

Dhaka Bank Limited

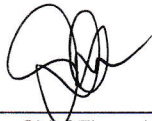
Consolidated & Separate Financial Statements
as at and for the period ended 30 September 2022

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

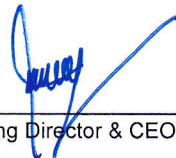
	Notes	30.09.2022 Taka	31.12.2021 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3(a)	13,593,061,277	19,838,530,649
Cash in hand (Including foreign currencies)	3.1(a)	2,534,318,528	2,301,460,729
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	11,058,742,749	17,537,069,920
Balance with other banks and financial institutions	4(a)	9,124,849,019	22,466,559,288
In Bangladesh	4.1(a)	7,166,733,448	20,331,837,107
Outside Bangladesh	4.2(a)	1,958,115,571	2,134,722,181
Money at call on short notice	5(a)	1,250,000,000	5,650,000,000
Investments	6(a)	59,550,747,923	52,359,063,988
Government	6.1(a)	46,293,884,573	38,596,716,627
Others	6.2(a)	13,256,863,350	13,762,347,361
Loans, advances and lease/investments	7(a)	236,640,901,944	214,607,304,713
Loans, Cash Credits, Overdrafts etc./Investments	7.1(a)	234,067,507,991	211,439,820,530
Bills purchased and discounted	8(a)	2,573,393,953	3,167,484,183
Fixed assets including premises, furniture and fixtures	9(a)	8,566,141,427	8,974,910,455
Other assets	10(a)	14,629,834,719	12,674,526,722
Non-banking assets	11(a)	-	-
Total Assets		<u>343,355,536,309</u>	<u>336,570,895,815</u>
<u>LIABILITIES & CAPITAL</u>			
<u>Liabilities</u>			
Borrowings from other banks, financial institutions and agents	12(a)	50,356,302,028	44,590,746,254
Deposits and other Accounts	13(a)	224,728,976,635	229,945,560,865
Current Accounts and other Accounts		35,247,987,534	34,172,428,617
Bills Payable		1,748,269,926	2,210,072,255
Savings Bank Deposits		31,688,228,832	28,665,174,772
Term Deposits	13.4(a)	156,044,490,343	164,897,885,221
Non Convertible Subordinated Bond	14	3,600,000,000	5,200,000,000
Other liabilities	15(a)	42,995,311,099	35,868,544,558
Total Liabilities		<u>321,680,589,762</u>	<u>315,604,851,677</u>
<u>Capital/Shareholders' Equity</u>			
Equity attributable to equity holders of the parent company		21,674,873,274	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)	54,635,467	81,457,759
Surplus in Profit and Loss Account	19(a)	2,627,742,747	2,302,003,177
Non-controlling interest	19.1(a)	73,273	71,485
Total Shareholders' Equity		<u>21,674,946,547</u>	<u>20,966,044,138</u>
Total Liabilities and Shareholders' Equity		<u>343,355,536,309</u>	<u>336,570,895,815</u>

OFF-BALANCE SHEET ITEMS

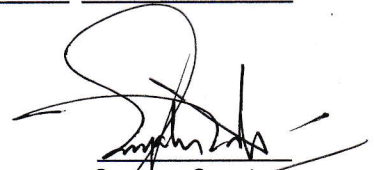
	Notes	30.09.2022 Taka	31.12.2021 Taka
Contingent liabilities	21	196,702,874,043	191,376,959,350
Acceptances & Endorsements		87,244,529,537	64,281,656,460
Irrevocable Letters of Credit		31,909,305,041	52,467,266,855
Letters of Guarantee		46,420,251,197	45,816,134,359
Bills for Collection		15,503,933,197	15,917,400,906
Other Contingent Liabilities		15,624,855,071	12,894,500,770
Other Commitments		-	-
Documentary credit and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		196,702,874,043	191,376,959,350



 Chief Financial Officer



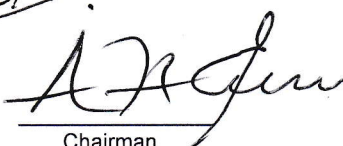
 Managing Director & CEO



 Company Secretary




 Director




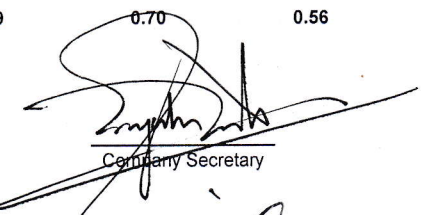
 Chairman

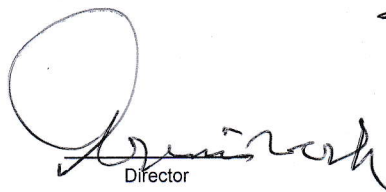
Dhaka Bank Limited and its Subsidiaries
Consolidated Profit & Loss Account
For the period ended 30 September 2022

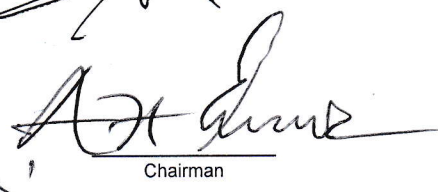
Notes	01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka	01-Jul-22 to 30-Sep-22 Taka	01-Jul-21 to 30-Sep-21 Taka
Interest income/profit on investments	22(a) 11,889,544,323	11,073,704,803	4,235,801,476	3,639,198,292
Interest paid/profit on deposits and borrowings etc.	23(a) (9,015,902,368)	(7,879,841,337)	(3,108,964,442)	(2,472,786,351)
Net interest income	2,873,641,956	3,193,863,466	1,126,837,034	1,166,411,941
Investment income	24(a) 2,944,002,882	2,726,083,117	1,054,369,820	862,577,680
Commission, exchange and brokerage	25(a) 4,200,437,072	2,202,464,787	1,575,746,710	690,685,464
Other operating income	26(a) 186,076,956	156,751,213	52,553,267	33,916,073
	7,330,516,910	5,085,299,117	2,682,669,797	1,587,179,216
Total operating income (a)	10,204,158,866	8,279,162,583	3,809,506,831	2,753,591,157
Salary and allowances	27(a) 2,439,629,909	1,788,085,447	1,019,365,070	615,678,355
Rent, taxes, insurance, electricity etc.	28(a) 355,547,506	311,979,010	132,713,701	113,137,633
Legal expenses	29(a) 33,053,345	21,307,584	14,017,173	3,121,801
Postage, stamps, telecommunication etc.	30(a) 60,015,471	53,396,146	21,604,457	17,619,185
Stationery, Printing, Advertisement etc.	31(a) 154,611,089	157,318,082	65,035,713	52,501,472
Chief Executive's salary and fees	32(a) 11,244,000	10,445,000	4,620,000	4,500,000
Directors' fees	33(a) 3,107,846	3,181,020	705,674	1,155,569
Auditors' fees	34(a) 276,750	1,196,750	92,250	92,250
Depreciation and repairs of bank's assets	35(a) 729,757,688	631,069,132	243,141,134	220,943,355
Other expenses	36(a) 677,551,914	570,238,907	268,586,220	210,414,272
Total operating expenses (b)	4,464,795,519	3,548,217,078	1,769,881,391	1,239,163,892
Profit before provision and taxes (c = (a-b))	5,739,363,347	4,730,945,505	2,039,625,439	1,514,427,265
Provision against loans and advances	37(a) 2,004,251,596	1,604,183,586	981,226,632	603,450,415
Provision against good borrower	15.2 -	-	-	-
Provision for diminution in value of investments	38(a) 15,500,000	-	2,500,000	(15,000,000)
Other provisions	39(a) 57,581,832	319,517,889	(223,600,130)	(872,508)
Total provision (d)	2,077,333,428	1,923,701,475	760,126,502	587,577,907
Total Profit before taxes (c-d)	3,662,029,919	2,807,244,030	1,279,498,938	926,849,359
Provision for Taxation	1,767,993,963	1,201,584,022	617,312,778	397,850,657
Current tax	1,842,410,035	1,284,825,978	652,994,970	424,133,633
Deferred tax	(74,416,072)	(83,241,956)	(35,682,192)	(26,282,976)
Net Profit after Taxation	1,894,035,956	1,605,660,008	662,186,159	528,998,702
Net profit after tax attributable to:				
Equity holders of DBL	1,894,034,168	1,605,649,787	662,186,182	528,996,222
Non-controlling interest	1,788	10,221	(23)	2,480
	1,894,035,956	1,605,660,008	662,186,159	528,998,702
Profit available for distribution				
Surplus in profit and loss account from previous year	19(a) 2,302,003,177	2,108,972,761	1,972,180,728	1,724,953,464
Net profit for the period	1,894,034,168	1,605,649,787	662,186,182	528,996,222
	4,196,037,345	3,714,622,548	2,634,366,910	2,253,949,686
Appropriations				
Statutory Reserve	409,983,343	529,773,168	-	177,939,575
General Reserve	-	-	-	-
Investment Fluctuation Fund	-	5,200,000	-	1,700,000
Dividends etc.	1,139,549,704	1,075,046,885	-	-
Start-up Fund	18,761,551	35,334,385	6,624,163	5,042,001
Surplus in profit and loss account	2,627,742,747	2,069,268,110	2,627,742,747	2,069,268,110
	4,196,037,345	3,714,622,548	2,634,366,910	2,253,949,686
Consolidated earning per share (CEPS)	1.99	1.69	0.70	0.56


 Chief Financial Officer


 Managing Director & CEO


 Company Secretary


 Director


 Chairman

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

	Notes	01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		14,431,423,226	13,409,967,422
Interest/Profit payments		(8,956,490,797)	(7,970,689,314)
Dividend receipts		193,268,392	75,565,770
Recovery of loans previously written off		64,129,459	27,755,685
Fee and commission receipts in cash		1,765,302,137	1,729,509,770
Cash payments to employees		(2,450,873,909)	(1,798,530,447)
Cash payments to suppliers		(270,279,254)	(250,027,955)
Income taxes paid		(1,611,932,549)	(1,277,141,039)
Receipts from other operating activities	41(a)	256,131,527	214,932,229
Payments for other operating activities	42(a)	(1,375,187,371)	(1,205,428,837)
Operating profit before changes in operating assets & liabilities (i)		2,045,490,861	2,955,913,285
Increase/Decrease in operating assets and liabilities			
Purchase/sale of trading securities		(3,324,614,941)	2,036,932,275
Loans and advances to customers		(22,033,597,231)	(900,408,714)
Other assets	43(a)	(395,064,662)	(749,595,966)
Deposits from other banks		(652,483,542)	(1,474,154,526)
Deposits from customers		(4,564,100,689)	(4,270,657,607)
Other liabilities account of customers		(193,738,266)	(291,956,915)
Other liabilities	44(a)	3,479,694,241	3,978,962,349
Cash flow from operating assets and liabilities (ii)		(27,683,905,090)	(1,670,879,104)
Net cash flows from operating activities (a)= (i+ii)		(25,638,414,229)	1,285,034,181
Cash flows from investing activities			
Proceeds from sale of securities		382,286,403	431,144,663
Payment for purchase of securities		(3,893,397,986)	(1,828,102,539)
Purchase of property, plant & equipment		(164,142,784)	(148,610,961)
Sale of property, plant & equipment		474,750	917,223
Proceeds from non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		(3,674,779,617)	(1,544,651,614)
Cash flows from financing activities			
Borrowing from other banks		5,765,555,774	13,767,187,137
Receipts from issuance of Non-Convertible Subordinated Bond		-	-
Payments for redemption of Non-Convertible Subordinated Bond		(1,600,000,000)	(1,600,000,000)
Dividends paid		(1,139,549,704)	(537,523,445)
Net cash flow from financing activities (c)		3,026,006,070	11,629,663,691
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(26,287,187,777)	11,370,046,258
Effects of exchange rate changes on cash & cash equivalent		2,300,501,436	386,751,212
Cash and cash equivalents at beginning period		47,958,422,637	36,254,228,278
Closing cash and cash equivalents at end of period*		23,971,736,296	48,011,025,748
*Cash and cash equivalents			
Cash in hand		2,534,318,528	2,297,248,153
Balance with Bangladesh Bank and its agent bank(s)		11,058,742,749	26,748,958,529
Balance with other banks & Financial Institutions		9,124,849,019	18,961,923,665
Money at call on short notice		1,250,000,000	-
Prize Bond		3,826,000	2,895,400
Total		23,971,736,296	48,011,025,748
Net Operating Cash Flow per Share (NOCFPS)		(27.00)	1.35

