS)		
40	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