

**Dhaka Bank Limited**

Consolidated  
& Separate Financial Statements as at and  
for the period period 31 March 2023

**Dhaka Bank Limited and its Subsidiaries**  
**Consolidated Balance Sheet**  
**As at 31 March 2023**

|   | Notes   | 31.03.2023<br>Taka            | 31.12.2022<br>Taka            |
|---|---------|-------------------------------|-------------------------------|
| <b><u>PROPERTY AND ASSETS</u></b>   |         |                               |                               |
| <b>Cash</b>   | 3(a)    | <b>14,288,212,017</b>         | <b>13,420,787,807</b>         |
| Cash in hand (Including foreign currencies)                                       | 3.1(a)  | 2,663,506,409                 | 3,028,429,777                 |
| Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) | 3.2(a)  | 11,624,705,608                | 10,392,358,030                |
| <b>Balance with other banks and financial institutions</b>                        | 4(a)    | <b>22,338,697,017</b>         | <b>14,848,489,063</b>         |
| In Bangladesh   | 4.1(a)  | 8,274,225,880                 | 11,327,519,127                |
| Outside Bangladesh  | 4.2(a)  | 14,064,471,137                | 3,520,969,936                 |
| <b>Money at call on short notice</b>  | 5(a)    | -                             | <b>280,000,000</b>            |
| <b>Investments</b>  | 6(a)    | <b>53,578,964,259</b>         | <b>56,648,020,842</b>         |
| Government  | 6.1(a)  | 41,202,706,931                | 44,012,496,595                |
| Others  | 6.2(a)  | 12,376,257,328                | 12,635,524,247                |
| <b>Loans, advances and lease/investments</b>                                      | 7(a)    | <b>236,350,448,576</b>        | <b>238,841,569,135</b>        |
| Loans, cash credits, overdrafts etc./investments                                  | 7.1(a)  | 234,562,970,496               | 237,018,744,824               |
| Bills purchased and discounted  | 8(a)    | 1,787,478,080                 | 1,822,824,311                 |
| <b>Fixed assets including premises, furniture and fixtures</b>                    | 9(a)    | <b>8,840,350,168</b>          | <b>9,002,757,922</b>          |
| <b>Other assets</b>   | 10(a)   | <b>15,475,121,828</b>         | <b>14,651,441,293</b>         |
| <b>Non-banking assets</b>   | 11(a)   | -                             | -                             |
| <b>Total Assets</b>   |         | <b><u>350,871,793,865</u></b> | <b><u>347,693,066,062</u></b> |
| <b><u>LIABILITIES and CAPITAL</u></b>   |         |                               |                               |
| <b>Liabilities</b>  |         |                               |                               |
| <b>Borrowings from other banks, financial institutions and agents</b>             | 12(a)   | <b>37,625,664,045</b>         | <b>35,385,087,024</b>         |
| <b>Deposits and other accounts</b>  | 13(a)   | <b>242,597,516,090</b>        | <b>242,979,711,012</b>        |
| Current accounts and other accounts   |         | 40,153,138,377                | 44,148,445,755                |
| Bills payable   |         | 1,806,949,983                 | 2,401,706,309                 |
| Savings bank deposits   |         | 30,588,160,225                | 29,697,933,319                |
| Term deposits   | 13.4(a) | 170,049,267,505               | 166,731,625,629               |
| <b>Bond</b>   | 14      | <b>5,220,000,000</b>          | <b>5,020,000,000</b>          |
| <b>Other liabilities</b>  | 15(a)   | <b>43,315,189,712</b>         | <b>42,798,266,610</b>         |
| <b>Total Liabilities</b>  |         | <b><u>328,758,369,847</u></b> | <b><u>326,183,064,646</u></b> |
| <b>Capital/Shareholders' Equity</b>   |         |                               |                               |
| <b>Equity attributable to equity holders of the parent company</b>                |         | <b>22,113,352,291</b>         | <b>21,509,928,621</b>         |
| Paid-up capital   | 16.2    | 9,496,247,530                 | 9,496,247,530                 |
| Statutory reserve   | 17      | 9,695,661,421                 | 9,496,247,530                 |
| Other reserve   | 18(a)   | 116,008,688                   | 108,619,666                   |
| Surplus in profit and loss account  | 19(a)   | 2,805,434,652                 | 2,408,813,895                 |
| Non-controlling interest  | 19.1(a) | 71,727                        | 72,795                        |
| <b>Total Shareholders' Equity</b>   |         | <b><u>22,113,424,018</u></b>  | <b><u>21,510,001,416</u></b>  |
| <b>Total Liabilities and Shareholders' Equity</b>                                 |         | <b><u>350,871,793,865</u></b> | <b><u>347,693,066,062</u></b> |

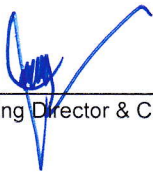
|   | Notes | 31.03.2023<br>Taka            | 31.12.2022<br>Taka            |
|---|-------|-------------------------------|-------------------------------|
| <b>OFF-BALANCE SHEET ITEMS</b>  |       |                               |                               |
| <b>Contingent liabilities</b>   | 21    | <b>167,854,240,811</b>        | <b>169,316,263,372</b>        |
| Acceptances and endorsements  |       | 55,348,869,698                | 69,491,221,305                |
| Irrevocable letters of credit   |       | 29,605,651,723                | 24,768,423,842                |
| Letters of guarantee  |       | 53,725,993,983                | 44,887,153,787                |
| Bills for collection  |       | 14,491,583,787                | 15,505,026,211                |
| Other contingent liabilities  |       | 14,682,141,619                | 14,664,438,227                |
| <b>Other Commitments</b>  |       | -                             | -                             |
| Documentary credits 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 |       | -                             | -                             |
| <b>Total Off-Balance Sheet items including contingent liabilities</b> |       | <b><u>167,854,240,811</u></b> | <b><u>169,316,263,372</u></b> |



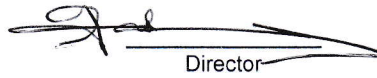
Chief Financial Officer



Company Secretary



Managing Director & CEO




Director




Chairman

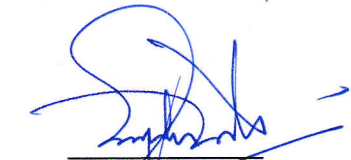
**Dhaka Bank Limited and its Subsidiaries**  
**Consolidated Profit & Loss Account**  
**For the period ended 31 March 2023**

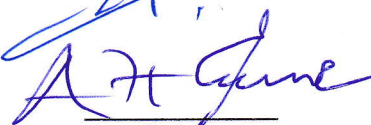
|   | Notes | 01-Jan-23 to<br>31-Mar-23<br>Taka | 01-Jan-22 to<br>31-Mar-22<br>Taka |
|---|-------|-----------------------------------|-----------------------------------|
| Interest income/profit on investments                 | 22(a) | 4,530,718,351                     | 3,771,662,976                     |
| Interest/profit paid on deposits and borrowings etc.  | 23(a) | (3,426,850,933)                   | (2,876,758,751)                   |
| <b>Net interest income</b>                            |       | <b>1,103,867,418</b>              | <b>894,904,225</b>                |
| Investment income                                     | 24(a) | 1,064,335,677                     | 971,285,304                       |
| Commission, exchange and brokerage                    | 25(a) | 605,343,478                       | 935,491,352                       |
| Other operating income                                | 26(a) | 46,818,820                        | 35,970,331                        |
|   |       | <b>1,716,497,975</b>              | <b>1,942,746,987</b>              |
| <b>Total operating income (a)</b>                     |       | <b>2,820,365,393</b>              | <b>2,837,651,213</b>              |
| Salary and allowances                                 | 27(a) | 742,358,946                       | 644,051,089                       |
| Rent, taxes, insurance, electricity etc.              | 28(a) | 90,331,749                        | 101,115,202                       |
| Legal expenses  | 29(a) | 6,158,091                         | 6,915,714                         |
| Postage, stamps, telecommunication etc.               | 30(a) | 14,742,988                        | 12,074,558                        |
| Stationery, printings, advertisements etc.            | 31(a) | 49,346,388                        | 43,261,790                        |
| Chief Executive's salary and fees                     | 32(a) | 3,054,400                         | 2,804,000                         |
| Directors' fees                                       | 33(a) | 956,996                           | 1,054,483                         |
| Auditors' fees  | 34(a) | 98,000                            | 92,250                            |
| Depreciation and repairs of bank's assets             | 35(a) | 280,599,258                       | 240,822,532                       |
| Other expenses  | 36(a) | 254,212,090                       | 177,911,199                       |
|   |       | <b>1,441,858,906</b>              | <b>1,230,102,818</b>              |
| <b>Total operating expenses (b)</b>                   |       | <b>1,441,858,906</b>              | <b>1,230,102,818</b>              |
| <b>Profit before provision and taxes (c = (a-b))</b>  |       | <b>1,378,506,487</b>              | <b>1,607,548,395</b>              |
| Provision against loans and advances                  | 37(a) | 419,018,917                       | 349,005,932                       |
| Provision against good borrower                       |       | -                                 | -                                 |
| Provision for diminution in value of investments      | 38(a) | -                                 | 10,000,000                        |
| Other provisions                                      | 39(a) | (28,880,690)                      | 119,875,687                       |
|   |       | <b>390,138,227</b>                | <b>478,881,619</b>                |
| <b>Total provision (d)</b>                            |       | <b>390,138,227</b>                | <b>478,881,619</b>                |
| <b>Total Profit before taxes (c-d)</b>                |       | <b>988,368,260</b>                | <b>1,128,666,776</b>              |
| Provision for Taxation                                |       | 386,206,300                       | 438,780,399                       |
| Current tax   |       | 420,076,302                       | 439,417,549                       |
| Deferred tax  |       | (33,870,002)                      | (637,150)                         |
| <b>Net Profit after Taxation</b>                      |       | <b>602,161,960</b>                | <b>689,886,377</b>                |
| <b>Net profit after tax attributable to:</b>          |       |                                   |                                   |
| Equity holders of DBL                                 |       | 602,163,028                       | 689,883,588                       |
| Non-controlling interest                              |       | (1,068)                           | 2,789                             |
|   |       | <b>602,161,960</b>                | <b>689,886,377</b>                |
| <b>Profit available for distribution</b>              |       |                                   |                                   |
| Surplus in profit and loss account from previous year | 19(a) | 2,408,813,895                     | 2,302,003,177                     |
| Net profit for the period                             |       | 602,163,028                       | 689,883,588                       |
|   |       | <b>3,010,976,923</b>              | <b>2,991,886,765</b>              |
| <b>Appropriations</b>                                 |       |                                   |                                   |
| Statutory reserve                                     |       | 199,413,891                       | 218,705,955                       |
| General reserve                                       |       | -                                 | -                                 |
| Investment fluctuation fund                           |       | -                                 | -                                 |
| Dividends etc.  |       | -                                 | -                                 |
| Start-up fund   |       | 6,128,380                         | 6,619,964                         |
| Surplus in profit and loss account                    |       | 2,805,434,652                     | 2,766,560,846                     |
|   |       | <b>3,010,976,923</b>              | <b>2,991,886,765</b>              |
| <b>Consolidated earning per share (CEPS)</b>          |       | <b>0.63</b>                       | <b>0.73</b>                       |