Dhaka Bank Limited and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 September 2022

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment revaluation reserve	Investment Fluctuation Fund	Non-controlling interest	Surplus in profit and loss account	Total Equity
Balance as at 1 January 2022	9,496,247,530	9,086,264,187	6,560,631	-	20,997,128	53,900,000	71,485	2,302,003,177	20,966,044,138
Surplus/deficit on account of revaluation of investments	-	-	-	-	(26,822,292)	-	-	-	(26,822,292)
Net profit for the period	-	-	-	-	-	-	-	1,894,035,956	1,894,035,956
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	-	-	-	-	-	-	-	(18,761,551)	(18,761,551)
Non-controlling interest	-	-	-	-	-	-	1,788	(1,788)	(0)
Balance as at 30 September 2022	9,496,247,530	9,496,247,530	6,560,631	-	(5,825,164)	53,900,000	73,273	2,627,742,747	21,674,946,547

For the period ended 30 September 2021

(Amount in Taka)

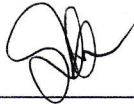
Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment revaluation reserve	Investment Fluctuation Fund	Non-controlling interest	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2021	8,958,724,090	8,263,438,249	6,560,631	-	48,649,969	49,200,000	63,411	2,108,972,761	19,435,609,111
Surplus/deficit on account of revaluation of investments	-	-	-	-	(28,383,015)	-	-	-	(28,383,015)
Net profit for the period	-	-	-	-	-	-	-	1,605,660,008	1,605,660,008
Transfer to reserve	-	-	-	-	-	5,200,000	-	(5,200,000)	-
Stock dividend	537,523,440	-	-	-	-	-	-	(537,523,440)	-
Cash dividend	-	-	-	-	-	-	-	(537,523,445)	(537,523,445)
Changes in reserve	-	529,773,168	-	-	-	-	-	(529,773,168)	-
Start-up Fund	-	-	-	-	-	-	-	(35,334,385)	(35,334,385)
Non-controlling interest	-	-	-	-	-	-	10,221	(10,221)	-
Balance as at 30 September 2021	9,496,247,530	8,793,211,417	6,560,631	-	20,266,954	54,400,000	73,633	2,069,268,109	20,440,028,274

Dhaka Bank Limited
Balance Sheet
As at 30 September 2022

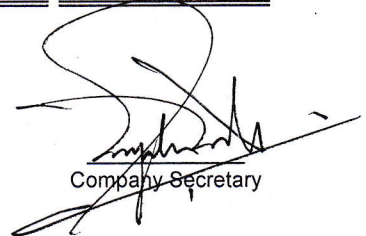
	Notes	30.09.2022 Taka	31.12.2021 Taka
PROPERTY AND ASSETS			
Cash	3	13,592,941,277	19,838,425,649
Cash in hand (Including foreign currencies)	3.1	2,534,198,528	2,301,355,729
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	11,058,742,749	17,537,069,920
Balance with other banks and financial institutions	4	9,070,963,861	22,211,041,163
In Bangladesh	4.1	7,112,848,290	20,076,318,982
Outside Bangladesh	4.2	1,958,115,571	2,134,722,181
Money at call on short notice	5	1,250,000,000	5,650,000,000
Investments	6	56,268,245,026	49,124,077,080
Government	6.1	46,293,884,573	38,596,716,627
Others	6.2	9,974,360,453	10,527,360,453
Loans, advances and lease/investments	7	237,496,516,537	215,458,643,693
Loans, Cash Credits, Overdrafts etc./Investments	7.1	234,923,122,584	212,291,159,510
Bills purchased and discounted	8	2,573,393,953	3,167,484,183
Fixed assets including premises, furniture and fixtures	9	8,544,748,336	8,954,869,250
Other assets	10	16,112,970,394	14,114,146,537
Non-banking assets	11	-	-
Total Assets		<u>342,336,385,431</u>	<u>335,351,203,372</u>
LIABILITIES & CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	50,356,302,028	44,565,190,826
Deposits and other accounts	13	225,273,616,841	230,417,348,446
Current Accounts and other Accounts		35,247,987,534	34,172,428,617
Bills Payable		1,748,269,926	2,210,072,255
Savings Bank Deposits		31,688,228,832	28,665,174,772
Term Deposits		156,589,130,549	165,369,672,802
Non Convertible Subordinated Bond	14	3,600,000,000	5,200,000,000
Other liabilities	15	42,173,596,896	34,926,816,025
Total Liabilities		<u>321,403,515,765</u>	<u>315,109,355,297</u>
Capital/Shareholders' Equity			
Total Shareholders' Equity		20,932,869,666	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	735,467	27,557,759
Surplus in Profit and Loss Account	19	1,939,639,139	1,631,778,599
Total Liabilities and Shareholders' Equity		<u>342,336,385,431</u>	<u>335,351,203,372</u>

OFF-BALANCE SHEET ITEMS

Notes	30.09.2022 Taka	31.12.2021 Taka
Contingent liabilities	196,702,874,043	191,376,959,350
Acceptances & Endorsements	87,244,529,537	64,281,656,460
Irrevocable Letters of Credit	31,909,305,041	52,467,266,855
Letters of Guarantee	46,420,251,197	45,816,134,359
Bills for Collection	15,503,933,197	15,917,400,906
Other Contingent Liabilities	15,624,855,071	12,894,500,770
Other commitments	-	-
Documentary credit and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total Off-Balance Sheet items including contingent liabilities	196,702,874,043	191,376,959,350



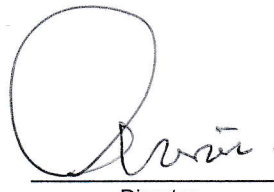
Chief Financial Officer



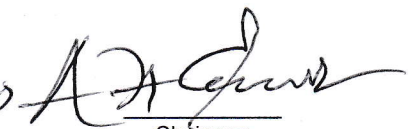
Company Secretary



Managing Director & CEO



Director



Chairman

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


Notes	01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka	01-Jul-22 to 30-Sep-22 Taka	01-Jul-21 to 30-Sep-21 Taka	
Interest income/profit on investments	22	11,920,780,771	11,118,457,812	4,250,288,647	3,649,126,250
Interest paid/profit on deposits and borrowings etc.	23	(9,026,503,547)	(7,872,820,968)	(3,112,325,998)	(2,475,750,021)
Net interest income		2,894,277,224	3,245,636,844	1,137,962,649	1,173,376,229
Investment income	24	2,876,749,736	2,568,081,228	1,036,064,267	819,545,964
Commission, exchange and brokerage	25	4,122,488,574	2,053,114,688	1,549,279,512	629,309,926
Other operating Income	26	185,099,124	156,220,369	52,468,119	33,811,973
Total operating income (a)		7,184,337,433	4,777,416,286	2,637,811,898	1,482,667,863
Total operating income (a)		10,078,614,657	8,023,053,130	3,775,774,547	2,656,044,092
Salary and allowances	27	2,405,162,559	1,759,369,391	1,004,416,834	603,930,833
Rent, taxes, insurance, electricity etc.	28	340,766,175	300,196,665	127,092,488	109,151,990
Legal expenses	29	32,821,945	21,307,584	13,883,773	3,121,801
Postage, stamps, telecommunication etc.	30	59,672,505	53,126,532	21,509,725	17,533,348
Stationery, Printing, Advertisement etc.	31	153,535,473	155,418,584	64,649,096	51,790,590
Chief Executive's salary and fees	32	11,244,000	10,445,000	4,620,000	4,500,000
Directors' fees	33	2,491,600	2,604,800	589,600	915,200
Auditors' fees	34	-	-	-	-
Depreciation and repairs of bank's assets	35	720,159,815	624,496,921	239,596,114	218,529,149
Other expenses	36	670,541,981	558,185,950	266,886,803	204,253,398
Total operating expenses (b)		4,396,396,053	3,485,151,428	1,743,244,432	1,213,726,309
Profit before provision and taxes (c = (a-b))		5,682,218,605	4,537,901,702	2,032,530,115	1,442,317,784
Provision against loans and advances	37	1,989,751,596	1,534,183,586	978,726,632	548,450,415
Provision against good borrower	15.2	-	-	-	-
Provision for diminution in value of investments	38	-	-	-	-
Other provisions	39	57,581,832	319,517,889	(223,600,130)	(872,508)
Total provision (d)		2,047,333,428	1,853,701,475	755,126,501	547,577,907
Total Profit before taxes (c-d)		3,634,885,177	2,684,200,227	1,277,403,613	894,739,877
Provision for Taxation		1,758,730,039	1,180,752,267	614,987,272	390,539,772
Current tax	15.7	1,833,146,111	1,261,556,383	650,669,464	416,822,749
Deferred tax		(74,416,072)	(80,804,115)	(35,682,192)	(26,282,977)
Net Profit after Taxation		1,876,155,138	1,503,447,959	662,416,341	504,200,105
Profit available for distribution					
Surplus in profit and loss account from previous year	19	1,631,778,599	1,514,780,946	1,283,846,960	1,056,855,938
Net profit for the period		1,876,155,138	1,503,447,959	662,416,342	504,200,105
		3,507,933,737	3,018,228,905	1,946,263,302	1,561,056,043
Appropriations					
Statutory Reserve		409,983,343	529,773,168	-	177,939,575
General Reserve		-	-	-	-
Dividends etc.		1,139,549,704	1,075,046,885	-	-
Start-up Fund		18,761,551	35,334,385	6,624,163	5,042,001
Surplus in profit and loss account		1,939,639,139	1,378,074,467	1,939,639,139	1,378,074,467
		3,507,933,737	3,018,228,905	1,946,263,302	1,561,056,043
Earning per share (EPS)	40	1.98	1.58	0.70	0.53