  
 Chief Financial Officer

  
 Managing Director & CEO

  
 Director

  
 Company Secretary

  
 Chairman

**Dhaka Bank Limited and its Subsidiaries**  
**Consolidated Cash Flow Statement**  
**For the period ended 31 March 2023**

|  | Notes | 01-Jan-23 to<br>31-Mar-23<br>Taka | 01-Jan-22 to<br>31-Mar-22<br>Taka |
|--|-------|-----------------------------------|-----------------------------------|
| <b>Cash flows from operating activities</b>                                      |       |                                   |                                   |
| Interest/Profit receipts in cash   |       | 5,294,125,811                     | 4,212,619,190                     |
| Interest/Profit payments   |       | (3,376,531,730)                   | (2,904,601,635)                   |
| Dividend receipts  |       | 72,678,634                        | 83,623,512                        |
| Recovery of loans previously written off   |       | 8,568,494                         | 10,251,018                        |
| Fee and commission receipts in cash  |       | 523,065,075                       | 544,857,181                       |
| Cash payments to employees   |       | (745,413,346)                     | (646,855,089)                     |
| Cash payments to suppliers   |       | (77,549,207)                      | (68,359,188)                      |
| Income taxes paid  |       | (508,235,582)                     | (556,539,855)                     |
| Receipts from other operating activities   | 41(a) | 95,501,593                        | 58,478,980                        |
| Payments for other operating activities  | 42(a) | (502,646,259)                     | (390,993,928)                     |
| <b>Operating profit before changes in operating assets &amp; liabilities (i)</b> |       | <b>783,563,483</b>                | <b>342,480,186</b>                |
| <b>Increase/Decrease in operating assets and liabilities</b>                     |       |                                   |                                   |
| Purchase/Sale of trading securities  |       | 5,392,126,465                     | 500,228,532                       |
| Loans and advances to customers  |       | 2,491,120,559                     | (2,399,993,246)                   |
| Other assets   | 43(a) | (213,549,116)                     | (317,809,330)                     |
| Deposits from other banks  |       | 2,794,334,106                     | 707,677,870                       |
| Deposits from customers  |       | (3,176,529,028)                   | (3,429,237,632)                   |
| Other liabilities account of customers   |       | (428,203,331)                     | (281,977,352)                     |
| Other liabilities  | 44(a) | 151,288,176                       | 736,580,118                       |
| <b>Cash flow from operating assets and liabilities (ii)</b>                      |       | <b>7,010,587,831</b>              | <b>(4,484,531,040)</b>            |
| <b>Net cash flows from operating activities (a)= (i+ii)</b>                      |       | <b>7,794,151,314</b>              | <b>(4,142,050,855)</b>            |
| <b>Cash flows from investing activities</b>                                      |       |                                   |                                   |
| Proceeds from sale of securities   |       | 181,851,824                       | 342,290,374                       |
| Payment for purchase of securities   |       | (2,315,223,459)                   | (4,737,953,115)                   |
| Purchase of property, plant & equipment  |       | (48,294,275)                      | (64,619,104)                      |
| Sale of property, plant & equipment  |       | 48,000                            | 55,154                            |
| Purchase/Sale of subsidiary  |       | -                                 | -                                 |
| <b>Net cash flows from investing activities (b)</b>                              |       | <b>(2,181,617,910)</b>            | <b>(4,460,226,692)</b>            |
| <b>Cash flows from financing activities</b>                                      |       |                                   |                                   |
| Borrowing from other banks   |       | 2,240,577,021                     | (6,602,916,634)                   |
| Receipts from issuance of perpetual bond   |       | 200,000,000                       | -                                 |
| Payments for redemption of non convertible subordinated bond                     |       | -                                 | -                                 |
| Dividends paid   |       | -                                 | -                                 |
| <b>Net cash flows from financing activities (c)</b>                              |       | <b>2,440,577,021</b>              | <b>(6,602,916,634)</b>            |
| <b>Net increase/(decrease) in cash and cash equivalents (a+b+c)</b>              |       | <b>8,053,110,425</b>              | <b>(15,205,194,180)</b>           |
| Effects of exchange rate changes on cash and cash equivalent                     |       | 24,979,139                        | 357,837,782                       |
| Cash and cash equivalents at beginning period                                    |       | 28,552,699,270                    | 47,958,422,637                    |
| <b>Cash and cash equivalents at end of period*</b>                               |       | <b>36,630,788,834</b>             | <b>33,111,066,239</b>             |
| <b>*Closing cash and cash equivalents</b>  |       |                                   |                                   |
| Cash in hand   |       | 2,663,506,409                     | 2,467,126,096                     |
| Balance with Bangladesh Bank and its agent bank(s)                               |       | 11,624,705,608                    | 9,695,194,118                     |
| Balance with other banks & financial institutions                                |       | 22,338,697,017                    | 19,645,092,325                    |
| Money at call on short notice  |       | -                                 | 1,300,000,000                     |
| Prizebond  |       | 3,879,800                         | 3,653,700                         |
| <b>Total</b>   |       | <b>36,630,788,834</b>             | <b>33,111,066,239</b>             |
| <b>Net Operating Cash Flows Per Share (NOCFPS)</b>                               |       | <b>8.21</b>                       | <b>(4.36)</b>                     |

**Dhaka Bank Limited and its Subsidiaries**  
**Consolidated Statement of Changes in Equity**  
**For the period ended 31 March 2023**

(Amount in Taka)

| Particulars  | Paid up capital      | Statutory Reserve    | General Reserve  | Asset Revaluation Reserve | Investment Revaluation Reserve | Investment Fluctuation Fund | Non-controlling Interest | Foreign currency translation | Surplus in profit and loss account | Total Equity          |
|--|----------------------|----------------------|------------------|---------------------------|--------------------------------|-----------------------------|--------------------------|------------------------------|------------------------------------|-----------------------|
| <b>Balance as at 1 January 2023</b>                      | <b>9,496,247,530</b> | <b>9,496,247,530</b> | <b>6,560,631</b> | -                         | <b>48,159,035</b>              | <b>53,900,000</b>           | <b>72,795</b>            | -                            | <b>2,408,813,895</b>               | <b>21,510,001,416</b> |
| Changes in translation reserve                           | -                    | -                    | -                | -                         | -                              | -                           | -                        | <b>11,761,015</b>            | -                                  | 11,761,015            |
| Surplus/deficit on account of revaluation of investments | -                    | -                    | -                | -                         | (4,371,993)                    | -                           | -                        | -                            | -                                  | (4,371,993)           |
| Net profit for the period                                | -                    | -                    | -                | -                         | -                              | -                           | -                        | -                            | 602,161,960                        | 602,161,960           |
| Transfer to reserve                                      | -                    | -                    | -                | -                         | -                              | -                           | -                        | -                            | -                                  | -                     |
| Stock dividend   | -                    | -                    | -                | -                         | -                              | -                           | -                        | -                            | -                                  | -                     |
| Cash dividend  | -                    | -                    | -                | -                         | -                              | -                           | -                        | -                            | -                                  | -                     |
| Changes in reserve                                       | -                    | 199,413,891          | -                | -                         | -                              | -                           | -                        | -                            | (199,413,891)                      | -                     |
| Start-up fund  | -                    | -                    | -                | -                         | -                              | -                           | -                        | -                            | (6,128,380)                        | (6,128,380)           |
| Non-controlling interest                                 | -                    | -                    | -                | -                         | -                              | -                           | (1,068)                  | -                            | 1,068                              | -                     |
| <b>Balance as at 31 March 2023</b>                       | <b>9,496,247,530</b> | <b>9,695,661,421</b> | <b>6,560,631</b> | -                         | <b>43,787,042</b>              | <b>53,900,000</b>           | <b>71,727</b>            | <b>11,761,015</b>            | <b>2,805,434,652</b>               | <b>22,113,424,018</b> |

**For the period ended 31 March 2022**

(Amount in Taka)

| Particulars  | Paid up capital      | Statutory Reserve    | General Reserve  | Asset Revaluation Reserve | Investment Revaluation Reserve | Investment Fluctuation Fund | Non-controlling Interest | Foreign currency translation | Surplus in profit and loss account | Total Equity          |
|--|----------------------|----------------------|------------------|---------------------------|--------------------------------|-----------------------------|--------------------------|------------------------------|------------------------------------|-----------------------|
| <b>Balance as at 1 January 2022</b>                      | <b>9,496,247,530</b> | <b>9,086,264,187</b> | <b>6,560,631</b> | -                         | <b>20,997,128</b>              | <b>53,900,000</b>           | <b>71,485</b>            | -                            | <b>2,302,003,177</b>               | <b>20,966,044,138</b> |
| Surplus/deficit on account of revaluation of investments | -                    | -                    | -                | -                         | 11,032,658                     | -                           | -                        | -                            | -                                  | 11,032,658            |
| Net profit for the period                                | -                    | -                    | -                | -                         | -                              | -                           | -                        | -                            | 689,886,377                        | 689,886,377           |
| Transfer to reserve                                      | -                    | -                    | -                | -                         | -                              | -                           | -                        | -                            | -                                  | -                     |
| Stock dividend   | -                    | -                    | -                | -                         | -                              | -                           | -                        | -                            | -                                  | -                     |
| Cash dividend  | -                    | -                    | -                | -                         | -                              | -                           | -                        | -                            | -                                  | -                     |
| Changes in reserve                                       | -                    | 218,705,955          | -                | -                         | -                              | -                           | -                        | -                            | (218,705,955)                      | -                     |
| Start-up fund  | -                    | -                    | -                | -                         | -                              | -                           | -                        | -                            | (6,619,964)                        | (6,619,964)           |
| Non-controlling interest                                 | -                    | -                    | -                | -                         | -                              | -                           | 2,789                    | -                            | (2,789)                            | -                     |
| <b>Balance as at 31 March 2022</b>                       | <b>9,496,247,530</b> | <b>9,304,970,142</b> | <b>6,560,631</b> | -                         | <b>32,029,786</b>              | <b>53,900,000</b>           | <b>74,274</b>            | -                            | <b>2,766,560,846</b>               | <b>21,660,343,209</b> |

**Dhaka Bank Limited**  
**Balance Sheet**  
**As at 31 March 2023**

|  | Notes | 31.03.2023<br>Taka            | 31.12.2022<br>Taka            |
|--|-------|-------------------------------|-------------------------------|
| <b><u>PROPERTY AND ASSETS</u></b>  |       |                               |                               |
| <b>Cash</b>  | 3     | <b>14,288,092,017</b>         | <b>13,420,667,807</b>         |
| Cash in hand (Including foreign currencies)  | 3.1   | 2,663,386,409                 | 3,028,309,777                 |
| Balance with Bangladesh Bank and its agent bank(s)<br>(Including foreign currencies) | 3.2   | 11,624,705,608                | 10,392,358,030                |
| <b>Balance with other banks and financial institutions</b>                           | 4     | <b>22,260,911,763</b>         | <b>14,702,011,051</b>         |
| In Bangladesh  | 4.1   | 8,196,440,626                 | 11,181,041,115                |
| Outside Bangladesh   | 4.2   | 14,064,471,137                | 3,520,969,936                 |
| <b>Money at call on short notice</b>   | 5     | -                             | <b>280,000,000</b>            |
| <b>Investments</b>   | 6     | <b>50,291,988,235</b>         | <b>53,369,835,960</b>         |
| Government   | 6.1   | 41,202,706,931                | 44,012,496,595                |
| Others   | 6.2   | 9,089,281,304                 | 9,357,339,365                 |
| <b>Loans, advances and lease/investments</b>   | 7     | <b>237,212,027,464</b>        | <b>239,685,748,429</b>        |
| Loans, cash credits, overdrafts etc./investments                                     | 7.1   | 235,424,549,384               | 237,862,924,118               |
| Bills purchased and discounted   | 8     | 1,787,478,080                 | 1,822,824,311                 |
| <b>Fixed assets including premises, furniture and fixtures</b>                       | 9     | <b>8,779,968,514</b>          | <b>8,941,524,752</b>          |
| <b>Other assets</b>  | 10    | <b>17,007,753,950</b>         | <b>16,156,425,152</b>         |
| <b>Non-banking assets</b>  | 11    | -                             | -                             |
| <b>Total Assets</b>  |       | <b><u>349,840,741,943</u></b> | <b><u>346,556,213,151</u></b> |
| <b><u>LIABILITIES and CAPITAL</u></b>  |       |                               |                               |
| <b>Liabilities</b>   |       |                               |                               |
| <b>Borrowings from other banks, financial institutions and agents</b>                | 12    | <b>37,625,664,045</b>         | <b>35,385,087,024</b>         |
| <b>Deposits and other accounts</b>   | 13    | <b>243,062,962,600</b>        | <b>243,427,305,558</b>        |
| Current accounts and other accounts  |       | 40,153,138,377                | 44,148,445,755                |
| Bills payable  |       | 1,806,949,983                 | 2,401,706,309                 |
| Savings bank deposits  |       | 30,588,160,225                | 29,697,933,319                |
| Term deposits  |       | 170,514,714,015               | 167,179,220,175               |
| <b>Bond</b>  | 14    | <b>5,220,000,000</b>          | <b>5,020,000,000</b>          |
| <b>Other liabilities</b>   | 15    | <b>42,545,311,824</b>         | <b>41,951,115,760</b>         |
| <b>Total Liabilities</b>   |       | <b><u>328,453,938,469</u></b> | <b><u>325,783,508,342</u></b> |
| <b>Capital/Shareholders' Equity</b>  |       |                               |                               |
| <b>Total Shareholders' Equity</b>  |       | <b>21,386,803,474</b>         | <b>20,772,704,809</b>         |
| Paid-up capital  | 16.2  | 9,496,247,530                 | 9,496,247,530                 |
| Statutory reserve  | 17    | 9,695,661,421                 | 9,496,247,530                 |
| Other reserve  | 18    | 62,108,688                    | 54,719,666                    |
| Surplus in profit and loss account   | 19    | 2,132,785,835                 | 1,725,490,083                 |
| <b>Total Liabilities and Shareholders' Equity</b>                                    |       | <b><u>349,840,741,943</u></b> | <b><u>346,556,213,151</u></b> |