Chief Financial Officer



Managing Director & CEO



Director



Company Secretary



Chairman

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

	Notes	01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka
Cash flow from operating activities			
Interest/Profit receipts in cash		14,458,782,366	13,334,283,641
Interest/Profit payments		(8,967,091,977)	(7,963,668,946)
Dividend receipts		129,892,554	38,000,671
Recovery of loans previously written off		64,129,459	27,755,685
Fee and commission receipts in cash		1,687,353,640	1,580,159,671
Cash payments to employees		(2,416,406,559)	(1,769,814,391)
Cash payments to suppliers		(246,029,924)	(229,852,700)
Income taxes paid		(1,625,147,705)	(1,205,086,299)
Receipts from other operating activities	41	255,153,695	214,401,386
Payments for other operating activities	42	(1,367,561,192)	(1,192,799,660)
Operating profit before changes in operating assets & liabilities (i)		1,973,074,357	2,833,379,058
Increase/Decrease in operating assets and liabilities:			
Purchase/Sale of trading securities		(3,277,098,952)	2,299,365,565
Loans and advances to customers		(22,037,872,845)	(1,125,580,700)
Other assets	43	(425,508,845)	(729,764,438)
Deposits from other banks		(652,483,542)	(1,474,154,526)
Deposits from customers		(4,491,248,064)	(4,093,715,813)
Other liabilities account of customers		(193,738,266)	(291,956,915)
Other liabilities	44	3,639,115,973	3,767,424,429
Cash flow from operating assets and liabilities (ii)		(27,438,834,541)	(1,648,382,398)
Net cash flows from/(used in) operating activities (a)= (i+ii)		(25,465,760,184)	1,184,996,660
Cash flow from investing activities			
Proceeds from sale of securities		382,286,404	422,344,663
Payment for Purchase of securities		(3,893,397,986)	(1,828,102,539)
Purchase of property, plant & equipment		(160,734,292)	(148,142,258)
Sale of property, plant & equipment		474,750	917,223
Proceeds from Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash flow from investing activities (b)		(3,671,371,124)	(1,552,982,911)
Cash flow from financing activities			
Borrowing from other banks		5,791,111,202	13,791,745,405
Receipts from issuance of Non Convertible Subordinated Bond		-	-
Payments for redemption of Non Convertible Subordinated Bond		(1,600,000,000)	(1,600,000,000)
Dividends paid		(1,139,549,704)	(537,523,445)
Net cash flow from financing activities (c)		3,051,561,498	11,654,221,960
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(26,085,569,810)	11,286,235,709
Effects of exchange rate changes on cash & cash equivalent		2,300,501,436	386,751,212
Cash and cash equivalents at beginning period		47,702,799,512	36,123,045,710
Closing Cash and cash equivalents at end of period*		23,917,731,138	47,796,032,630
*Closing cash & cash equivalents			
Cash in Hand		2,534,198,528	2,297,138,153
Balance with Bangladesh Bank and its agent bank(s)		11,058,742,749	26,748,958,529
Balance with other banks & Financial Institutions		9,070,963,861	18,747,040,548
Money at call on short notice		1,250,000,000	-
Prize Bond		3,826,000	2,895,400
Total		23,917,731,138	47,796,032,630
Net Operating Cash Flow per Share (NOCFPS)		(26.82)	1.25

Dhaka Bank Limited
Statement of Changes in Equity
For the period ended 30 September 2022

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Equity
Balance as at 1 January 2022	9,496,247,530	9,086,264,187	6,560,631	-	20,997,128	1,631,778,599	20,241,848,075
Surplus/deficit on account of revaluation of investments	-	-	-	-	(26,822,292)	-	(26,822,292)
Net profit for the period	-	-	-	-	-	1,876,155,138	1,876,155,138
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(1,139,549,704)	(1,139,549,704)
Start-up Fund	-	-	-	-	-	(18,761,551)	(18,761,551)
Changes in reserve	-	409,983,343	-	-	-	(409,983,343)	-
Balance as at 30 September 2022	9,496,247,530	9,496,247,530	6,560,631	-	(5,825,164)	1,939,639,139	20,932,869,666

For the period ended 30 September 2021

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Equity
Balance as at 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	-	-	-	-	-	1,503,447,959	1,503,447,959
Stock dividend	537,523,440	-	-	-	-	(537,523,440)	-
Cash dividend	-	-	-	-	-	(537,523,445)	(537,523,445)
Start-up Fund	-	-	-	-	-	(35,334,385)	(35,334,385)
Changes in reserve	-	529,773,168	-	-	-	(529,773,168)	-
Balance as at 30 September 2021	9,496,247,530	8,793,211,417	6,560,631	-	20,266,954	1,378,074,467	19,694,360,999

Dhaka Bank Limited and its Subsidiaries

Notes to the Financial Statements As at and for the period ended 30 September 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 110 branches all over Bangladesh which includes 69 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 September 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 September 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 September 2022 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial period.

The financial statements of the Bank are prepared in accordance with IFRSs (including IASs) and the requirements of the Bank Company (amendment) Act, 2013, the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994, The Securities and Exchange Ordinance, 1969, Bangladesh Securities and Exchange Commission Act, 1993, Bangladesh Securities and Exchange Commission (Public Issues) Rules, 2020, Income Tax Ordinance and Rules, 1984, The Value Added Tax and Supplementary Duty Act, 2012, The Value Added Tax and Supplementary Duty Rules, 2016, Dhaka Stock Exchange Ltd. (DSE), Chittagong Stock Exchange Ltd. (CSE) and Central Depository Bangladesh Ltd. (CDBL) and Financial Reporting Act, 2015. In case any requirement of the Bank Company (amendment) Act, 2013, and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs (including IASs), the requirements of the Bank Company (amendment) Act, 2013, and provisions and circulars issued by Bangladesh Bank shall prevail.

In addition to foregoing directives and standards, the operation of Islamic Banking branches are accounted for in accordance with Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions, Bahrain, and BRPD circular no. 15, dated 09 November 2009.

2.2 Basis of measurement

The financial statements of the Group have been prepared on historical cost basis except for the following:

- Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' are presented at value using mark to market concept with gain crediting to revaluation reserve; and
- Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' are carried at amortised cost.

2.3 Going concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the bank continued to demonstrate a healthy trend for a couple of years. The Bank has been awarded AA in long term and ST-2 in short term by Emerging Credit Rating Limited. The management does not see any issue with respect to going concern due to the recent pandemic COVID-19. Besides, the management is not aware of any other material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern.

2.4 Functional and presentation currency

These financial statements are presented in Bangladesh Taka (Taka/Tk) which is the Bank's functional currency. Except as otherwise indicated, financial information presented in Taka has been rounded to the nearest integer.

2.5 Use of judgments and estimates

In preparing these consolidated financial statements in conformity with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS), management has required to make judgments, estimates and assumptions that affect the application of bank's accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

2.6 Reporting period

These financial statements cover from 1 January 2022 to 30 September 2022.

2.7 Date of authorization

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

		30.09.2022	31.12.2021
		Taka	Taka
3. Cash			
Cash in hand	(Note: 3.1)	2,534,198,528	2,301,355,729
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	11,058,742,749	17,537,069,920
		13,592,941,277	19,838,425,649
3(a) Consolidated Cash			
Dhaka Bank Limited	(Note: 3)	13,592,941,277	19,838,425,649
Dhaka Bank Securities Limited		120,000	105,000
Dhaka Bank Investment Limited		-	-
		13,593,061,277	19,838,530,649
3.1 Cash in hand			
In local currency		2,517,415,159	2,265,868,323
In foreign currencies		16,783,369	35,487,406
		2,534,198,528	2,301,355,729
Cash in hand (local currency) includes balance of cash held at Automated Teller Machine (ATM).			
3.1(a) Consolidated Cash in hand			
Dhaka Bank Limited	(Note: 3.1)	2,534,198,528	2,301,355,729
Dhaka Bank Securities Limited		120,000	105,000
Dhaka Bank Investment Limited		-	-
		2,534,318,528	2,301,460,729
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency		9,590,918,650	16,918,545,903
Conventional		9,014,825,767	16,406,522,671
Al-Wadiah current account		576,092,883	512,023,232
In foreign currencies		1,405,156,056	484,099,742
Balance with Sonali Bank as agent of Bangladesh Bank		10,996,074,706	17,402,645,645
		62,668,043	134,424,275
		11,058,742,749	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)	11,058,742,749	17,537,069,920
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		11,058,742,749	17,537,069,920
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	7,112,848,290	20,076,318,982
Outside Bangladesh	(Note: 4.2)	1,958,115,571	2,134,722,181
		9,070,963,861	22,211,041,163
4(a) Consolidated Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1(a))	7,166,733,448	20,331,837,107
Outside Bangladesh	(Note: 4.2(a))	1,958,115,571	2,134,722,181
		9,124,849,019	22,466,559,288
4.1 In Bangladesh			
Current Deposits		138,559,755	135,455,242
		138,559,755	135,455,242
Special Notice Deposits (SND)		56,798,535	31,263,740
		56,798,535	31,263,740
Fixed Deposits			
Commercial Banks		11,860,274,323	22,364,370,010
		11,860,274,323	22,364,370,010
Less : Inter Unit (OBU)		9,692,784,323	10,254,770,010
		2,167,490,000	12,109,600,000
Financial Institutions		4,750,000,000	7,800,000,000
		4,750,000,000	7,800,000,000
		7,112,848,290	20,076,318,982

		30.09.2022	31.12.2021
		Taka	Taka
4.1(a) Consolidated In Bangladesh			
Dhaka Bank Limited	(Note: 4.1)	7,112,848,290	20,076,318,982
Dhaka Bank Securities Limited		280,631,398	416,013,610
Dhaka Bank Investment Limited		317,893,967	311,292,096
		7,711,373,654	20,803,624,688
Less: Intercompany transaction		544,640,206	471,787,581
		7,166,733,448	20,331,837,107
4.2 Outside Bangladesh (Nostro Accounts)			
Current Deposits		1,958,115,571	2,134,722,181
		1,958,115,571	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)	1,958,115,571	2,134,722,181
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		1,958,115,571	2,134,722,181
5. Money at call on short notice			
With banking companies	(Note: 5.1)	500,000,000	-
With non-banking financial institutions	(Note: 5.2)	750,000,000	5,650,000,000
		1,250,000,000	5,650,000,000
5(a) Consolidated Money at call on short notice			
Dhaka Bank Limited	(Note: 5)	1,250,000,000	5,650,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		1,250,000,000	5,650,000,000
5.1 With banking companies			
AB Bank Limited		500,000,000	-
		500,000,000	-
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		750,000,000	5,650,000,000
		750,000,000	5,650,000,000
6. Investments			
Government securities	(Note: 6.1)	46,293,884,573	38,596,716,627
Other investments	(Note: 6.2)	9,974,360,453	10,527,360,453
		56,268,245,026	49,124,077,080
6(a) Consolidated Investments			
Dhaka Bank Limited	(Note: 6)	56,268,245,026	49,124,077,080
Dhaka Bank Securities Limited		3,282,502,897	3,234,986,908
Dhaka Bank Investment Limited		-	-
		59,550,747,923	52,359,063,988
6.1 Government securities			
Bangladesh Bank Bills		9,820,641,900	-
Treasury bonds		34,027,416,673	36,551,383,927
Government Islamic Bond		-	100,000,000
Government Ijarah Sukuk		2,442,000,000	1,942,000,000
Prizebond		3,826,000	3,332,700
		46,293,884,573	38,596,716,627
6.1(a) Consolidated Government securities			
Dhaka Bank Limited	(Note: 6.1)	46,293,884,573	38,596,716,627
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		46,293,884,573	38,596,716,627
6.2 Other investments			
Investment in shares	(Note: 6.2.1)	3,234,360,453	3,332,360,453
Investment in subordinated bonds	(Note: 6.2.2)	4,080,000,000	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	-
		9,974,360,453	10,527,360,453