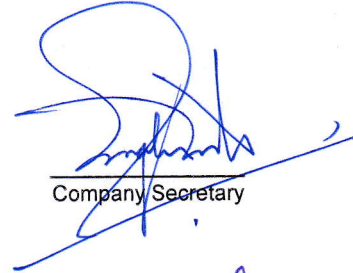
| Notes | 31.03.2023<br>Taka | 31.12.2022<br>Taka |
|-------|--------------------|--------------------|
|-------|--------------------|--------------------|

**OFF-BALANCE SHEET ITEMS**

|   |    |                        |                        |
|---|----|------------------------|------------------------|
| <b>Contingent liabilities</b>   | 21 | <b>167,854,240,811</b> | <b>169,316,263,372</b> |
| Acceptances and endorsements  |    | 55,348,869,698         | 69,491,221,305         |
| Irrevocable letters of credit   |    | 29,605,651,723         | 24,768,423,842         |
| Letters of guarantee  |    | 53,725,993,983         | 44,887,153,787         |
| Bills for collection  |    | 14,491,583,787         | 15,505,026,211         |
| Other contingent liabilities  |    | 14,682,141,619         | 14,664,438,227         |
| <b>Other commitments</b>  |    | -                      | -                      |
| Documentary credits 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 |    | -                      | -                      |
| <b>Total Off-Balance Sheet items including contingent liabilities</b> |    | <b>167,854,240,811</b> | <b>169,316,263,372</b> |



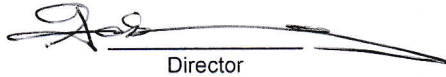
Chief Financial Officer



Company Secretary



Managing Director & CEO



Director




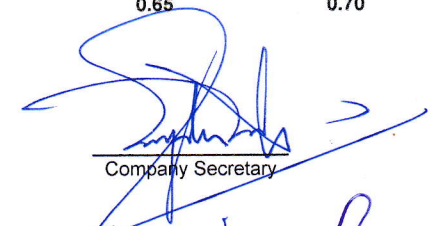
Chairman

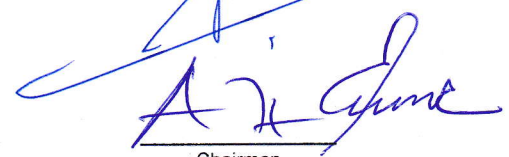


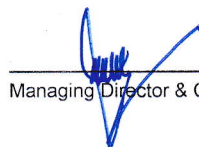
**Dhaka Bank Limited**  
**Profit & Loss Account**  
For the period ended 31 March 2023


|   | Notes | 01-Jan-23 to<br>31-Mar-23<br>Taka | 01-Jan-22 to<br>31-Mar-22<br>Taka |
|---|-------|-----------------------------------|-----------------------------------|
| Interest income/profit on investments                 | 22    | 4,544,658,583                     | 3,778,357,379                     |
| Interest/profit paid on deposits and borrowings etc.  | 23    | (3,431,075,418)                   | (2,879,152,610)                   |
| <b>Net interest income</b>                            |       | <b>1,113,583,165</b>              | <b>899,204,769</b>                |
| Investment income                                     | 24    | 1,047,044,851                     | 930,117,487                       |
| Commission, exchange and brokerage                    | 25    | 596,517,766                       | 901,583,549                       |
| Other operating Income                                | 26    | 46,677,988                        | 35,759,781                        |
|   |       | <b>1,690,240,605</b>              | <b>1,867,460,817</b>              |
| <b>Total operating income (a)</b>                     |       | <b>2,803,823,770</b>              | <b>2,766,665,586</b>              |
| Salary and allowances                                 | 27    | 731,073,002                       | 635,097,766                       |
| Rent, taxes, insurance, electricity etc.              | 28    | 85,135,576                        | 97,214,967                        |
| Legal expenses  | 29    | 4,900,591                         | 6,817,714                         |
| Postage, stamps, telecommunication etc.               | 30    | 14,623,990                        | 11,946,930                        |
| Stationery, printings, advertisements etc.            | 31    | 48,602,930                        | 43,034,451                        |
| Chief Executive's salary and fees                     | 32    | 3,054,400                         | 2,804,000                         |
| Directors' fees                                       | 33    | 696,400                           | 828,400                           |
| Auditors' fees  | 34    | -                                 | -                                 |
| Depreciation and repairs of bank's assets             | 35    | 277,723,364                       | 238,058,833                       |
| Other expenses  | 36    | 250,805,835                       | 175,451,129                       |
| <b>Total operating expenses (b)</b>                   |       | <b>1,416,616,088</b>              | <b>1,211,254,190</b>              |
| <b>Profit before provision and taxes (c = (a-b))</b>  |       | <b>1,387,207,682</b>              | <b>1,555,411,395</b>              |
| Provision against loans and advances                  | 37    | 419,018,917                       | 342,005,932                       |
| Provision against good borrower                       |       | -                                 | -                                 |
| Provision for diminution in value of investments      | 38    | -                                 | -                                 |
| Other provisions                                      | 39    | (28,880,690)                      | 119,875,687                       |
| <b>Total provision (d)</b>                            |       | <b>390,138,227</b>                | <b>461,881,619</b>                |
| <b>Total Profit before taxes (c-d)</b>                |       | <b>997,069,455</b>                | <b>1,093,529,776</b>              |
| Provision for Taxation                                |       | 384,231,432                       | 431,533,334                       |
| Current tax   |       | 418,101,434                       | 432,170,484                       |
| Deferred tax  |       | (33,870,002)                      | (637,150)                         |
| <b>Net Profit after Taxation</b>                      |       | <b>612,838,023</b>                | <b>661,996,442</b>                |
| <b>Profit available for distribution</b>              |       |                                   |                                   |
| Surplus in profit and loss account from previous year | 19    | 1,725,490,083                     | 1,631,778,599                     |
| Net profit for the period                             |       | 612,838,023                       | 661,996,442                       |
|   |       | <b>2,338,328,106</b>              | <b>2,293,775,041</b>              |
| <b>Appropriations</b>                                 |       |                                   |                                   |
| Statutory reserve                                     |       | 199,413,891                       | 218,705,955                       |
| General reserve                                       |       | -                                 | -                                 |
| Dividends etc.  |       | -                                 | -                                 |
| Start-up fund   |       | 6,128,380                         | 6,619,964                         |
| Surplus in profit and loss account                    |       | 2,132,785,835                     | 2,068,449,122                     |
|   |       | <b>2,338,328,106</b>              | <b>2,293,775,041</b>              |
| <b>Earning per share (EPS)</b>                        | 40    | <b>0.65</b>                       | <b>0.70</b>                       |

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Chairman

  
\_\_\_\_\_  
Managing Director & CEO

  
\_\_\_\_\_  
Director

**Dhaka Bank Limited**  
**Cash Flow Statement**  
For the period ended 31 March 2023

|  | Notes | 01-Jan-23 to<br>31-Mar-23<br>Taka | 01-Jan-22 to<br>31-Mar-22<br>Taka |
|--|-------|-----------------------------------|-----------------------------------|
| <b>Cash flows from operating activities</b>                                      |       |                                   |                                   |
| Interest/Profit receipts in cash   |       | 5,308,066,044                     | 4,217,927,506                     |
| Interest/Profit payments   |       | (3,380,756,215)                   | (2,906,995,494)                   |
| Dividend receipts  |       | 55,387,808                        | 43,841,781                        |
| Recovery of loans previously written off   |       | 8,568,494                         | 10,251,018                        |
| Fee and commission receipts in cash  |       | 514,239,363                       | 510,949,377                       |
| Cash payments to employees   |       | (734,127,402)                     | (637,901,766)                     |
| Cash payments to suppliers   |       | (68,127,511)                      | (61,799,096)                      |
| Income taxes paid  |       | (540,267,640)                     | (598,661,203)                     |
| Receipts from other operating activities   | 41    | 95,360,761                        | 58,268,430                        |
| Payments for other operating activities  | 42    | (498,979,408)                     | (388,307,775)                     |
| <b>Operating profit before changes in operating assets &amp; liabilities (i)</b> |       | <b>759,364,294</b>                | <b>247,572,778</b>                |
| <b>Increase/Decrease in operating assets and liabilities:</b>                    |       |                                   |                                   |
| Purchase/Sale of trading securities  |       | 5,400,917,607                     | 549,747,898                       |
| Loans and advances to customers  |       | 2,473,720,965                     | (2,350,461,945)                   |
| Other assets   | 43    | (209,165,318)                     | (348,736,670)                     |
| Deposits from other banks  |       | 2,794,334,106                     | 707,677,870                       |
| Deposits from customers  |       | (3,158,677,064)                   | (3,497,500,510)                   |
| Other liabilities account of customers   |       | (428,203,331)                     | (281,977,352)                     |
| Other liabilities  | 44    | 230,536,004                       | 784,868,395                       |
| <b>Cash flows from operating assets and liabilities (ii)</b>                     |       | <b>7,103,462,969</b>              | <b>(4,436,382,314)</b>            |
| <b>Net cash flows from/(used in) operating activities (a)= (i+ii)</b>            |       | <b>7,862,827,263</b>              | <b>(4,188,809,536)</b>            |
| <b>Cash flows from investing activities</b>                                      |       |                                   |                                   |
| Proceeds from sale of securities   |       | 181,851,824                       | 342,290,375                       |
| Payment for purchase of securities   |       | (2,315,223,459)                   | (4,737,953,115)                   |
| Purchase of property, plant & equipment  |       | (48,277,466)                      | (64,313,415)                      |
| Sale of property, plant & equipment  |       | 48,000                            | 55,154                            |
| Purchase/sale of subsidiary  |       | -                                 | -                                 |
| <b>Net cash flows from investing activities (b)</b>                              |       | <b>(2,181,601,101)</b>            | <b>(4,459,921,000)</b>            |
| <b>Cash flows from financing activities</b>                                      |       |                                   |                                   |
| Borrowing from other banks   |       | 2,240,577,021                     | (6,594,937,605)                   |
| Receipts from issuance of Perpetual bond   |       | 200,000,000                       | -                                 |
| Payments for redemption of non convertible subordinated bond                     |       | -                                 | -                                 |
| Dividends paid   |       | -                                 | -                                 |
| <b>Net cash flows from financing activities (c)</b>                              |       | <b>2,440,577,021</b>              | <b>(6,594,937,605)</b>            |
| <b>Net increase/ (decrease) in cash and cash equivalents (a+b+c)</b>             |       | <b>8,121,803,183</b>              | <b>(15,243,668,141)</b>           |
| Effects of exchange rate changes on cash and cash equivalent                     |       | 24,979,139                        | 357,837,782                       |
| Cash and cash equivalents at beginning period                                    |       | 28,406,101,258                    | 47,702,799,512                    |
| <b>Cash and cash equivalents at end of period*</b>                               |       | <b>36,552,883,580</b>             | <b>32,816,969,153</b>             |
| <b>*Closing cash and cash equivalents</b>  |       |                                   |                                   |
| Cash in Hand   |       | 2,663,386,409                     | 2,467,021,096                     |
| Balance with Bangladesh Bank and its agent bank(s)                               |       | 11,624,705,608                    | 9,695,194,118                     |
| Balance with other banks & Financial Institutions                                |       | 22,260,911,763                    | 19,351,100,239                    |
| Money at call on short notice  |       | -                                 | 1,300,000,000                     |
| Prize Bond   |       | 3,879,800                         | 3,653,700                         |
| <b>Total</b>   |       | <b>36,552,883,580</b>             | <b>32,816,969,153</b>             |
| <b>Net Operating Cash Flows Per Share (NOCFPS)</b>                               | 46    | <b>8.28</b>                       | <b>(4.41)</b>                     |