		30.09.2022	31.12.2021
		Taka	Taka
6.2(a) Consolidated Other investments			
Dhaka Bank Limited	(Note: 6.2)	9,974,360,453	10,527,360,453
Dhaka Bank Securities Limited		3,282,502,897	3,234,986,908
Dhaka Bank Investment Limited		-	-
		13,256,863,350	13,762,347,361
6.2.1 Shares			
Quoted (Publicly Traded)		382,360,453	382,360,453
Unquoted		2,852,000,000	2,950,000,000
		3,234,360,453	3,332,360,453
6.2.2 Investment in subordinated bonds		4,080,000,000	4,545,000,000
6.2.3 Investment in Commercial Paper		-	-
6.2.4 Investment in Perpetual Bond			
UCBL Perpetual Bond		650,000,000	650,000,000
Trust Bank Perpetual Bond		1,000,000,000	1,000,000,000
		1,650,000,000	1,650,000,000
7. Loans, advances and lease/investments including Bills purchased and discounted			
Loans, Cash Credits, Overdrafts etc./Investments	(Note: 7.1)	234,923,122,584	212,291,159,510
Bills purchased and discounted	(Note: 8)	2,573,393,953	3,167,484,183
		237,496,516,538	215,458,643,693
7(a) Consolidated Loans, advances and lease/investments including Bills purchased and discounted			
Dhaka Bank Limited	(Note: 7)	237,496,516,538	215,458,643,693
Dhaka Bank Securities Limited		1,650,384,541	1,592,249,192
Dhaka Bank Investment Limited		-	-
Less: Intercompany transaction		239,146,901,078	217,050,892,885
		2,505,999,134	2,443,588,172
		236,640,901,945	214,607,304,713
7.1 Loans, Cash Credits, Overdrafts etc./Investments Broad category-wise breakup			
In Bangladesh			
Secured Overdraft/Quard		45,666,839,209	43,019,298,700
Cash Credit/Murabaha		4,094,938,785	3,857,711,227
House Building Loan		1,850,755,766	2,472,707,440
Transport Loan		2,047,588,832	2,589,917,253
Term Loan		73,889,219,910	77,953,099,115
Loan Against Trust Receipt		6,887,152,626	4,636,697,923
Payment Against Documents		20,676,465	18,730,970
Loan Against Accepted Bills		6,764,306,010	1,541,388,680
Packing Credit		721,147,951	661,934,660
Lease Finance/Izara		5,958,365,906	4,906,934,466
Credit Card		790,561,360	708,596,415
Retail Loan		1,045,008,632	1,035,055,899
Other Loans		85,186,561,132	68,889,086,762
		234,923,122,584	212,291,159,510
Outside Bangladesh		-	-
		234,923,122,584	212,291,159,510
7.1(a) Consolidated Loans, Cash Credits, Overdrafts etc./Investments			
Dhaka Bank Limited	(Note: 7.1)	234,923,122,584	212,291,159,510
Dhaka Bank Securities Limited		1,650,384,541	1,592,249,192
Dhaka Bank Investment Limited		-	-
Less: Intercompany transaction		236,573,507,125	213,883,408,702
		2,505,999,134	2,443,588,172
		234,067,507,991	211,439,820,530
8. Bills purchased and discounted			
In Bangladesh		2,301,257,350	2,936,440,045
Outside Bangladesh		272,136,603	231,044,138
		2,573,393,953	3,167,484,183
8(a) Consolidated Bills purchased and discounted			
Dhaka Bank Limited	(Note: 8)	2,573,393,953	3,167,484,183
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		2,573,393,953	3,167,484,183

		30.09.2022 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		787,389,931	766,981,535
Office appliances and equipment		2,067,475,894	1,933,370,001
Computer		336,421,391	317,439,032
Software		832,821,988	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
		12,895,563,621	12,741,669,027
Less: Accumulated depreciation		4,350,815,284	3,786,799,777
		8,544,748,336	8,954,869,250
9(a) Consolidated Fixed assets including premises, furniture and fixtures			
Dhaka Bank Limited	(Note: 9)	8,544,748,336	8,954,869,250
Dhaka Bank Securities Limited		21,393,091	20,041,205
Dhaka Bank Investment Limited		-	-
		8,566,141,427	8,974,910,455
10. Other Assets			
Investment in shares of subsidiary companies	(Note: 10.1)	1,749,999,880	1,749,999,880
Stationery, stamps, printing materials etc.		30,985,336	9,091,651
Advance rent	(Note: 10.1.a)	140,477,387	61,861,227
Prepaid expenses against advertisement		36,058,150	24,813,346
Interest/Profit accrued and other receivable	(Note: 10.2)	877,509,922	1,050,940,740
Security deposit		23,101,430	23,768,197
Preliminary, formation, Work-in-progress, renovation expenses and prepaid expenses	(Note: 10.3)	375,400,794	188,625,655
Branch adjustments	(Note: 10.4)	(28,668,635)	(20,225,612)
Suspense account	(Note: 10.5)	108,874,470	168,073,533
Others	(Note: 10.6)	12,799,231,660	10,857,197,920
		16,112,970,394	14,114,146,537
10(a) Consolidated Other assets			
Dhaka Bank Limited	(Note: 10)	16,112,970,394	14,114,146,537
Dhaka Bank Securities Limited		310,170,923	353,666,193
Dhaka Bank Investment Limited		13,510,794	13,674,861
		16,436,652,111	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		3,004,793	1,173,725
Receivable from Dhaka Bank Securities Limited		53,812,719	55,787,264
		1,806,817,392	1,806,960,869
		14,629,834,719	12,674,526,722
10.1 Investment in shares of subsidiary companies			
Dhaka Bank Securities Limited	(Note:1.9.1)	1,499,999,940	1,499,999,940
(99.99% owned subsidiary company of DBL)			
Dhaka Bank Investment Limited	(Note:1.9.2)	249,999,940	249,999,940
(99.99% owned subsidiary company of DBL)			
		1,749,999,880	1,749,999,880

Shareholding in Dhaka Bank Securities Limited as at 30 September 2022 was 208,700,056 shares after considering the stock dividend issued from 2011 to 2019.

10.1.a Advance rent up to September 2022 Tk. 149,499,387 has been considered with right of use assets (ROU) as per IFRS 16.

10.2 Interest accrued and other receivable

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

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

10.4 Branch adjustment

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

10.5 Suspense account

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

		30.09.2022	31.12.2021
		Taka	Taka
10.6 Others			
Advance Tax	(Note: 10.6.1)	11,586,525,709	9,961,378,004
Deferred Tax Assets	(Note: 15.1)	549,494,945	475,078,872
Account receivable others	(Note: 10.6.2)	663,211,007	420,741,043
		12,799,231,660	10,857,197,920
10.6.1 Advance Tax			
Opening Balance		9,961,378,004	8,284,200,306
Add: Paid during the year		1,625,147,705	1,677,177,698
		11,586,525,709	9,961,378,004
Less: Adjustment during the year		-	-
		11,586,525,709	9,961,378,004
10.6.2 Account receivable others			
Receivable against Bangladesh/Paribar Sanchaya Patra		271,316,840	138,995,596
Fees receivable		65,975,832	76,253,558
Receivable from share sale proceeds		-	-
Dividend receivable		106,341,067	33,776,470
Finance to AD branches for Local Documentary Bill Purchased		34	29
Finance to AD branches for Import Bill Discounting		(1)	(1)
Protestation account		3,012,677	3,012,677
ATM settlement account		115,895,054	(232,960)
Receivable from exchange houses		2,131,128	1,235,824
Excise duty receivable		41,720,863	110,738,861
Receivable from Dhaka Bank Investment Limited		3,004,793	1,173,725
Receivable from Dhaka Bank Securities Limited		53,812,719	55,787,264
		663,211,007	420,741,043
11. Non-banking assets			
Land and Building		-	-
11(a) Consolidated Non-banking assets			
Dhaka Bank Limited	(Note: 11)	-	-
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		-	-
12. Borrowings from other banks, financial institutions and agents			
In Bangladesh	(Note: 12.1)	32,670,802,028	29,669,117,782
Outside Bangladesh		17,685,500,000	14,896,073,044
		50,356,302,028	44,565,190,826
12.1 In Bangladesh			
Call Borrowing		6,920,000,000	9,800,000,000
		6,920,000,000	9,800,000,000
Term Borrowing		9,709,507,789	12,370,170,010
		9,709,507,789	12,370,170,010
Less : Inter Unit (OBU)		9,692,784,323	10,254,770,010
		6,936,723,466	11,915,400,000
Bangladesh Bank refinance			
Small and Medium Enterprise		912,321,083	669,616,417
Syndication		2,562,351,350	2,042,682,122
Export Development Fund		19,603,581,491	11,855,445,469
FSSP Fund		88,671,933	112,007,976
Stimulus Fund		2,567,152,704	3,073,965,798
		25,734,078,561	17,753,717,782
Total		32,670,802,028	29,669,117,782
Outside Bangladesh		17,685,500,000	14,896,073,044
		17,685,500,000	14,896,073,044
12(a) Consolidated Borrowings from other banks, financial institutions and agents			
Dhaka Bank Limited	(Note: 12)	50,356,302,028	44,565,190,826
Dhaka Bank Securities Limited		2,505,999,134	2,469,143,600
Dhaka Bank Investment Limited		-	-
		52,862,301,161	47,034,334,426
Less: Inter company transaction		2,505,999,134	2,443,588,172
		50,356,302,028	44,590,746,254