**Dhaka Bank Limited**  
**Statement of Changes in Equity**  
**For the period ended 31 March 2023**

(Amount in Taka)

| Particulars  | Paid up capital      | Statutory Reserve    | General Reserve  | Asset Revaluation Reserve | Investment Revaluation Reserve | Foreign currency translation reserve | Surplus in profit and loss account | Total Equity          |
|--|----------------------|----------------------|------------------|---------------------------|--------------------------------|--------------------------------------|------------------------------------|-----------------------|
| <b>Balance as at 1 January 2023</b>                      | <b>9,496,247,530</b> | <b>9,496,247,530</b> | <b>6,560,631</b> | -                         | <b>48,159,035</b>              | -                                    | <b>1,725,490,083</b>               | <b>20,772,704,809</b> |
| Changes in translation reserve                           |                      |                      |                  |                           |                                | 11,761,015                           | -                                  | 11,761,015            |
| Surplus/deficit on account of revaluation of investments | -                    | -                    | -                | -                         | (4,371,993)                    |                                      | -                                  | (4,371,993)           |
| Net profit for the period                                | -                    | -                    | -                | -                         | -                              |                                      | 612,838,023                        | 612,838,023           |
| Stock dividend   | -                    | -                    | -                | -                         | -                              |                                      | -                                  | -                     |
| Cash dividend  | -                    | -                    | -                | -                         | -                              |                                      | -                                  | -                     |
| Start-up fund  | -                    | -                    | -                | -                         | -                              |                                      | (6,128,380)                        | (6,128,380)           |
| Changes in reserve                                       | -                    | 199,413,891          | -                | -                         | -                              |                                      | (199,413,891)                      | -                     |
| <b>Balance as at 31 March 2023</b>                       | <b>9,496,247,530</b> | <b>9,695,661,421</b> | <b>6,560,631</b> | -                         | <b>43,787,042</b>              | <b>11,761,015</b>                    | <b>2,132,785,835</b>               | <b>21,386,803,474</b> |

For the period ended 31 March 2022

(Amount in Taka)

| Particulars  | Paid up capital      | Statutory Reserve    | General Reserve  | Asset Revaluation Reserve | Investment Revaluation Reserve | Foreign currency translation reserve | Surplus in profit and loss account | Total Equity          |
|--|----------------------|----------------------|------------------|---------------------------|--------------------------------|--------------------------------------|------------------------------------|-----------------------|
| <b>Balance as at 1 January 2022</b>                      | <b>9,496,247,530</b> | <b>9,086,264,187</b> | <b>6,560,631</b> | -                         | <b>20,997,128</b>              | -                                    | <b>1,631,778,599</b>               | <b>20,241,848,075</b> |
| Surplus/deficit on account of revaluation of investments | -                    | -                    | -                | -                         | 11,032,658                     |                                      | -                                  | 11,032,658            |
| Net profit for the year                                  | -                    | -                    | -                | -                         | -                              |                                      | 661,996,442                        | 661,996,442           |
| Stock dividend   | -                    | -                    | -                | -                         | -                              |                                      | -                                  | -                     |
| Cash dividend  | -                    | -                    | -                | -                         | -                              |                                      | -                                  | -                     |
| Start-up Fund  | -                    | -                    | -                | -                         | -                              |                                      | (6,619,964)                        | (6,619,964)           |
| Changes in reserve                                       | -                    | 218,705,955          | -                | -                         | -                              |                                      | (218,705,955)                      | -                     |
| <b>Balance as at 31 March 2022</b>                       | <b>9,496,247,530</b> | <b>9,304,970,142</b> | <b>6,560,631</b> | -                         | <b>32,029,786</b>              | -                                    | <b>2,068,449,122</b>               | <b>20,908,257,211</b> |

## Dhaka Bank Limited and its Subsidiaries

### Notes to the Financial Statements

As at and for the period ended 31 March 2023

#### 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 113 branches all over Bangladesh which includes 71 urban and 42 rural branches, two Offshore Banking Units at DEPZ & CEPZ, Chattogram, 3 SME Service Centers and 26 sub branches. Out of the above, 2 branches of the Bank are run under Islamic Shariah, with a working method substantially different from conventional branches. The Bank has two subsidiary companies in the name of Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. The Bank has been holding 99.99% shares of Dhaka Bank Securities Limited (which has 6 branches in Dhaka, Chittagong and Sylhet) and Dhaka Bank Investment Limited. Moreover, the Bank has a dedicated philanthropic unit named Dhaka Bank Foundation, operating since 28 July 2004.

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

The consolidated financial statements of the Bank as at and for the period ended 31 March 2023 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

##### 1.2 Principal activities of the Bank

The principal activities of the Bank are to provide wide array of financial products (loans and deposits) and services that includes all kinds of conventional and Islamic banking services to its customers. It offers corporate banking, retail banking, trade services, cash management, treasury, SME, retail, custodial and clearing services to its customers. These activities are conducted through its branches, SME service centres, sub branches, Islamic windows and vibrant alternative delivery channels (ATM booths, internet banking) in Bangladesh. The Bank also provides off-shore banking services through its Offshore Banking Units (OBU) and islami banking services through its Islamic Bank branch.

#### 2. Consolidated and separate financial statements

The separate financial statements of the Bank as at and for the period ended 31 March 2023 comprise those of Domestic Banking Unit (main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial period. A summary of accounting principles and policies which have been applied consistently (unless otherwise stated), are set out below and in the notes of respective areas:

##### 2.1 Basis of preparation of financial statements and statement of compliance

The separate financial statements of the Bank as at and for the period ended 31 March 2023 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 year.

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 2023 to 31 March 2023.

### **2.7 Date of authorization**

The Board of Directors has authorised this financial statements for public issue on 11 May 2023.

### **2.8 Significant accounting policies**

The accounting policies set out below 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.

|  |                | <b>31.12.2023</b><br><b>Taka</b> | <b>31.12.2022</b><br><b>Taka</b> |
|--|----------------|----------------------------------|----------------------------------|
| <b>3. Cash</b>   |                |                                  |                                  |
| Cash in hand   | (Note: 3.1)    | 2,663,386,409                    | 3,028,309,777                    |
| Balance with Bangladesh Bank and its agent bank(s)   | (Note: 3.2)    | 11,624,705,608                   | 10,392,358,030                   |
|  |                | <b>14,288,092,017</b>            | <b>13,420,667,807</b>            |
| <b>3(a) Consolidated Cash</b>  |                |                                  |                                  |
| Dhaka Bank Limited   | (Note: 3)      | 14,288,092,017                   | 13,420,667,807                   |
| Dhaka Bank Securities Limited  |                | 120,000                          | 120,000                          |
| Dhaka Bank Investment Limited  |                | -                                | -                                |
|  |                | <b>14,288,212,017</b>            | <b>13,420,787,807</b>            |
| <b>3.1 Cash in hand</b>  |                |                                  |                                  |
| In local currency  |                | 2,616,884,516                    | 3,002,811,107                    |
| In foreign currencies  |                | 46,501,893                       | 25,498,670                       |
|  |                | <b>2,663,386,409</b>             | <b>3,028,309,777</b>             |
| Cash in hand (local currency) includes balance of cash held at Automated Teller Machine (ATM). |                |                                  |                                  |
| <b>3.1(a) Consolidated cash in hand</b>  |                |                                  |                                  |
| Dhaka Bank Limited   | (Note: 3.1)    | 2,663,386,409                    | 3,028,309,777                    |
| Dhaka Bank Securities Limited  |                | 120,000                          | 120,000                          |
| Dhaka Bank Investment Limited  |                | -                                | -                                |
|  |                | <b>2,663,506,409</b>             | <b>3,028,429,777</b>             |
| <b>3.2 Balance with Bangladesh Bank and its agent bank(s)</b>                                  |                |                                  |                                  |
| Balance with Bangladesh Bank   |                |                                  |                                  |
| In local currency  |                | 10,823,084,969                   | 9,925,184,942                    |
| Conventional   |                | 10,142,890,135                   | 9,304,990,108                    |
| Al-Wadiah current account  |                | 680,194,834                      | 620,194,834                      |
| In foreign currencies  |                | 762,418,709                      | 279,420,871                      |
| Balance with Sonali Bank as agent of Bangladesh Bank   |                | 11,585,503,678                   | 10,204,605,813                   |
|  |                | 39,201,930                       | 187,752,217                      |
|  |                | <b>11,624,705,608</b>            | <b>10,392,358,030</b>            |
| <b>3.2(a) Consolidated balance with Bangladesh Bank and its agent bank(s)</b>                  |                |                                  |                                  |
| Dhaka Bank Limited   | (Note: 3.2)    | 11,624,705,608                   | 10,392,358,030                   |
| Dhaka Bank Securities Limited  |                | -                                | -                                |
| Dhaka Bank Investment Limited  |                | -                                | -                                |
|  |                | <b>11,624,705,608</b>            | <b>10,392,358,030</b>            |
| <b>4. Balance with other banks and financial institutions</b>                                  |                |                                  |                                  |
| In Bangladesh  | (Note: 4.1)    | 8,196,440,626                    | 11,181,041,115                   |
| Outside Bangladesh   | (Note: 4.2)    | 14,064,471,137                   | 3,520,969,936                    |
|  |                | <b>22,260,911,763</b>            | <b>14,702,011,051</b>            |
| <b>4(a) Consolidated balance with other banks and financial institutions</b>                   |                |                                  |                                  |
| In Bangladesh  | (Note: 4.1(a)) | 8,274,225,880                    | 11,327,519,127                   |
| Outside Bangladesh   | (Note: 4.2(a)) | 14,064,471,137                   | 3,520,969,936                    |
|  |                | <b>22,338,697,017</b>            | <b>14,848,489,063</b>            |
| <b>4.1 In Bangladesh</b>   |                |                                  |                                  |
| <b>Current deposits</b>  |                |                                  |                                  |
| Others Local Commercial Bank (excluding ICB Islamic Bank Limited)                              |                | 177,911,290                      | 143,385,814                      |
| ICB Islamic Bank Limited   |                | 11,300,000                       | 11,300,000                       |
|  |                | <b>189,211,290</b>               | <b>154,685,814</b>               |
| <b>Special Notice Deposits (SND)</b>   |                |                                  |                                  |
| Local Commercial Bank  |                | 37,229,336                       | 6,355,301                        |
|  |                | <b>37,229,336</b>                | <b>6,355,301</b>                 |
| <b>Fixed deposits</b>  |                |                                  |                                  |
| <b>Commercial Banks</b>  |                |                                  |                                  |
| Local Commercial Bank  |                | 170,000,000                      | 170,000,000                      |
| Placement with OBU   |                | 6,921,660,719                    | 8,083,318,269                    |
|  |                | <b>7,091,660,719</b>             | <b>8,253,318,269</b>             |
| Less : Inter Unit (OBU)  |                | 6,921,660,719                    | 8,083,318,269                    |
|  |                | <b>170,000,000</b>               | <b>170,000,000</b>               |
| <b>Financial Institutions</b>  |                |                                  |                                  |
| Local NBFIs  |                | 7,800,000,000                    | 10,850,000,000                   |
|  |                | <b>7,800,000,000</b>             | <b>10,850,000,000</b>            |
|  |                | <b>8,196,440,626</b>             | <b>11,181,041,115</b>            |

|   |               | <b>31.12.2023</b>     | <b>31.12.2022</b>     |
|---|---------------|-----------------------|-----------------------|
|   |               | <b>Taka</b>           | <b>Taka</b>           |
| <b>4.1(a) Consolidated in Bangladesh</b>  |               |                       |                       |
| Dhaka Bank Limited  | (Note: 4.1)   | 8,196,440,626         | 11,181,041,115        |
| Dhaka Bank Securities Limited   |               | 220,904,475           | 274,569,585           |
| Dhaka Bank Investment Limited   |               | 322,327,289           | 319,502,973           |
|   |               | 8,739,672,390         | 11,775,113,673        |
| Less: Intercompany transaction  |               | 465,446,510           | 447,594,546           |
|   |               | <b>8,274,225,880</b>  | <b>11,327,519,127</b> |
| <b>4.2 Outside Bangladesh (Nostro Accounts)</b>   |               |                       |                       |
| <b>Current deposits</b>   |               |                       |                       |
| Differents foreign bank   |               | 14,064,471,137        | 3,520,969,936         |
|   |               | <b>14,064,471,137</b> | <b>3,520,969,936</b>  |
| <b>4.2(a) Consolidated outside Bangladesh (Nostro Accounts)</b>   |               |                       |                       |
| Dhaka Bank Limited  | (Note: 4.2)   | 14,064,471,137        | 3,520,969,936         |
| Dhaka Bank Securities Limited   |               | -                     | -                     |
| Dhaka Bank Investment Limited   |               | -                     | -                     |
|   |               | <b>14,064,471,137</b> | <b>3,520,969,936</b>  |
| <b>5. Money at call on short notice</b>   |               |                       |                       |
| With banking companies  | (Note: 5.1)   | -                     | 280,000,000           |
| With non-banking financial institutions   | (Note: 5.2)   | -                     | -                     |
|   |               | <b>-</b>              | <b>280,000,000</b>    |
| <b>5(a) Consolidated money at call on short notice</b>  |               |                       |                       |
| Dhaka Bank Limited  | (Note: 5)     | -                     | 280,000,000           |
| Dhaka Bank Securities Limited   |               | -                     | -                     |
| Dhaka Bank Investment Limited   |               | -                     | -                     |
|   |               | <b>-</b>              | <b>280,000,000</b>    |
| <b>5.1 With banking companies</b>   |               |                       |                       |
| Midland Bank  |               | 150,000,000           | 150,000,000           |
| Community Bank  |               | (150,000,000)         | 130,000,000           |
|   |               | <b>-</b>              | <b>280,000,000</b>    |
| 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. <b>The outstanding amount of Tk.1.13 Crore now presented under the head "Balance with other banks and financial institutions".</b> |               |                       |                       |
| <b>5.2 With non-banking financial institutions</b>  |               |                       |                       |
| IDCOL   |               | -                     | -                     |
| IPDC  |               | -                     | -                     |
| DBH   |               | -                     | -                     |
|   |               | <b>-</b>              | <b>-</b>              |
| <b>6. Investments</b>   |               |                       |                       |
| Government securities   | (Note: 6.1)   | 41,202,706,931        | 44,012,496,595        |
| Other investments   | (Note: 6.2)   | 9,089,281,304         | 9,357,339,365         |
|   |               | <b>50,291,988,235</b> | <b>53,369,835,960</b> |
| <b>6(a) Consolidated investments</b>  |               |                       |                       |
| Dhaka Bank Limited  | (Note: 6)     | 50,291,988,235        | 53,369,835,960        |
| Dhaka Bank Securities Limited   |               | 3,286,976,024         | 3,278,184,882         |
| Dhaka Bank Investment Limited   |               | -                     | -                     |
|   |               | <b>53,578,964,259</b> | <b>56,648,020,842</b> |
| <b>6.1 Government securities</b>  |               |                       |                       |
| Treasury Bills  |               | 4,136,901,100         | 7,283,179,846         |
| Treasury Bonds  |               | 34,619,926,031        | 34,283,894,349        |
| Government Islamic Bond   |               | -                     | -                     |
| Government Ijarah Sukuk   |               | 2,442,000,000         | 2,442,000,000         |
| Prizebond   |               | 3,879,800             | 3,422,400             |
|   |               | <b>41,202,706,931</b> | <b>44,012,496,595</b> |
| <b>6.1(a) Consolidated government securities</b>  |               |                       |                       |
| Dhaka Bank Limited  | (Note: 6.1)   | 41,202,706,931        | 44,012,496,595        |
| Dhaka Bank Securities Limited   |               | -                     | -                     |
| Dhaka Bank Investment Limited   |               | -                     | -                     |
|   |               | <b>41,202,706,931</b> | <b>44,012,496,595</b> |
| <b>6.2 Other investments</b>  |               |                       |                       |
| Investment in shares  | (Note: 6.2.1) | 3,246,781,304         | 3,254,839,365         |
| Investment in subordinated bonds  | (Note: 6.2.2) | 3,192,500,000         | 3,452,500,000         |
| Investment in perpetual bond  | (Note: 6.2.3) | 1,650,000,000         | 1,650,000,000         |
| Investment on Beximco Green Sukuk al Istisna'a  |               | 1,000,000,000         | 1,000,000,000         |
|   |               | <b>9,089,281,304</b>  | <b>9,357,339,365</b>  |

|   |             | <b>31.12.2023</b>      | <b>31.12.2022</b>      |
|---|-------------|------------------------|------------------------|
|   |             | <b>Taka</b>            | <b>Taka</b>            |
| <b>6.2(a) Consolidated other investments</b>  |             |                        |                        |
| Dhaka Bank Limited  | (Note: 6.2) | 9,089,281,304          | 9,357,339,365          |
| Dhaka Bank Securities Limited   |             | 3,286,976,024          | 3,278,184,882          |
| Dhaka Bank Investment Limited   |             | -                      | -                      |
|   |             | <b>12,376,257,328</b>  | <b>12,635,524,247</b>  |
| <b>6.2.1 Investment in shares</b>   |             |                        |                        |
| Quoted (Publicly Traded)  |             | 392,839,365            | 392,839,365            |
| Unquoted  |             | 2,853,941,939          | 2,862,000,000          |
|   |             | <b>3,246,781,304</b>   | <b>3,254,839,365</b>   |
| <b>6.2.2 Investment in subordinated bonds</b>   |             |                        |                        |
| Mutual Trust Bank Limited (MTBL)  |             | 100,000,000            | 360,000,000            |
| The City Bank Limited   |             | 372,500,000            | 372,500,000            |
| One Bank Limited  |             | 360,000,000            | 360,000,000            |
| Bank Asia Limited   |             | 300,000,000            | 300,000,000            |
| Shahjalal Islami Bank Limited   |             | 300,000,000            | 300,000,000            |
| Trust Bank Limited  |             | 300,000,000            | 300,000,000            |
| Dutch Bangla Bank Limited   |             | 300,000,000            | 300,000,000            |
| Islami Bank Bangladesh Limited  |             | 300,000,000            | 300,000,000            |
| Southeast Bank Limited  |             | 150,000,000            | 150,000,000            |
| Eastern Bank Limited  |             | 160,000,000            | 160,000,000            |
| United Commercial Bank Limited  |             | 550,000,000            | 550,000,000            |
|   |             | <b>3,192,500,000</b>   | <b>3,452,500,000</b>   |
| <b>6.2.3 Investment in perpetual bond</b>   |             |                        |                        |
| UCBL perpetual bond   |             | 650,000,000            | 650,000,000            |
| Trust Bank perpetual bond   |             | 1,000,000,000          | 1,000,000,000          |
|   |             | <b>1,650,000,000</b>   | <b>1,650,000,000</b>   |
| <b>7. Loans, advances and lease/investments including Bills purchased and discounted</b>                |             |                        |                        |
| Loans, cash credits, overdrafts etc./investments  | (Note: 7.1) | 235,424,549,384        | 237,862,924,118        |
| Bills purchased and discounted  | (Note: 8)   | 1,787,478,080          | 1,822,824,311          |
|   |             | <b>237,212,027,464</b> | <b>239,685,748,429</b> |
| <b>7(a) Consolidated loans, advances and lease/investments including bills purchased and discounted</b> |             |                        |                        |
| Dhaka Bank Limited  | (Note: 7)   | 237,212,027,464        | 239,685,748,429        |
| Dhaka Bank Securities Limited   |             | 1,536,553,962          | 1,575,595,165          |
| Dhaka Bank Investment Limited   |             | -                      | -                      |
|   |             | 238,748,581,426        | 241,261,343,594        |
| Less: Intercompany transaction  |             | 2,398,132,850          | 2,419,774,459          |
|   |             | <b>236,350,448,576</b> | <b>238,841,569,135</b> |
| <b>7.1 Loans, cash credits, overdrafts etc./investments Broad category-wise breakup</b>                 |             |                        |                        |
| In Bangladesh   |             |                        |                        |
| Secured overdraft/quard   |             | 45,571,532,475         | 47,254,999,368         |
| Cash credit/murabaha  |             | 7,107,584,434          | 6,675,149,774          |
| House building loan   |             | 2,918,039,642          | 2,829,056,095          |
| Transport loan  |             | 1,744,772,449          | 1,915,817,440          |
| Term loan   |             | 79,669,844,614         | 79,975,669,192         |
| Loan against trust receipt  |             | 2,653,350,217          | 5,545,558,494          |
| Payment against documents   |             | -                      | 5,437,665              |
| Loan against accepted bills   |             | 5,406,834,354          | 4,109,643,128          |
| Packing credit  |             | 1,203,686,822          | 1,063,915,669          |
| Lease finance/izara   |             | 6,511,325,287          | 6,494,856,855          |
| Credit card   |             | 941,825,116            | 854,604,204            |
| Retail loan   |             | 1,591,136,598          | 1,520,003,874          |
| Other loans   |             | 80,104,617,376         | 79,618,212,360         |
|   |             | 235,424,549,384        | 237,862,924,118        |
| Outside Bangladesh  |             | -                      | -                      |
|   |             | <b>235,424,549,384</b> | <b>237,862,924,118</b> |
| <b>7.1(a) Consolidated loans, cash credits, overdrafts etc./investments</b>                             |             |                        |                        |
| Dhaka Bank Limited  | (Note: 7.1) | 235,424,549,384        | 237,862,924,118        |
| Dhaka Bank Securities Limited   |             | 1,536,553,962          | 1,575,595,165          |
| Dhaka Bank Investment Limited   |             | -                      | -                      |
|   |             | 236,961,103,346        | 239,438,519,283        |
| Less: Intercompany transaction  |             | 2,398,132,850          | 2,419,774,459          |
|   |             | <b>234,562,970,496</b> | <b>237,018,744,824</b> |
| <b>8. Bills purchased and discounted</b>  |             |                        |                        |
| In Bangladesh   |             | 1,503,199,542          | 1,544,675,444          |
| Outside Bangladesh  |             | 284,278,538            | 278,148,867            |
|   |             | <b>1,787,478,080</b>   | <b>1,822,824,311</b>   |