		30.09.2022	31.12.2021
		Taka	Taka
13. Deposits and other accounts			
Current Accounts and other Accounts	(Note: 13.1)	35,247,987,534	34,172,428,617
Bills Payable	(Note: 13.2)	1,748,269,926	2,210,072,255
Savings Bank Deposits	(Note: 13.3)	31,688,228,832	28,665,174,772
Term Deposits	(Note: 13.4)	156,589,130,549	165,369,672,802
		225,273,616,840	230,417,348,446
<u>Non-interest bearing accounts</u>			
13.1 Current Accounts and other Accounts			
Current account		17,917,959,456	21,413,607,385
Foreign currency deposits		2,797,328,593	709,708,660
Margin under Letter of Credit		2,591,363,563	2,172,042,129
Margin under Letter of Guarantee		2,251,260,243	2,175,585,977
Deposits awaiting disposal		3,957,557	6,655,106
Sundry deposit		9,686,118,123	7,694,829,360
		35,247,987,534	34,172,428,617
13.2 Bills Payable			
Pay order		1,692,423,027	2,138,966,358
Demand draft		55,846,899	71,105,897
		1,748,269,926	2,210,072,255
Total Non-interest bearing accounts		36,996,257,460	36,382,500,872
<u>Interest bearing Account</u>			
13.3 Savings Bank Deposits			
Savings account		30,886,632,192	27,834,881,770
Mudaraba savings accounts		801,596,640	830,293,002
		31,688,228,832	28,665,174,772
13.4 Term Deposits			
Special Notice Deposits		24,097,703,407	30,557,754,773
Unclaimed Dividend Account		13,514,498	13,777,169
Fixed Deposits		104,179,674,908	105,774,839,230
Deposit Pension Scheme		25,947,962,406	27,917,440,800
Gift Cheque		36,747,561	36,575,166
Non Resident Foreign Currency Deposit (NFCD)		2,313,527,769	1,069,285,664
		156,589,130,549	165,369,672,802
13.4 (a) Consolidated Term deposits			
Dhaka Bank Limited		156,589,130,549	165,369,672,802
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		156,589,130,549	165,369,672,802
Less: Inter company transaction		544,640,206	471,787,581
		156,044,490,343	164,897,885,221
Total Interest bearing Account		188,277,359,381	194,034,847,574
Total Deposits and other accounts		225,273,616,840	230,417,348,446
13 (a) Consolidated Deposits and other accounts			
Dhaka Bank Limited	(Note: 13)	225,273,616,840	230,417,348,446
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		225,273,616,840	230,417,348,446
Less: Inter company transaction		544,640,206	471,787,581
		224,728,976,634	229,945,560,865
14. Non-Convertible Subordinated Bond		3,600,000,000	5,200,000,000
15. Other Liabilities			
Accrued Interest		324,950,821	265,539,251
Provision on loans and advances		15,739,325,572	14,045,034,484
Provision for Good Borrower		28,133,697	28,133,697
Provision for Off-Balance Sheet Exposure		1,625,498,142	1,597,915,109
Interest Suspense Account		3,513,022,454	3,245,968,658
Provision against expenses		695,892,255	135,585,744
Provision for decrease in value of investments		-	-
Provision for Other Assets		43,543,245	13,544,445
Fund for Dhaka Bank Foundation		-	41,556,867
Provision for current tax		12,752,426,074	10,919,279,963
Deferred tax liability	(Note: 15.1)	-	-
Tax deducted at source & payable		411,042,282	343,541,272
Excise Duty Payable		12,948,352	274,187,629
Other Account Payable	(Note: 15.2)	7,026,814,002	4,016,528,906
		42,173,596,896	34,926,816,025

	30.09.2022 Taka	31.12.2021 Taka
15(a) Consolidated Other liabilities		
Dhaka Bank Limited	42,173,596,896	34,926,816,025
Dhaka Bank Securities Limited	865,639,969	987,334,866
Dhaka Bank Investment Limited	12,891,746	11,354,655
	43,052,128,611	35,925,505,546
Less: Inter-company transactions		
Dhaka Bank Securities Limited	53,812,719	55,787,264
Dhaka Bank Investment Limited	3,004,793	1,173,725
	56,817,512	56,960,989
	42,995,311,099	35,868,544,558

15.1 Deferred tax liabilities/(Asset)

30 September 2022

	Carrying amount	Tax base	Taxable/(deductible) temporary difference
Fixed Asset excluding land	2,825,462,384	3,295,855,746	(470,393,362)
Deductible temporary difference :			
Provision against classified loan (BL)	(868,933,164)	-	(868,933,164)
Right of use of assets	911,131,060		911,131,060
Lease obligation	(1,037,124,387)		(1,037,124,387)
			(1,465,319,853)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			(549,494,945)

31 December 2021

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

Deferred tax expense/ (Income)

	30.09.2022 Taka	31.12.2021 Taka
Closing Deferred tax (Asset)/Liability	(549,494,945)	(475,078,872)
Opening Deferred tax (Asset)/Liability	(475,078,872)	(496,371,796)
	(74,416,072)	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	(74,416,072)	21,292,924
Dhaka Bank Securities Limited	-	(2,437,841)
Dhaka Bank Investment Limited	-	-
	(74,416,072)	18,855,083

15.2 Other Account Payable

3 month and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	35,560,052	13,810,851
Application, Processing, Membership & Utilisation Fee	20,038,230	11,141,407
Adjusting Account Credit	1,491,516,557	267,563,948
Export Proceeds Suspense	1,951,513,048	1,394,366,598
Finance from Bill Discounting OBU	6,392,638	126,874,870
Compensation Income of Islamic Banking operations	55,606,365	33,494,850
ATM settlement account	157,070,508	83,899,818
Import Payment Suspense	1,409,301,625	850,145,501
Provision for Start-up Fund	59,618,733	40,857,182
Provision for CSR Fund	803,071,858	-
Lease liabilities as per IFRS 16	1,037,124,387	1,194,373,882
	7,026,814,002	4,016,528,906

15.2.1 Provision for Start-up Fund

1% of net profit on audited FS 2020	20,299,906	20,299,906
1% of net profit on audited FS 2021	20,557,277	20,557,277
1% of net profit on audited FS 2022	18,761,551	-
	59,618,734	40,857,182

30.09.2022
Taka

31.12.2021
Taka

Following Bangladesh Bank circular no.04 dated 29 March 2021, circular no. 04 dated 19 April 2021 and circular Letter no. 05 dated 26 April 2021 of SME & Special Programs Department (SMESPD); Bank need to built up a fund within 5 (five) years from 2021 from 1% of their net profit (based on audited financial statements) to distribute in favor of the 'Start-Up' entrepreneurs. The fund transfer process from net profit will have to start mandatorily at the time of yearly accounts finalization from December 2020.

16 Share capital

16.1 Authorised Capital

1,000,000,000 ordinary shares of Tk.10 each

10,000,000,000

10,000,000,000

The Bank increased its authorized capital from Tk 6,000 million to Tk 10,000 million by passing a special resolution in the Bank's 4th Extra Ordinary General Meeting (EGM) held on 04 July 2010.

16.2 Issued, Subscribed and Paid-up Capital

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

9,496,247,530

8,958,724,090

537,523,440

9,496,247,530

9,496,247,530

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

The denomination of the face value of share was fixed at Tk. 10.00 per share instead of Tk. 100.00 per share by passing a special resolution in the 4th EGM of the Bank held on July 04, 2010.

16.3 Initial Public Offer (IPO)

Out of the total issued, subscribed and paid up capital of the bank 1,320,000 Ordinary shares of Tk.100 each amounting to Tk.132,000,000 was raised through public offering of shares held in 24 February 2000.

16.4 Right Issue

The Bank has increased its paid up capital twice by issuance of 2R:5 and 1R:2 right share at par on 15 April 2003 and 30 November 2005 respectively.

16.5 History of Paid-up Capital

Year	Declaration	No. of share	Value in Capital	Cumulative
1995	Initial Capital	1,000,000	100,000,000	100,000,000
1996	10% Stock Dividend	100,000	10,000,000	110,000,000
1997	20% Stock Dividend	220,000	22,000,000	132,000,000
1998	9% Stock, 10% Cash Dividend & IPO	118,800	11,880,000	275,880,000
1999	25% Cash	-	-	275,880,000
2000	25% Cash & 10% Stock Dividend	275,880	27,588,000	303,468,000
2001	25% Cash & 25% Stock Dividend	758,670	75,867,000	379,335,000
2002	20% Cash & (15,17,340 nos. right shares)	15,17,340	151,734,000	531,069,000
2003	15% Cash & 25% stock Dividend	1,327,672	132,767,200	663,836,200
2004	35% Stock & 1R:2	5,642,608	564,260,800	1,228,097,000
2005	5% Stock Dividend	614,048	61,404,800	1,289,501,900
2006	10% Cash & 20% Stock Dividend	2,579,003	257,900,300	1,547,402,300
2007	25% Stock Dividend	3,868,505	386,850,500	1,934,252,875
2008	15% Cash & 10% Stock Dividend	1,934,252	193,425,200	2,127,678,200
2009	25% Stock Dividend	5,319,195	531,919,500	2,659,597,800
2010	35% Stock Dividend	9,308,592	93,085,920	3,590,457,030
2011	5% Cash & 30% Stock Dividend	107,713,710	1,077,137,100	4,667,594,130
2012	16% Stock Dividend	74,681,506	746,815,060	5,414,409,190
2013	17% Cash & 5% stock Dividend	27,072,045	270,720,450	5,685,129,640
2014	14% Cash & 10% Stock Dividen	56,851,296	568,512,960	6,253,642,600
2015	6% Cash & 10% Stock Dividend	62,536,426	627,900,686	6,879,006,860
2016	10% Cash & 5% Stock Dividend	34,395,033	343,950,330	7,222,957,200
2017	12.5% Stock Dividend	90,286,965	902,869,650	8,125,826,850
2018	5% Cash & 5% Stock Dividend	40,629,134	406,291,340	8,532,118,190
2019	5% Cash & 5% Stock Dividend	42,660,590	426,605,900	8,958,724,090
2020	6% Cash & 6% Stock Dividend	53,752,344	537,523,440	9,496,247,530
2021	12% Cash			9,496,247,530

	30.09.2022 Taka	31.12.2021 Taka
16.6 Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III		
<u>Tier-I Capital (going - concern capital)</u>		
Common Equity Tier-I Capital (CET 1)		
Paid up Capital	9,496,247,530	9,496,247,530
Statutory Reserve	9,496,247,530	9,086,264,187
General Reserve	6,560,631	6,560,631
Surplus in Profit and Loss Account	1,939,639,139	1,631,778,599
	20,938,694,830	20,220,850,947
Less : Regulatory Adjustment		
Deferred Tax Assets (DTA)	325,849,936	294,764,036
Book value of Goodwill and value of all other Intangible Assets** (Written down value of Software which is treated as Intangible Assets)	445,787,582	493,451,057
Additional Tier-I Capital (AT 1)	20,167,057,311	19,432,635,854
Total Tier-I Capital	20,167,057,311	19,432,635,854
<u>Tier-II Capital (gone concern capital)</u>		
General Provision (Note - 16.9.1)	8,674,307,067	8,301,799,828
Asset Revaluation Reserve (50%) (Note-18.2)	-	-
Revaluation Reserve for HTM & HFT Securities (50%) (Note - 16.9.2)	-	-
Non-Convertible Subordinated Bond (Note-16.9.3)	2,000,000,000	3,600,000,000
	10,674,307,067	11,901,799,828
Less : Regulatory Adjustment	-	-
Total Tier-II Capital	10,674,307,067	11,901,799,828
A. Total Eligible Capital	30,841,364,378	31,334,435,682
B. Risk Weighted Assets		
Credit Risk		
Balance sheet business	159,739,148,951	157,705,928,113
Off-Balance sheet business	44,165,356,612	36,597,189,957
	203,904,505,563	194,303,118,070
Market Risk	7,385,013,523	3,105,991,084
Operational Risk	16,489,525,111	16,489,525,111
Total Risk-weighted Assets	227,779,044,197	213,898,634,265
C. Required Capital on Risk Weighted Assets	28,472,380,525	26,737,329,283
D. Capital Surplus / (Shortfall) [A-C]	2,368,983,853	4,597,106,399
Total Capital Ratio (%)*	13.54%	14.65%

Capital Requirement	30.09.2022		31.12.2021	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.85%	8.50%	9.08%
Tier-II Capital (gone concern capital)	4.00%	4.69%	4.00%	5.56%
Total	12.50%	13.54%	12.50%	14.65%

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

16.6.1 As per Risk Based Capital Adequacy Guideline for Banks under BASEL-III, 2014, the Tier 2 Capital under heading "General Provision" was limited to the actual amount of General Provision or 1.25% of Credit Risk Weighted Assets, which is lower. In subsequent BRPD Circular Letter no. 05 dated 31 May 2016, full amount of General Provision is allowed to be treated as part of Tier-II Capital.