|  |                     | <b>31.12.2023</b>            | <b>31.12.2022</b>            |
|--|---------------------|------------------------------|------------------------------|
|  |                     | <b>Taka</b>                  | <b>Taka</b>                  |
| <b>8(a) Consolidated bills purchased and discounted</b>                              |                     |                              |                              |
| Dhaka Bank Limited   | (Note: 8)           | 1,787,478,080                | 1,822,824,311                |
| Dhaka Bank Securities Limited  |                     | -                            | -                            |
| Dhaka Bank Investment Limited  |                     | -                            | -                            |
|  |                     | <b><u>1,787,478,080</u></b>  | <b><u>1,822,824,311</u></b>  |
| <b>9. Fixed assets including premises, furniture and fixtures</b>                    |                     |                              |                              |
| <b>Cost/revaluation</b>  |                     |                              |                              |
| Land   |                     | 4,658,655,505                | 4,658,655,505                |
| Building & renovation  |                     | 1,509,467,487                | 1,496,659,650                |
| Furniture and fixture including office decoration                                    |                     | 794,630,353                  | 789,114,839                  |
| Office appliances and equipment  |                     | 2,138,335,882                | 2,088,518,469                |
| Computer   |                     | 345,218,407                  | 339,889,657                  |
| Software   |                     | 837,736,958                  | 835,903,383                  |
| Bank's vehicle   |                     | 352,090,453                  | 352,090,453                  |
| Right of use assets (ROU) as per IFRS 16   |                     | 3,001,386,383                | 3,001,386,383                |
| Work-in-progress - land & building   |                     | 7,500,000                    | 34,627,503                   |
|  |                     | 13,645,021,428               | 13,596,845,843               |
| Less: Accumulated depreciation   |                     | 4,865,052,914                | 4,655,321,091                |
|  |                     | <b><u>8,779,968,514</u></b>  | <b><u>8,941,524,752</u></b>  |
| <b>9(a) Consolidated fixed assets including premises, furniture and fixtures</b>     |                     |                              |                              |
| Dhaka Bank Limited   | (Note: 9)           | 8,779,968,514                | 8,941,524,752                |
| Dhaka Bank Securities Limited  |                     | 60,381,654                   | 61,233,170                   |
| Dhaka Bank Investment Limited  |                     | -                            | -                            |
|  |                     | <b><u>8,840,350,168</u></b>  | <b><u>9,002,757,922</u></b>  |
| <b>10. Other assets</b>  |                     |                              |                              |
| Investment in shares of subsidiary companies   | (Note: 10.1)        | 1,749,999,880                | 1,749,999,880                |
| Stationery, stamps, printing materials etc.  |                     | 70,885,661                   | 7,347,590                    |
| Advance rent   | (Note: 10.1.a)      | 29,199,635                   | 9,778,355                    |
| Prepaid expenses against advertisement   |                     | 10,553,220                   | 19,210,985                   |
| Interest/Profit accrued and other receivable   | (Note: 10.2)        | 881,367,367                  | 834,969,608                  |
| Security deposit   |                     | 23,101,430                   | 23,101,430                   |
| Preliminary, formation, Work-in-progress, renovation expenses and branch adjustments | (Note: 10.3 & 10.4) | 398,921,711                  | 195,046,934                  |
| Suspense account   | (Note: 10.5)        | 141,030,599                  | (38,957,953)                 |
| Others   | (Note: 10.6)        | 13,702,694,447               | 13,355,928,323               |
|  |                     | <b><u>17,007,753,950</u></b> | <b><u>16,156,425,152</u></b> |
| <b>10(a) Consolidated other assets</b>   |                     |                              |                              |
| Dhaka Bank Limited   | (Note: 10)          | 17,007,753,950               | 16,156,425,152               |
| Dhaka Bank Securities Limited  |                     | 270,086,840                  | 297,052,470                  |
| Dhaka Bank Investment Limited  |                     | 4,098,430                    | 4,781,063                    |
|  |                     | 17,281,939,220               | 16,458,258,685               |
| 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                    | 3,004,793                    |
| Receivable from Dhaka Bank Securities Limited  |                     | 53,812,719                   | 53,812,719                   |
|  |                     | 1,806,817,392                | 1,806,817,392                |
|  |                     | <b><u>15,475,121,828</u></b> | <b><u>14,651,441,293</u></b> |
| <b>10.1 Investment in shares of subsidiary companies</b>                             |                     |                              |                              |
| 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)   |                     |                              |                              |
|  |                     | <b><u>1,749,999,880</u></b>  | <b><u>1,749,999,880</u></b>  |

Shareholding in Dhaka Bank Securities Limited as at 31 March 2023 was 209,743,556 shares after considering the stock dividend issued from 2011 to 2021.

**10.1.a** Advance rent up to March 2023 Tk. 240,497,667.476 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 and Kakrail corporate office now presented as "work-in-progress land & building" under the head Fixed assets including premises, furniture and fixtures.

|  |                | 31.12.2023<br>Taka    | 31.12.2022<br>Taka    |
|--|----------------|-----------------------|-----------------------|
| <b>10.4 Branch adjustment</b>  |                |                       |                       |
| Branch adjustment account represents outstanding amount of Inter-Branch and Head Office transactions at the Balance Sheet date.                                      |                |                       |                       |
| <b>10.5 Suspense account</b>   |                |                       |                       |
| Suspense account represents advance paid against renovation of different branches which is capital expenditure and will be adjusted after receiving the final bills. |                |                       |                       |
| <b>10.6 Others</b>   |                |                       |                       |
| Advance tax  | (Note: 10.6.1) | 12,693,576,579        | 12,153,308,939        |
| Deferred tax assets  | (Note: 15.1)   | 594,621,888           | 560,751,886           |
| Account receivable others  | (Note: 10.6.2) | 414,495,981           | 641,867,498           |
|  |                | <b>13,702,694,447</b> | <b>13,355,928,323</b> |
| <b>10.6.1 Advance tax</b>  |                |                       |                       |
| Opening balance  |                | 12,153,308,939        | 9,961,378,004         |
| Add: Paid during the year  |                | 540,267,640           | 2,191,930,935         |
|  |                | 12,693,576,579        | 12,153,308,939        |
| Less: Adjustment during the year   |                | -                     | -                     |
|  |                | <b>12,693,576,579</b> | <b>12,153,308,939</b> |
| <b>10.6.2 Account receivable others</b>  |                |                       |                       |
| Receivable against Bangladesh/Paribar Sanchaya Patra   |                | 156,310,444           | 216,014,737           |
| Fees receivable  |                | 64,573,639            | 64,446,102            |
| Dividend receivable  |                | 86,684,409            | 39,646,601            |
| Finance to AD branches   |                | 35                    | 34                    |
| Protestation account   |                | 3,012,677             | 3,012,677             |
| ATM settlement account   |                | (20,962,346)          | 137,728,654           |
| Receivable from exchange houses  |                | 1,215,083             | 2,368,313             |
| Excise duty receivable   |                | 66,844,528            | 121,832,869           |
| Receivable from Dhaka Bank Investment Limited  |                | 3,004,793             | 3,004,793             |
| Receivable from Dhaka Bank Securities Limited  |                | 53,812,719            | 53,812,719            |
|  |                | <b>414,495,981</b>    | <b>641,867,498</b>    |
| <b>11. Non-banking assets</b>  |                |                       |                       |
| Land and building  |                | -                     | -                     |
| <b>11(a) Consolidated non-banking assets</b>   |                |                       |                       |
| Dhaka Bank Limited   | (Note: 11)     | -                     | -                     |
| Dhaka Bank Securities Limited  |                | -                     | -                     |
| Dhaka Bank Investment Limited  |                | -                     | -                     |
|  |                | -                     | -                     |
| <b>12. Borrowings from other banks, financial institutions and agents</b>  |                |                       |                       |
| In Bangladesh  | (Note: 12.1)   | 32,765,686,245        | 28,671,061,524        |
| Outside Bangladesh   |                | 4,859,977,800         | 6,714,025,500         |
|  |                | <b>37,625,664,045</b> | <b>35,385,087,024</b> |
| <b>12.1 In Bangladesh</b>  |                |                       |                       |
| <b>Call Borrowing</b>  |                |                       |                       |
| Difference local commercial banks  |                | 2,610,000,000         | 160,000,000           |
|  |                | <b>2,610,000,000</b>  | <b>160,000,000</b>    |
| <b>Term Borrowing</b>  |                |                       |                       |
| Term Borrowing (DBU to OBU)  |                | 6,919,905,719         | 8,083,318,269         |
| Difference local commercial banks  |                | 1,685,300,200         | 1,685,300,200         |
| Borrowing from SME Foundation  |                | 10,073,467            | 10,073,467            |
|  |                | <b>8,615,279,386</b>  | <b>9,778,691,936</b>  |
| Less : Inter Unit (OBU)  |                | 6,921,660,719         | 8,083,318,269         |
|  |                | <b>4,303,618,667</b>  | <b>1,855,373,667</b>  |
| <b>Bangladesh Bank refinance</b>   |                |                       |                       |
| Small and Medium Enterprise  |                | 2,295,344,917         | 759,881,250           |
| Syndication  |                | 2,516,284,173         | 2,526,363,765         |
| PC Refinance   |                | 240,510,000           | 55,500,000            |
| Export development fund  |                | 21,005,591,332        | 20,939,142,791        |
| FSSP fund  |                | 65,181,924            | 69,394,402            |
| Stimulus fund  |                | 2,339,155,232         | 2,465,405,649         |
|  |                | <b>28,462,067,578</b> | <b>26,815,687,857</b> |
| <b>Total</b>   |                | <b>32,765,686,245</b> | <b>28,671,061,524</b> |
| <b>Outside Bangladesh</b>  |                |                       |                       |
| Difference foreign banks   |                | 4,859,977,800         | 6,714,025,500         |
|  |                | <b>4,859,977,800</b>  | <b>6,714,025,500</b>  |
|  |                | <b>37,625,664,045</b> | <b>35,385,087,024</b> |

|   |                | <b>31.12.2023</b>      | <b>31.12.2022</b>      |
|---|----------------|------------------------|------------------------|
|   |                | <b>Taka</b>            | <b>Taka</b>            |
| <b>12(a) Consolidated borrowings from other banks, financial institutions and agents</b>  |                |                        |                        |
| Dhaka Bank Limited  | (Note: 12)     | 37,625,664,045         | 35,385,087,024         |
| Dhaka Bank Securities Limited   |                | 2,398,132,850          | 2,419,774,459          |
| Dhaka Bank Investment Limited   |                | -                      | -                      |
|   |                | 40,023,796,895         | 37,804,861,483         |
| Less: Inter company transaction   |                | 2,398,132,850          | 2,419,774,459          |
|   |                | <b>37,625,664,045</b>  | <b>35,385,087,024</b>  |
| <b>13. Deposits and other accounts</b>  |                |                        |                        |
| Current Accounts and other Accounts   | (Note: 13.1)   | 40,153,138,377         | 44,148,445,755         |
| Bills payable   | (Note: 13.2)   | 1,806,949,983          | 2,401,706,309          |
| Savings bank deposits   | (Note: 13.3)   | 30,588,160,225         | 29,697,933,319         |
| Term deposits   | (Note: 13.4)   | 170,514,714,015        | 167,179,220,175        |
|   |                | <b>243,062,962,600</b> | <b>243,427,305,558</b> |
| <b><u>Non-interest bearing accounts</u></b>   |                |                        |                        |
| <b>13.1 Current Accounts and other accounts</b>   |                |                        |                        |
| Current account   |                | 19,402,278,480         | 21,959,262,441         |
| Foreign currency deposits   |                | 3,571,796,823          | 2,766,301,963          |
| Margin under letter of credit   |                | 3,105,301,295          | 3,702,948,161          |
| Margin under letter of guarantee  |                | 1,839,103,922          | 2,011,939,253          |
| Deposits awaiting disposal  |                | 3,285,668              | 4,427,604              |
| Sundry deposit  | (Note: 13.1.1) | 12,231,372,188         | 13,703,566,333         |
|   |                | <b>40,153,138,377</b>  | <b>44,148,445,755</b>  |
| <b>13.1.1 Sundry deposit</b>  |                |                        |                        |
| F.C held against back to back L/C   |                | 11,473,583,344         | 12,217,090,540         |
| Sundry creditors  |                | 693,273,849            | 1,422,372,671          |
| Unclaimed deposits  |                | 48,211,086             | 48,261,086             |
| Security deposits   |                | 16,303,909             | 15,842,036             |
|   |                | <b>12,231,372,188</b>  | <b>13,703,566,333</b>  |
| <b>13.2 Bills payable</b>   |                |                        |                        |
| Pay order   |                | 1,752,131,386          | 2,347,338,799          |
| Demand draft  |                | 54,818,597             | 54,367,510             |
|   |                | <b>1,806,949,983</b>   | <b>2,401,706,309</b>   |
| <b>Total non-interest bearing accounts</b>  |                | <b>41,960,088,360</b>  | <b>46,550,152,064</b>  |
| <b><u>Interest bearing Account</u></b>  |                |                        |                        |
| <b>13.3 Savings bank deposits</b>   |                |                        |                        |
| Savings account   |                | 29,637,072,363         | 28,899,001,821         |
| Mudaraba savings accounts   |                | 951,087,862            | 798,931,498            |
|   |                | <b>30,588,160,225</b>  | <b>29,697,933,319</b>  |
| <b>13.4 Term deposits</b>   |                |                        |                        |
| Special notice deposits   |                | 29,732,633,920         | 25,801,568,388         |
| Unclaimed dividend account*   |                | 13,505,360             | 13,505,360             |
| Fixed deposits  |                | 115,171,607,074        | 113,275,543,547        |
| Deposit pension scheme  |                | 24,431,361,745         | 25,662,113,292         |
| Gift cheque   |                | 39,492,731             | 38,049,461             |
| Non Resident Foreign Currency Deposit (NFCD)  |                | 1,126,113,185          | 2,388,440,127          |
|   |                | <b>170,514,714,015</b> | <b>167,179,220,175</b> |
| *As per Clause (3) (vii) of the BSEC Directive No. BSEC/CMRRCD/2021-386/03 dated 14 January 2021, a separate line item 'Unclaimed Dividend Account' is disclosed vide note no. 13.4 in the audited annual financial statements. |                |                        |                        |
| <b>13.4 (a) Consolidated term deposits</b>  |                |                        |                        |
| Dhaka Bank Limited  |                | 170,514,714,015        | 167,179,220,175        |
| Dhaka Bank Securities Limited   |                | -                      | -                      |
| Dhaka Bank Investment Limited   |                | -                      | -                      |
|   |                | 170,514,714,015        | 167,179,220,175        |
| Less: Inter company transaction   |                | 465,446,510            | 447,594,546            |
|   |                | <b>170,049,267,505</b> | <b>166,731,625,629</b> |
| <b>Total interest bearing account</b>   |                | <b>201,102,874,240</b> | <b>196,877,153,494</b> |
| <b>Total deposits and other accounts</b>  |                | <b>243,062,962,600</b> | <b>243,427,305,558</b> |
| <b>13 (a) Consolidated deposits and other accounts</b>  |                |                        |                        |
| Dhaka Bank Limited  | (Note: 13)     | 243,062,962,600        | 243,427,305,558        |
| Dhaka Bank Securities Limited   |                | -                      | -                      |
| Dhaka Bank Investment Limited   |                | -                      | -                      |
|   |                | <b>243,062,962,600</b> | <b>243,427,305,558</b> |
| Less: Inter company transaction   |                | 465,446,510            | 447,594,546            |
|   |                | <b>242,597,516,090</b> | <b>242,979,711,012</b> |

|   | <b>31.12.2023</b>      | <b>31.12.2022</b>     |
|---|------------------------|-----------------------|
|   | <b>Taka</b>            | <b>Taka</b>           |
| <b>14. Bond</b>   |                        |                       |
| Non convertible subordinated bond                                       | 3,600,000,000          | 3,600,000,000         |
| Perpetual Bond  | 1,620,000,000          | 1,420,000,000         |
|   | <b>5,220,000,000</b>   | <b>5,020,000,000</b>  |
| <b>15. Other liabilities</b>  |                        |                       |
| Accrued interest  | 413,401,502            | 363,082,299           |
| Provision on loans and advances   | 16,313,850,799         | 15,904,877,588        |
| Provision for good borrower   | 28,133,697             | 28,133,697            |
| Provision for Off-Balance Sheet exposure                                | 1,339,547,336          | 1,359,203,325         |
| Interest suspense account   | 4,284,094,548          | 4,147,589,700         |
| Provision for expenses  | 695,414,148            | 496,692,007           |
| Provision for other assets  | 68,849,532             | 78,074,233            |
| Fund for Dhaka Bank Foundation  | 74,134,084             | 74,134,084            |
| Provision for current tax   | 13,658,666,330         | 13,240,564,896        |
| Deferred tax liability  | -                      | -                     |
| Tax deducted at source & payable (Note: 15.1)                           | 422,191,629            | 545,587,210           |
| Excise duty payable   | 13,441,434             | 318,249,184           |
| Other account payable (Note: 15.2)                                      | 5,233,586,785          | 5,394,927,536         |
|   | <b>42,545,311,824</b>  | <b>41,951,115,760</b> |
| <b>15(a) Consolidated other liabilities</b>                             |                        |                       |
| Dhaka Bank Limited (Note: 15)   | 42,545,311,824         | 41,951,115,760        |
| Dhaka Bank Securities Limited   | 818,348,155            | 896,328,555           |
| Dhaka Bank Investment Limited   | 8,347,245              | 7,639,807             |
|   | 43,372,007,224         | 42,855,084,122        |
| Less: Inter-company transactions  |                        |                       |
| Dhaka Bank Securities Limited   | 53,812,719             | 53,812,719            |
| Dhaka Bank Investment Limited   | 3,004,793              | 3,004,793             |
|   | 56,817,512             | 56,817,512            |
|   | <b>43,315,189,712</b>  | <b>42,798,266,610</b> |
| <b>15.1 Deferred tax liabilities/(asset)</b>                            |                        |                       |
| <b>31 March 2023</b>  |                        |                       |
|   | <b>Carrying amount</b> | <b>Tax base</b>       |
| Fixed asset excluding land  | 2,706,172,048          | 3,241,092,677         |
| <b>Deductible temporary difference :</b>                                |                        |                       |
| Provision against classified loan (BL)                                  | (903,388,453)          | -                     |
| Right of use-assets   | 1,167,143,294          | -                     |
| Lease obligation  | (1,314,492,582)        | -                     |
| Applicable tax rate   |                        | 37.5%                 |
| <b>Deferred tax liability/(asset)</b>                                   |                        | <b>(594,621,888)</b>  |
| <b>31 December 2022</b>   |                        |                       |
|   | <b>Carrying amount</b> | <b>Tax base</b>       |
| Fixed Asset excluding land  | 2,741,685,174          | 3,241,054,556         |
| <b>Deductible temporary difference :</b>                                |                        |                       |
| Provision against classified loan (BL)                                  | (853,083,367)          | -                     |
| Right of use of assets  | 1,244,430,821          | -                     |
| Lease obligation  | (1,387,316,434)        | -                     |
| Applicable tax rate   |                        | 37.5%                 |
| <b>Deferred tax liability/(asset)</b>                                   |                        | <b>(560,751,886)</b>  |
| <b>Deferred tax expense/(income)</b>                                    |                        |                       |
| Closing deferred tax (asset)/liability                                  | (594,621,888)          | (560,751,886)         |
| Opening deferred tax (asset)/liability                                  | (560,751,886)          | (475,078,872)         |
|   | <b>(33,870,002)</b>    | <b>(85,673,014)</b>   |
| <b>15.2 Other account payable</b>                                       |                        |                       |
| 3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond | 33,060,852             | 21,826,706            |
| Application, processing, membership & utilisation fee                   | 364,812,016            | 363,293,284           |
| Adjusting account credit  | 523,379,923            | 915,082,897           |
| Export proceeds suspense  | 2,175,882,534          | 1,549,581,973         |
| Finance from bill discounting OBU                                       | 6,715,592              | 6,562,292             |
| Compensation income of Islamic Banking operations                       | 170,561,838            | 151,069,989           |
| ATM settlement account  | (114,781,637)          | 165,968,868           |
| Import payment suspense   | 193,959,182            | 274,849,570           |
| Provision for start-up fund (Note: 15.2.1)                              | 63,583,992             | 57,455,612            |
| Provision for CSR fund  | 501,919,911            | 501,919,911           |
| Lease liabilities as per IFRS 16  | 1,314,492,582          | 1,387,316,434         |
|   | <b>5,233,586,785</b>   | <b>5,394,927,536</b>  |

|  | 31.12.2023<br>Taka | 31.12.2022<br>Taka |
|--|--------------------|--------------------|
| <b>15.2.1 Provision for start-up fund</b>    |                    |                    |
| 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          | 16,598,430         | 16,598,430         |
| 1% of net profit on un-audited FS March 2023 | 6,128,380          | -                  |
|  | <b>63,583,992</b>  | <b>57,455,612</b>  |

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

2,000,000,000 ordinary shares of Tk.10 each

**20,000,000,000**      **20,000,000,000**

The Bank increased its Authorized Capital from Tk.1000.00 crore to Tk.2000.00 crore by passing a Special Resolution in the 27th AGM held on Thursday, June 23, 2022.

### 16.2 Issued, Subscribed and Paid-up Capital

949,624,753 ordinary shares ( 2022: 949,624,753 ordinary shares of Tk. 10.00 each) of Tk.10.00 each

9,496,247,530      9,496,247,530

**9,496,247,530**      **9,496,247,530**

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 dividend            | 56,851,296   | 568,512,960      | 6,253,642,600 |
| 2015 | 6% cash & 10% stock dividend             | 62,536,426   | 687,900,686      | 6,879,006,860 |
| 2016 | 10% Cash & 5% stock dividend             | 34,395,033   | 722,295,720      | 7,222,957,200 |
| 2017 | 12.5% stock dividend                     | 90,286,965   | 812,582,685      | 8,125,826,850 |
| 2018 | 5% cash & 5% stock dividend              | 40,629,134   | 853,211,819      | 8,532,118,190 |
| 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 |
| 2021 | 12% Cash Dividend                        | -            | -                | 9,496,247,530 |

|   | 31.12.2023<br>Taka            | 31.12.2022<br>Taka     |
|---|-------------------------------|------------------------|
| <b>16.6 Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III</b> |                               |                        |
| <b><u>Tier-I Capital (going - concern capital)</u></b>                    |                               |                        |
| <b>Common Equity Tier-I Capital (CET 1)</b>                               |                               |                        |
| Paid up capital   | 9,496,247,530                 | 9,496,247,530          |
| Statutory reserve   | 9,695,661,421                 | 9,496,247,530          |
| General reserve   | 6,560,631                     | 6,560,631              |
| Surplus in profit and loss account  | 2,132,785,835                 | 1,725,490,083          |
|   | <b>21,331,255,417</b>         | <b>20,724,545,774</b>  |
| <b>Less : Regulatory adjustment</b>                                       |                               |                        |
| Deferred Tax Assets (DTA)   | 338,770,670                   | 319,906,262            |
| Book value of Goodwill and value of all other intangible assets**         | 413,027,196                   | 430,055,670            |
| (Written down value of software which is treated as intangible assets)    | <b>20,579,457,551</b>         | <b>19,974,583,842</b>  |
| <b>Additional Tier-I Capital (AT 1)</b>                                   | 1,620,000,000                 | 1,420,000,000          |
| <b>Total Tier-I Capital</b>   | <b>22,199,457,551</b>         | <b>21,394,583,842</b>  |
| <b><u>Tier-II Capital (gone concern capital)</u></b>                      |                               |                        |
| General provision   | (Note - 16.9.1) 9,618,009,924 | 8,369,770,840          |
| Asset revaluation reserve   | (Note-18.2) -                 | -                      |
| Revaluation reserve for HTM & HFT securities                              | (Note - 16.9.2) -             | -                      |
| Non-convertible subordinated bond   | (Note-16.9.3) 2,000,000,000   | 2,000,000,000          |
|   | <b>11,618,009,924</b>         | <b>10,369,770,840</b>  |
| <b>Less : Regulatory adjustment</b>                                       | -                             | -                      |
| <b>Total Tier-II Capital</b>  | <b>11,618,009,924</b>         | <b>10,369,770,840</b>  |
| <b>A. Total Eligible Capital</b>  | <b>33,817,467,475</b>         | <b>31,764,354,682</b>  |
| <b>B. Risk Weighted Assets</b>  |                               |                        |
| Credit risk   |                               |                        |
| Balance sheet business  | 164,941,616,952               | 160,004,725,187        |
| Off-Balance sheet business  | 33,116,529,046                | 36,429,471,680         |
|   | <b>198,058,145,998</b>        | <b>196,434,196,866</b> |
| Market risk   | 2,457,760,576                 | 10,073,530,796         |
| Operational risk  | 18,398,947,781                | 18,398,947,781         |
| <b>Total Risk Weighted Assets</b>   | <b>218,914,854,356</b>        | <b>224,906,675,444</b> |
| <b>C. Required Capital on Risk Weighted Assets</b>                        | <b>27,364,356,794</b>         | <b>28,113,334,431</b>  |
| <b>D. Capital Surplus/(Shortfall) [A-C]</b>                               | <b>6,453,110,681</b>          | <b>3,651,020,251</b>   |
| <b>Total Capital Ratio (%)*</b>   | <b>15.45%</b>                 | <b>14.12%</b>          |

| Capital requirement                    | 31.03.2023    |               | 31.12.2022    |               |
|--|---------------|---------------|---------------|---------------|
|  | Required (%)  | Held (%)      | Required (%)  | Held (%)      |
| Tier-I Capital (going concern capital) | 8.50%         | 10.14%        | 8.50%         | 9.51%         |
| Tier-II Capital (gone concern capital) | 4.00%         | 5.31%         | 4.00%         | 4.61%         |
| <b>Total</b>                           | <b>12.50%</b> | <b>15.45%</b> | <b>12.50%</b> | <b>14.12%</b> |