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

16.6.3 As per the risk based capital adequacy guidelines in line with Basel-III issued in December 2014 by Bangladesh Bank, the amount of subordinated debt in the regulatory capital will have to be reduced (amortized) in the last 05 (five) years of the bond's life by 20% from the amount of the instrument. Dhaka Bank Limited 2nd Subordinated Bond amounting Tk. 3,000,000,000 was issued on May, 2016 which is treated as Supplementary Capital (Tier- II). The tenure of the bond is 7 years. Hence, the reduction of the bond amount from regulatory capital has started from May 2019. Also DBL 3rd Subordinated Bond amounting Tk. 5,000,000,000 was issued on August, 2018 which is treated as Supplementary Capital (Tier- II). The tenure of the bond is 7 years. Hence, the reduction of the bond amount from regulatory capital has started from August 2021.

Capital to Risk weighted Assets Ratio (CRAR) has been calculated as per risk based capital adequacy guidelines in line with BASEL-III issued in December 2014, DOS Circular no. 02 dated 04 April 2015 & BRPD Circular no. 05 dated 31 May 2016 on reporting CRAR & leverage ratio by Bangladesh Bank.

	30.09.2022 Taka	31.12.2021 Taka
16.6(a) Consolidated Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III		
<u>Tier-I Capital (going - concern capital)</u>		
Common Equity Tier-I Capital (CET 1)		
Paid up Capital	9,496,247,530	9,496,247,530
Minority Interest	73,273	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	2,627,742,747	2,302,003,177
	21,626,871,711	20,891,147,010
Less : Regulatory Adjustment		
Book value of Goodwill and value of all other Intangible Assets**	445,787,582	493,451,057
(**Written down value of Software which is treated as Intangible Assets)		
Deferred Tax Assets (DTA)	399,331,011	368,245,111
	20,781,753,117	20,029,450,842
Additional Tier-I Capital (AT 1)		
Total Tier-I Capital	20,781,753,117	20,029,450,842
<u>Tier-II Capital (gone concern capital)</u>		
General Provision	8,674,307,067	8,301,799,828
Asset Revaluation Reserve (50%) (Note-18.2)	-	-
Revaluation Reserve for HTM & HFT Securities (50%)	-	-
Non-Convertible Subordinated Bond (Note-16.9.1)	2,000,000,000	3,600,000,000
	10,674,307,067	11,901,799,828
Less : Regulatory Adjustment		
Total Tier-II Capital	10,674,307,067	11,901,799,828
A. Total Eligible Capital	31,456,060,184	31,931,250,670
B. Risk Weighted Assets		
Credit Risk		
Balance sheet business	158,758,691,715	157,346,809,684
Off-Balance sheet business	44,165,356,612	36,597,189,957
	202,924,048,327	193,943,999,641
Market Risk	11,006,210,083	7,098,392,616
Operational Risk	16,840,954,739	16,840,954,739
Total Risk-weighted Assets	230,771,213,149	217,883,346,996
C. Required Capital on Risk Weighted Assets	28,846,401,644	27,235,418,375
D. Capital Surplus / (Shortfall) [A-C]	2,609,658,540	4,695,832,296
Total Capital Ratio (%)*	13.63%	14.66%

Capital Requirement	30.09.2022		31.12.2021	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	9.01%	8.50%	9.19%
Tier-II Capital (gone concern capital)	4.00%	4.63%	4.00%	5.46%
Total	12.50%	13.63%	12.50%	14.66%

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

Capital to Risk weighted Assets Ratio (CRAR) has been calculated as per risk based capital adequacy guidelines in line with BASEL-III issued in December 2014, DOS Circular no. 02 dated 04 April 2015 & BRPD Circular no. 05 dated 31 May 2016 on reporting CRAR & leverage ratio by Bangladesh Bank.

17. Statutory Reserve

Opening balance	9,086,264,187	8,263,438,249
Add: Addition during the year	409,983,343	822,825,938
	9,496,247,530	9,086,264,187

As per Section 24 of The Bank Company Act, 1991 and amendment thereon, every scheduled bank is required to build up statutory reserve and before declaring dividend, will transfer profit equivalent to 20.0% of PBT to the said reserve until the sum of the said reserve and share premium account becomes equal to the paid up capital.

18. Other Reserve

General reserve (Note 18.1)	6,560,631	6,560,631
Assets revaluation reserve (Note 18.2)	-	-
Investment revaluation reserve (Note 18.3)	(5,825,164)	20,997,128
	735,467	27,557,759

	30.09.2022 Taka	31.12.2021 Taka
18(a) Consolidated other Reserve		
Dhaka Bank Limited	735,467	27,557,759
Dhaka Bank Securities Limited	53,900,000	53,900,000
Dhaka Bank Investment Limited	-	-
	54,635,467	81,457,759
18.1 General Reserve		
Opening balance	6,560,631	6,560,631
Add: Addition during the year	-	-
	6,560,631	6,560,631
Less: Transfer to Capital Account for issue of Bonus Shares	-	-
	6,560,631	6,560,631
As per Rule, Bonus share/cash dividend may be issued out of surplus of the profit of the year. If there is any shortfall, that may be covered from General Reserve Account as per approval of the Board of Directors of the bank.		
18.2 Assets Revaluation Reserve		
Opening balance	-	-
Less : Adjustment for reversal	-	-
	-	-
18.3 Investment Revaluation Reserve		
Revaluation Reserve for HTM Securities		
Opening balance	20,997,128	38,351,544
Add: Addition during the year	-	730,174
Less: Adjustment during the year	(133,752)	(18,084,590)
Closing balance	20,863,376	20,997,128
Revaluation Reserve for HFT Securities		
Opening balance	-	10,298,425
Add: Addition during the year	-	23,905,234
Less: Adjustment during the year	(26,688,540)	(34,203,659)
Closing balance	(26,688,540)	-
	(5,825,164)	20,997,128
Interest income of HTM and HFT securities transferred to Revaluation Reserve Account as per Bangladesh Bank DOS Circular no. 05 dated 26 May 2008 of which 50% of revaluation reserve for HTM & HFT used to be treated as Supplementary Capital. Now as per BASEL-III accord, capital treatment of the same is being diminished by 20% each year.		
19. Surplus in profit and loss account		
Opening balance	1,631,778,599	1,514,780,946
Add: Post-tax profit for the year	1,876,155,138	2,055,727,658
Transferred from general reserve	-	-
Prior year Adjustment made during the year	-	-
	3,507,933,737	3,570,508,604
Less: Transfer to statutory reserve	409,983,343	822,825,938
Start-up Fund	18,761,551	40,857,182
Stock dividend	-	537,523,440
Cash dividend	1,139,549,704	537,523,445
	1,568,294,598	1,938,730,005
	1,939,639,139	1,631,778,599
19(a) Consolidated Surplus in profit and loss account (attributable to equity holders of DBL)		
Opening balance	2,302,003,177	2,108,972,761
Add: Post-tax profit for the period	1,894,034,168	2,136,460,422
Transferred from general reserve	-	-
Adjustment made during the period	-	-
	4,196,037,345	4,245,433,183
Less: Transfer to statutory reserve	409,983,343	822,825,938
Start-up Fund	18,761,551	40,857,182
Transfer to investment fluctuation fund	-	4,700,000
Stock dividend	-	537,523,440
Cash dividend	1,139,549,704	537,523,445
Stock dividend paid by subsidiary	-	-
	1,568,294,598	1,943,430,005
	2,627,742,747	2,302,003,177
19.1 (a) Non-controlling interest		
Opening balance	71,485	63,411
Add: Addition for the year from Dhaka Bank Securities Limited	1,298	7,331
Addition for the year from Dhaka Bank Investment Limited	490	743
	73,273	71,485

	30.09.2022 Taka	31.12.2021 Taka
20. Profit & Loss Account		
Income		
Interest, discount and similar income	11,920,780,771	14,913,888,936
Dividend Income	129,892,554	108,358,891
Fee, Commission and Brokerage	1,687,353,640	2,403,533,419
Gains less Losses arising from dealing securities	-	-
Gains less Losses arising from investment securities	2,746,857,182	3,340,137,085
Gains less Losses arising from dealing in foreign currencies	2,435,134,935	932,193,361
Income from non-banking assets	-	-
Other operating income	185,099,124	254,588,576
Profit less Losses on interest rate changes	-	-
	19,105,118,205	21,952,700,267
Expenses		
Interest, fee and commission	9,026,503,547	10,394,221,944
Administrative expenses	3,005,694,257	3,140,040,280
Other operating expenses	670,541,981	831,756,999
Depreciation and repairs of Bank's assets	720,159,815	958,818,995
	13,422,899,600	15,324,838,218
	5,682,218,605	6,627,862,049
21. Contingent Liabilities		
Acceptances & Endorsements	87,244,529,537	64,281,656,460
Irrevocable Letters of Credit	31,909,305,041	52,467,266,855
Usance/Defer Letter of Credit	10,485,249,777	27,651,816,925
Sight Letter of Credit	7,287,352,723	7,544,225,434
Back to Back Letter of Credit	5,526,506,672	7,296,759,526
BD-Sight (EDF)	2,323,149,243	3,494,044,969
Back to Back - Local	6,287,046,626	6,480,420,001
Letters of Guarantee	46,420,251,197	45,816,134,359
Bid Bond	1,656,866,603	1,657,181,160
Performance Bond	23,152,492,285	22,319,335,177
Counter Guarantee	711,465,979	400,806,269
Other Guarantee	16,212,505,568	16,347,591,086
Shipping Guarantee	4,686,920,761	5,091,220,667
Bills for Collection	15,503,933,197	15,917,400,906
Local Bills for Collection	8,545,712,868	9,224,652,599
Foreign Bills for Collection	6,958,220,329	6,692,748,307
Other Contingent Liabilities	15,624,855,071	12,894,500,770
Bangladesh/Pratirakhkha/Paribar Sanchay Patra	1,932,940,000	1,954,140,000
ICB Unit Certificate	51,340,900	51,340,900
Forward Exchange Position	1,718,020,272	600,600,272
US Investment & Premium Bond	404,602,910	346,685,300
Contingent Interest Suspense	11,517,950,989	9,941,734,298
	196,702,874,043	191,376,959,350

	01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka
22. Interest income/profit on investments		
Term Loan	6,607,181,911	5,863,689,902
Overdrafts	3,143,090,938	3,207,141,100
Loan against Trust Receipt	332,561,401	381,995,170
Packing Credits	44,069,490	33,391,980
Cash Credits/Bai-Muajjal	265,313,363	292,661,775
Payment against Documents	3,724,814	3,074,171
House Building Loan	134,185,482	136,809,171
Transport Loan	161,941,395	144,711,559
Syndicate Loan	350,872,960	343,568,731
Lease Rental/Izara	365,014,431	365,014,046
Credit Card	60,198,749	54,825,626
Total Interest / profit & Rental Income on loans & advances	11,468,154,934	10,826,883,231
Call Lending and Fund Placement with banks	438,261,332	280,084,487
Accounts with Foreign Banks	14,364,505	11,490,094
	<u>11,920,780,771</u>	<u>11,118,457,812</u>
22(a) Consolidated Interest income/profit on investments		
Dhaka Bank Limited	11,920,780,771	11,118,457,812
Dhaka Bank Securities Limited	87,362,540	63,317,474
Dhaka Bank Investment Limited	-	-
	12,008,143,311	11,181,775,286
Less: Intercompany transaction	118,598,987	108,070,482
	<u>11,889,544,323</u>	<u>11,073,704,803</u>
23. Interest paid/profit on deposits and borrowings etc.		
Savings Account including Mudaraba	391,473,333	374,481,025
Special Notice Deposit	790,150,793	603,378,332
Term Deposits	4,084,392,008	3,272,421,799
Deposits under Scheme	1,963,893,165	2,283,392,423
Call Borrowing & Fund Placement	189,889,861	23,844,847
Non-convertible Subordinate Bond	278,706,301	363,324,657
Repurchase Agreement (REPO)	79,019,102	207,205
Overseas Accounts charges	18,747,717	20,611,127
HTM / HFT Securities	530,865,144	620,260,001
Others	699,366,123	310,899,552
	<u>9,026,503,547</u>	<u>7,872,820,968</u>
23.1 Others		
Interest paid on NFCB	36,142,050	7,270,995
Interest/profit paid against Refinance from Bangladesh Bank	242,214,980	156,387,389
Interest paid on Gift Cheque	451,445	413,424
Interest paid on Excel Account	384,320	443,247
Interest on Finance Bill Rediscounting	(695)	-
Interest on Fund Borrowing-OBU	420,174,023	146,384,497
Treasury Bond Premium	-	-
	<u>699,366,123</u>	<u>310,899,552</u>
23.1.a Treasury Bond Premium expenses reflects the amount of interest accrued up to the date of purchase of the Treasury Bond. This amount has been paid at the time of purchase of the Bond.		
23(a) Consolidated Interest / Profit Paid On Deposits & Borrowings etc.		
Dhaka Bank Limited	9,026,503,547	7,872,820,968
Dhaka Bank Securities Limited	117,722,048	125,278,311
Dhaka Bank Investment Limited	-	-
	9,144,225,595	7,998,099,279
Less: Inter company transaction	128,323,228	118,257,942
	<u>9,015,902,368</u>	<u>7,879,841,337</u>
24. Investment income		
Interest on Treasury bills / bonds	1,916,645,149	1,758,855,188
Profit on Govt. Islamic Bond	32,229,129	29,935,971
Capital Gain on Government Securities	382,286,404	422,344,663
Interest on Commercial Papers	-	-
Interest on Subordinated Bond & perpetual Bond	348,196,499	318,944,735
Profit on Beximco Green Sukuk al Istisnaa	67,500,000	-
Dividend on Shares	129,892,554	38,000,671
	<u>2,876,749,736</u>	<u>2,568,081,228</u>

		01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka
24(a) Consolidated Investment income			
Dhaka Bank Limited	(Note: 24)	2,876,749,736	2,568,081,228
Dhaka Bank Securities Limited		67,253,147	158,001,889
Dhaka Bank Investment Limited		-	-
		<u>2,944,002,882</u>	<u>2,726,083,117</u>
25. Commission, exchange and brokerage			
Commission on Letter of Credit		753,428,869	682,162,094
Commission on Letter of Guarantee		181,305,454	204,254,310
Commission on Remittance/Bills		124,627,276	91,029,867
Processing Fee Consumer Loan		23,225,967	35,518,368
Other Comm/ Fees (Clearing, cash tr., risk prem., utilisation fee etc.)		497,783,173	483,700,585
Rebate from Foreign Bank outside Bangladesh		17,454,103	15,011,417
Commission & Fee on Credit Card		89,528,799	68,483,032
Exchange gain including gain from foreign currency dealings		2,435,134,935	472,955,017
		<u>4,122,488,574</u>	<u>2,053,114,688</u>
25(a) Consolidated Commission, exchange and brokerage			
Dhaka Bank Limited	(Note: 25)	4,122,488,574	2,053,114,688
Dhaka Bank Securities Limited		77,948,497	149,350,099
Dhaka Bank Investment Limited		-	-
		<u>4,200,437,072</u>	<u>2,202,464,787</u>
26. Other operating income			
Other Income on Credit Card and ATM		25,096,298	22,633,818
Incidental charges		29,551,763	51,066,243
Postage Recoveries		15,860,310	9,888,534
Swift charge recoveries		39,272,625	34,779,987
Locker rent		10,739,200	9,829,000
Capital gain on sale of shares		-	-
Profit from sale of fixed assets		449,469	267,103
Recovery from written off loans		64,129,459	27,755,685
		<u>185,099,124</u>	<u>156,220,369</u>
26(a) Consolidated other operating income			
Dhaka Bank Limited	(Note: 26)	185,099,124	156,220,369
Dhaka Bank Securities Limited		977,832	530,844
Dhaka Bank Investment Limited		9,724,240	10,187,460
		195,801,196	166,938,672
Less: Inter company transaction		9,724,240	10,187,460
		<u>186,076,956</u>	<u>156,751,213</u>
27. Salary and allowances			
Basic salary		708,210,465	626,049,580
Allowances		910,951,748	825,162,348
Bonus & ex-gratia		292,563,033	138,964,278
Leave fare assistance		114,573,342	107,210,827
Bank's contribution to superannuation fund		78,024,635	-
Bank's contribution to gratuity fund		230,694,392	-
Bank's contribution to provident fund		70,144,945	61,982,358
		<u>2,405,162,559</u>	<u>1,759,369,391</u>
27(a) Consolidated Salary and allowances			
Dhaka Bank Limited	(Note: 27)	2,405,162,559	1,759,369,391
Dhaka Bank Securities Limited		32,817,051	28,716,056
Dhaka Bank Investment Limited		1,650,299	-
		<u>2,439,629,909</u>	<u>1,788,085,447</u>
28. Rent, taxes, insurance, electricity etc.			
Office rent	(Note: 28.1)	156,488,252	129,079,735
Electricity and lighting		60,534,767	54,553,520
Regulatory charges		10,981,728	13,295,481
Insurance		112,761,428	103,267,930
		<u>340,766,175</u>	<u>300,196,665</u>

	01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka
28.1 Office rent	401,172,080	377,253,334
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"	244,683,828	248,173,600
	<u>156,488,252</u>	<u>129,079,735</u>

While implementing IFRS 16 Leases, the Bank recorded interest expense on lease liabilities and depreciation on right of use assets instead of charging rental expense (excluding VAT) against those rental premises that have been treated as right of use assets and presented in the balance sheet under IFRS 16.

Lease concession for application of practical expedient for Covid-19 as per IFRS 16 have been adjusted with office rent.

28(a) Consolidated Rent, taxes, insurance, lighting etc.			
Dhaka Bank Limited	(Note: 28)	340,766,175	300,196,665
Dhaka Bank Securities Limited		14,781,331	11,782,345
Dhaka Bank Investment Limited		-	-
		<u>355,547,506</u>	<u>311,979,010</u>
29. Legal expenses			
Legal expenses		19,699,560	9,748,468
Other professional fees		13,122,385	11,559,116
		<u>32,821,945</u>	<u>21,307,584</u>
29(a) Consolidated Legal expenses			
Dhaka Bank Limited	(Note: 29)	32,821,945	21,307,584
Dhaka Bank Securities Limited		171,500	-
Dhaka Bank Investment Limited		59,900	-
		<u>33,053,345</u>	<u>21,307,584</u>
30. Postage, stamps, telecommunication etc.			
Stamps, postage & courier		18,543,408	15,327,963
Telephone charges		6,687,902	5,892,399
Fax, internet & radio link charges		34,441,195	31,906,169
		<u>59,672,505</u>	<u>53,126,532</u>
30(a) Consolidated Postage, stamps, telecommunication etc.			
Dhaka Bank Limited	(Note: 30)	59,672,505	53,126,532
Dhaka Bank Securities Limited		342,966	269,614
Dhaka Bank Investment Limited		-	-
		<u>60,015,471</u>	<u>53,396,146</u>
31. Stationery, Printing, Advertisement etc.			
Table stationery		11,295,722	12,217,662
Printing stationery		22,878,050	35,314,308
Security stationery		3,858,026	12,869,868
Computer stationery		28,792,436	20,510,676
Advertisement		86,711,240	74,506,070
		<u>153,535,473</u>	<u>155,418,584</u>
31(a) Consolidated Stationery, Printing, Advertisement etc.			
Dhaka Bank Limited	(Note: 31)	153,535,473	155,418,584
Dhaka Bank Securities Limited		1,075,616	1,899,498
Dhaka Bank Investment Limited		-	-
		<u>154,611,089</u>	<u>157,318,082</u>
32. Chief Executive's salary and fees			
Basic salary		7,784,000	6,945,000
House rent allowances		540,000	540,000
Living allowances		270,000	270,000
Medical allowances		90,000	90,000
Bonus		2,560,000	2,600,000
		<u>11,244,000</u>	<u>10,445,000</u>
32(a) Consolidated Chief executive's salary and fees			
Dhaka Bank Limited	(Note: 32)	11,244,000	10,445,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<u>11,244,000</u>	<u>10,445,000</u>

	01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka
33. Directors' fees		
Directors fees	2,393,600	2,569,600
Fees related to Shariah Council Meeting	98,000	35,200
Board/Executive Committee / Shariah Council Meeting Expenses	-	-
	<u>2,491,600</u>	<u>2,604,800</u>

As per Bangladesh Bank's Circular, BRPD Circular no. 11, dated 4 October 2015, each director was entitled to have Taka 8,000 as honorarium for attending each meeting.

33(a) Consolidated Directors' fees		
Dhaka Bank Limited	(Note: 33) 2,491,600	2,604,800
Dhaka Bank Securities Limited	616,246	576,220
Dhaka Bank Investment Limited	-	-
	<u>3,107,846</u>	<u>3,181,020</u>

34. Auditor's fees	-	-
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34(a) Consolidated Auditor's fees		
Dhaka Bank Limited	(Note: 34) -	-
Dhaka Bank Securities Limited	225,000	1,145,000
Dhaka Bank Investment Limited	51,750	51,750
	<u>276,750</u>	<u>1,196,750</u>

35. Depreciation and repairs of bank's assets		
Depreciation & Amortization		
Building	25,928,956	12,767,076
Furniture & Fixture	42,130,566	28,471,281
Office Appliance & Equipment	165,885,346	131,023,755
Computer	23,305,787	12,311,130
Software	58,556,136	59,469,454
Motor Vehicle	34,197,219	35,562,668
Right of use assets (ROU) as per IFRS 16	220,825,919	225,544,726
	<u>570,829,928</u>	<u>505,150,091</u>

Repair & Maintenance:

Office Premises	33,892,025	26,410,682
Office Equipment	24,678,556	22,520,724
Office Furniture	2,198,767	1,551,050
Motor Vehicle	13,938,928	8,408,035
Computer and accessories	528,155	2,210,953
Software (AMC)	74,093,456	58,245,387
	<u>149,329,887</u>	<u>119,346,830</u>

35(a) Consolidated Depreciation and repairs of bank's assets		
Dhaka Bank Limited	(Note: 35) 720,159,815	624,496,921
Dhaka Bank Securities Limited	9,597,873	6,572,211
Dhaka Bank Investment Limited	-	-
	<u>729,757,688</u>	<u>631,069,132</u>

36. Other Expenses		
Contractual service charge (own & third party)	290,821,580	267,187,115
Fuel Costs	23,458,521	16,580,251
Entertainment (canteen & other)	23,591,848	14,865,044
AGM & Conference expense	610,000	28,750
Donation	128,200,903	114,653,707
Subscription	5,175,827	4,909,139
Travelling expenses	9,178,711	3,296,149
Conveyance	9,736,879	9,384,458
Branch opening expenses	354,431	525,079
Godown expenses	1,365,327	1,522,680
Training expenses	6,174,815	2,222,326
Bond issue expenses	600,000	600,000
Books and papers	1,537,059	345,151
WASA charges	4,601,969	5,329,789
Staff uniform	2,407,970	2,602,198
Potted plants	1,157,916	1,753,517
Business development & promotion	42,719,761	17,782,263
Reuters charges	2,559,389	2,094,590
Fees and expenses for credit card	64,320,288	42,057,934
ATM network service charges	11,716,510	14,737,625
Interest expense for lease liability as per IFRS 16	40,252,278	35,708,185
	<u>670,541,981</u>	<u>558,185,950</u>

		01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka
36(a) Consolidated Other Expenses			
Dhaka Bank Limited	(Note: 36)	670,541,981	558,185,950
Dhaka Bank Securities Limited		6,888,783	11,818,307
Dhaka Bank Investment Limited		121,150	234,650
		<u>677,551,914</u>	<u>570,238,907</u>
37. Provision against loans & advances			
On classified loans & advances		1,358,710,113	1,106,535,679
On classified loans & advances (Special General Provision-COVID-19)		2,611,010	-
On unclassified loans & advances (Special General Provision-COVID-19)		(121,767,495)	-
On unclassified loans & advances (except Special General Provision-COVID-19)		750,197,968	427,647,908
		<u>1,989,751,596</u>	<u>1,534,183,586</u>
37(a) Consolidated Provision against loans & advances			
Dhaka Bank Limited		1,989,751,596	1,534,183,586
Dhaka Bank Securities Limited		14,500,000	70,000,000
Dhaka Bank Investment Limited		-	-
		<u>2,004,251,596</u>	<u>1,604,183,586</u>
38. Provision for diminution in value of investments			
In quoted shares			
Opening balance		-	-
Less: Adjustment during the year		-	-
Add: Addition during the year		-	-
Closing balance		-	-
Unquoted		-	-
		<u>-</u>	<u>-</u>
38(a) Consolidated Provision for diminution in value of investments			
Dhaka Bank Limited		-	-
Dhaka Bank Securities Limited		15,500,000	-
Dhaka Bank Investment Limited		-	-
		<u>15,500,000</u>	<u>-</u>
39. Other provisions			
Provision for off balance sheet items	(Note: 39.1)	27,583,032	319,517,889
Provision for other assets	(Note: 15.6)	29,998,800	-
		<u>57,581,832</u>	<u>319,517,889</u>
39.1 Provision against Off Balance Sheet exposures			
On off balance sheet exposures		<u>27,583,032</u>	<u>319,517,889</u>
Bank has made provision @ 1.00% on off balance sheet exposure (i.e. Acceptance & Endorsement, Letter of Credit & Letter of Guarantee) as per BRPD Circular number 14 dated 23.09.2012 from current year's profit.			
39(a) Consolidated Other provisions			
Dhaka Bank Limited	(Note: 39)	57,581,832	319,517,889
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<u>57,581,832</u>	<u>319,517,889</u>

	01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka
40. Earnings per share (EPS)		
Net profit after taxation	1,876,155,138	1,503,447,959
Number of ordinary shares outstanding	949,624,753	949,624,753
Earnings per share (EPS)-Restated	1.98	1.58
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).		
Explanation of Significant Deviation in EPS: Period to Period EPS (Solo) has been increased due to operating income has increased compared to corresponding period mainly due to increase of non-funded business & commission earning.		
40(a) Consolidated Earnings per share (CEPS)		
Net profit after taxation	1,894,035,956	1,605,660,008
Less: Non-controlling interest	1,788	10,221
Net profit attributable to the shareholders of parent company	1,894,034,168	1,605,649,787
Number of ordinary shares outstanding	949,624,753	949,624,753
Consolidated Earnings per share (CEPS)-Restated	1.99	1.69
41. Receipts from other operating activities		
Exchange earnings	134,633,499	86,203,805
Other operating income	120,520,196	128,197,581
	255,153,695	214,401,386
Non Operating Income	-	-
	255,153,695	214,401,386
41(a) Consolidated Receipts from other operating activities		
Dhaka Bank Limited	255,153,695	214,401,386
Dhaka Bank Securities Limited	977,832	530,844
Dhaka Bank Investment Limited	9,724,240	10,187,460
	265,855,767	225,119,689
Less: Intercompany Transactions	9,724,240	10,187,460
	256,131,527	214,932,229
42. Payments for other operating activities		
Rent, Taxes, Insurance, Lighting etc.	585,450,003	548,370,265
Directors' fees & Meeting expenses	2,491,600	2,604,800
Repair of bank's assets	149,329,887	119,346,830
Other expenses	630,289,703	522,477,765
	1,367,561,192	1,192,799,660
Dhaka Bank Foundation	-	-
	1,367,561,192	1,192,799,660
42(a) Consolidated Payments for other operating activities		
Dhaka Bank Limited	1,367,561,192	1,192,799,660
Dhaka Bank Securities Limited	7,505,029	12,394,527
Dhaka Bank Investment Limited	121,150	234,650
	1,375,187,371	1,205,428,837
43. Other Assets		
Stationery, stamps, printing materials etc.	30,985,336	22,893,366
Advance rent and advertisement	326,034,924	306,207,797
Security deposit	23,101,430	22,768,197
Preliminary, formation, work in progress and organization expenses, renovation/development expenses and prepaid expenses	375,400,794	678,545,345
Branch adjustments	(28,668,635)	(50,662,615)
Suspense account	108,874,470	82,399,647
Other assets	663,211,007	779,520,354
	1,498,939,327	1,841,672,091
(Increase) / decrease during the year	(425,508,845)	(729,764,438)

	01-Jan-22 to 30-Sep-22 Taka	01-Jan-21 to 30-Sep-21 Taka
43(a) Consolidated Other Assets		
Dhaka Bank Limited	(425,508,845)	(729,764,438)
Dhaka Bank Securities Limited	29,181,415	(22,525,299)
Dhaka Bank Investment Limited	1,262,768	2,693,770
(Increase) / decrease during the year	<u>(395,064,662)</u>	<u>(749,595,966)</u>
44. Other liabilities		
Provision against expenses	695,892,255	1,090,466,711
Provision for other assets	13,544,445	13,544,445
Interest suspense account	3,513,022,454	2,960,369,629
Other account payable	5,930,070,882	21,987,399,621
	<u>10,152,530,036</u>	<u>26,051,780,406</u>
Amount transferred to DBL Foundation Trustee Account	(41,556,867)	-
Adjustment of Loss on shares from Provision for decrease in value of Investment	-	-
Rebate disbursed to Good Borrowers	-	(2,030,000)
Adjustment of Loan from Provision	(295,460,508)	(139,436,241)
Increase/(decrease) during the year	<u>3,639,115,973</u>	<u>3,767,424,429</u>
44(a) Consolidated Other Liabilities		
Dhaka Bank Limited	3,639,115,973	3,767,424,429
Dhaka Bank Securities Limited	(158,018,395)	211,895,767
Dhaka Bank Investment Limited	(1,403,337)	(357,847)
(Increase) / decrease during the year	<u>3,479,694,241</u>	<u>3,978,962,349</u>
45 Reconciliation statement of cash flows from operating activities		
Net profit after taxation	1,876,155,138	1,468,113,574
Addition of :		
Depreciation	570,829,928	505,150,091
Provision (Tax)	1,758,730,039	1,180,752,267
Provision (loans and others)	2,047,333,428	1,889,035,860
Increase in interest payable	-	-
Decrease in interest receivable	59,411,570	-
Prior year adjustment made during the year	-	-
IFRS 16 effect	(204,431,550)	(212,465,414)
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(2,300,501,436)	(386,751,212)
Proceeds from sale of fixed assets	(449,469)	(267,103)
Proceeds from sale of securities	(382,286,404)	(422,344,663)
Decrease in interest payable	-	108,089,935
Increase in interest receivable	173,430,818	(90,847,978)
Income taxes paid	(1,625,147,705)	(1,205,086,299)
Operating profit before changes in operating assets and liabilities	<u>1,973,074,357</u>	<u>2,833,379,058</u>
46 Calculation of Net Operating Cash Flow per share (NOCFPS)		
Net cash flow from operating activities (Solo)	(25,465,760,184)	1,184,996,660
Net cash flow from operating activities (consolidated)	(25,638,414,229)	1,285,034,181
Number of ordinary shares outstanding	949,624,753	949,624,753
Net Operating Cash Flow per share (NOCFPS)-Solo	(26.82)	1.25
Net Operating Cash Flow per share (NOCFPS)-Consolidated	(27.00)	1.35
Explanation of Significant Deviation in NOCFPS: Period to Period NOCFPS (Solo) has been decreased due to increase of loans & advances and due to increase in investment in trading security.		
47 Calculation of Net Asset value per share (NAVPS)		
Shareholders' Equity (Solo)	20,932,869,666	19,694,360,999
Shareholders' Equity (Consolidated)	21,674,946,547	20,440,028,274
Number of ordinary shares outstanding	949,624,753	949,624,753
Net Asset value per share (NAVPS)-Solo	22.04	20.74
Net Asset value per share (NAVPS)-Consolidated	22.82	21.52