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

**16.6(a) Consolidated Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III**

**Tier-I Capital (going - concern capital)**

**Common Equity Tier-I Capital (CET 1)**

|  |                       |                       |
|--|-----------------------|-----------------------|
| Paid up capital  | 9,496,247,530         | 9,496,247,530         |
| Minority interest  | 71,727                | 72,795                |
| Statutory reserve  | 9,695,661,421         | 9,496,247,530         |
| General reserve  | 6,560,631             | 6,560,631             |
| Surplus in profit and loss account                                       | 2,805,434,652         | 2,408,813,895         |
|  | <b>22,003,975,961</b> | <b>21,407,942,381</b> |
| <b>Less : Regulatory adjustment</b>                                      |                       |                       |
| Book value of Goodwill and value of all other intangible assets**        | 413,027,196           | 430,055,670           |
| (**Written down value of software which is treated as intangible assets) |                       |                       |
| Deferred Tax Assets (DTA)  | 409,209,799           | 390,345,391           |
|  | <b>21,181,738,966</b> | <b>20,587,541,320</b> |
| <b>Additional Tier-I Capital (AT 1)</b>                                  | 1,620,000,000         | 1,420,000,000         |
| <b>Total Tier-I Capital</b>  | <b>22,801,738,966</b> | <b>22,007,541,320</b> |

|  |               | 31.12.2023<br>Taka     | 31.12.2022<br>Taka     |
|--|---------------|------------------------|------------------------|
| <b>Tier-II Capital (gone concern capital)</b>      |               |                        |                        |
| General provision                                  |               | 9,618,009,924          | 8,369,770,840          |
| Asset revaluation reserve                          | (Note-18.2)   | -                      | -                      |
| Revaluation reserve for HTM & HFT securities       |               | -                      | -                      |
| Non-convertible subordinated bond                  | (Note-16.9.1) | 2,000,000,000          | 2,000,000,000          |
|  |               | <b>11,618,009,924</b>  | <b>10,369,770,840</b>  |
| <b>Less : Regulatory adjustment</b>                |               | -                      | -                      |
| <b>Total Tier-II Capital</b>                       |               | <b>11,618,009,924</b>  | <b>10,369,770,840</b>  |
| <b>A. Total Eligible Capital</b>                   |               | <b>34,419,748,890</b>  | <b>32,377,312,160</b>  |
| <b>B. Risk Weighted Assets</b>                     |               |                        |                        |
| Credit risk  |               |                        |                        |
| Balance sheet business                             |               | 165,412,682,204        | 160,579,850,810        |
| Off-Balance sheet business                         |               | 33,116,529,046         | 36,429,471,680         |
|  |               | <b>198,529,211,250</b> | <b>197,009,322,490</b> |
| Market risk  |               | 6,017,029,354          | 13,635,933,413         |
| Operational risk                                   |               | 18,750,144,145         | 18,750,144,145         |
| <b>Total Risk-weighted Assets</b>                  |               | <b>223,296,384,749</b> | <b>229,395,400,048</b> |
| <b>C. Required Capital on Risk Weighted Assets</b> |               | <b>27,912,048,094</b>  | <b>28,674,425,006</b>  |
| <b>D. Capital Surplus/(Shortfall) [A-C]</b>        |               | <b>6,507,700,796</b>   | <b>3,702,887,154</b>   |
| <b>Total Capital Ratio (%)*</b>                    |               | <b>15.41%</b>          | <b>14.11%</b>          |

| Capital requirement                    | 31.03.2023    |               | 31.12.2022    |               |
|--|---------------|---------------|---------------|---------------|
|  | Required (%)  | Held (%)      | Required (%)  | Held (%)      |
| Tier-I Capital (going concern capital) | 8.50%         | 10.21%        | 8.50%         | 9.59%         |
| Tier-II Capital (gone concern capital) | 4.00%         | 5.20%         | 4.00%         | 4.52%         |
| <b>Total</b>                           | <b>12.50%</b> | <b>15.41%</b> | <b>12.50%</b> | <b>14.11%</b> |

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

|   |             |                      |                      |
|---|-------------|----------------------|----------------------|
| <b>17. Statutory reserve</b>                                |             |                      |                      |
| Opening balance   |             | 9,496,247,530        | 9,086,264,187        |
| Add: Addition during the year                               |             | 199,413,891          | 409,983,343          |
|   |             | <b>9,695,661,421</b> | <b>9,496,247,530</b> |
| <b>18. Other reserve</b>                                    |             |                      |                      |
| General reserve   | (Note 18.1) | 6,560,631            | 6,560,631            |
| Assets revaluation reserve                                  | (Note 18.2) | -                    | -                    |
| Investment revaluation reserve                              | (Note 18.3) | 43,787,042           | 48,159,035           |
| Foreign currency translation reserve                        |             | 11,761,015           | -                    |
|   |             | <b>62,108,688</b>    | <b>54,719,666</b>    |
| <b>18(a) Consolidated other reserve</b>                     |             |                      |                      |
| Dhaka Bank Limited  |             | 62,108,688           | 54,719,666           |
| Dhaka Bank Securities Limited                               |             | 53,900,000           | 53,900,000           |
| Dhaka Bank Investment Limited                               |             | -                    | -                    |
|   |             | <b>116,008,688</b>   | <b>108,619,666</b>   |
| <b>18.1 General reserve</b>                                 |             |                      |                      |
| 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 |             | -                    | -                    |
|   |             | <b>6,560,631</b>     | <b>6,560,631</b>     |
| <b>18.2 Assets revaluation reserve</b>                      |             |                      |                      |
| Opening balance   |             | -                    | -                    |
| Less : Adjustment for reversal                              |             | -                    | -                    |
|   |             | -                    | -                    |
| <b>18.3 Investment revaluation reserve</b>                  |             |                      |                      |
| <b>Revaluation reserve for HTM securities</b>               |             |                      |                      |
| Opening balance   |             | 37,806,866           | 20,997,128           |
| Add: Addition during the year                               |             | -                    | 16,943,491           |
| Less: Adjustment during the year                            |             | -                    | (133,753)            |
| <b>Closing balance</b>                                      |             | <b>37,806,866</b>    | <b>37,806,866</b>    |
| <b>Revaluation reserve for HFT securities</b>               |             |                      |                      |
| Opening balance   |             | 10,352,169           | -                    |
| Add: Addition during the year                               |             | 146,544,672          | 101,678,186          |
| Less: Adjustment during the year                            |             | (150,916,665)        | (91,326,017)         |
| <b>Closing balance</b>                                      |             | <b>43,787,042</b>    | <b>48,159,035</b>    |

|  | <b>31.12.2023</b><br><b>Taka</b> | <b>31.12.2022</b><br><b>Taka</b> |
|--|----------------------------------|----------------------------------|
| <b>19. Surplus in profit and loss account</b>  |                                  |                                  |
| Opening balance  | 1,725,490,083                    | 1,631,778,599                    |
| Add: Post-tax profit for the year  | 612,838,023                      | 1,659,842,961                    |
|  | <u>2,338,328,106</u>             | <u>3,291,621,560</u>             |
| Less: Transfer to statutory reserve  | 199,413,891                      | 409,983,343                      |
| Start-up fund  | 6,128,380                        | 16,598,430                       |
| Stock dividend   | -                                | -                                |
| Cash dividend  | -                                | 1,139,549,704                    |
|  | <u>205,542,271</u>               | <u>1,566,131,477</u>             |
|  | <b><u>2,132,785,835</u></b>      | <b><u>1,725,490,083</u></b>      |
| <b>19(a) Consolidated surplus in profit and loss account (attributable to equity holders of DBL)</b> |                                  |                                  |
| Opening balance  | 2,408,813,895                    | 2,302,003,177                    |
| Add: Post-tax profit for the period  | 602,163,028                      | 1,672,942,195                    |
|  | <u>3,010,976,923</u>             | <u>3,974,945,372</u>             |
| Less: Transfer to statutory reserve  | 199,413,891                      | 409,983,343                      |
| Start-up fund  | 6,128,380                        | 16,598,430                       |
| Transfer to investment fluctuation fund  | -                                | -                                |
| Stock dividend   | -                                | -                                |
| Cash dividend  | -                                | 1,139,549,704                    |
|  | <u>205,542,271</u>               | <u>1,566,131,477</u>             |
|  | <b><u>2,805,434,652</u></b>      | <b><u>2,408,813,895</u></b>      |
| <b>19.1 (a) Non-controlling interest</b>   |                                  |                                  |
| Opening balance  | 72,795                           | 71,485                           |
| Addition for the year from Dhaka Bank Securities Limited   | (1,211)                          | 1,007                            |
| Addition for the year from Dhaka Bank Investment Limited   | 143                              | 303                              |
|  | <u>71,727</u>                    | <u>72,795</u>                    |
| <b>20. Profit &amp; loss account</b>   |                                  |                                  |
| <b>Income</b>  |                                  |                                  |
| Interest, discount and similar income  | 4,544,658,583                    | 16,210,256,283                   |
| Dividend income  | 55,387,808                       | 201,855,008                      |
| Fee, commission and brokerage  | 514,239,363                      | 2,043,325,994                    |
| Gains less losses arising from dealing securities  | -                                | -                                |
| Gains less losses arising from investment securities   | 1,003,599,044                    | 3,683,542,890                    |
| Gains less losses arising from dealing in foreign currencies   | 82,278,403                       | 3,905,805,027                    |
| Income from non-banking assets   | -                                | -                                |
| Other operating income   | 34,735,987                       | 227,923,780                      |
| Profit less losses on interest rate changes  | -                                | -                                |
|  | <u>6,234,899,187</u>             | <u>26,272,708,982</u>            |
| <b>Expenses</b>  |                                  |                                  |
| Interest, fee and commission   | 3,431,075,418                    | 12,801,155,909                   |
| Administrative expenses  | 888,086,888                      | 3,917,248,460                    |
| Other operating expenses   | 250,805,835                      | 1,560,353,056                    |
| Depreciation and repairs of Bank's assets  | 277,723,364                      | 1,098,603,900                    |
|  | <u>4,847,691,506</u>             | <u>19,377,361,325</u>            |
|  | <b><u>1,387,207,681</u></b>      | <b><u>6,895,347,657</u></b>      |
| <b>21 Contingent liabilities</b>   |                                  |                                  |
| <b>Acceptances &amp; endorsements</b>  | <b>55,348,869,698</b>            | <b>69,491,221,305</b>            |
| <b>Irrevocable letters of credit</b>   | <b>29,605,651,723</b>            | <b>24,768,423,842</b>            |
| Usance/Defer letter of credit  | 13,847,363,085                   | 8,949,475,190                    |
| Sight letter of credit   | 3,814,532,442                    | 3,930,805,223                    |
| Back to back letter of credit  | 4,400,422,770                    | 4,493,675,068                    |
| BD-Sight (EDF)   | 986,426,308                      | 1,106,068,269                    |
| Back to back - local   | 6,556,907,119                    | 6,288,400,093                    |
| <b>Letters of guarantee</b>  | <b>53,725,993,983</b>            | <b>44,887,153,787</b>            |
| Bid bond   | 1,927,903,511                    | 1,952,801,194                    |
| Performance bond   | 22,509,216,434                   | 22,265,404,014                   |
| Counter guarantee  | 1,157,189,145                    | 894,217,459                      |
| Other guarantee  | 23,388,874,627                   | 17,303,698,766                   |
| Shipping guarantee   | 4,742,810,265                    | 2,471,032,354                    |
| <b>Bills for collection</b>  | <b>14,491,583,787</b>            | <b>15,505,026,211</b>            |
| Local bills for collection   | 7,475,406,636                    | 8,070,964,321                    |
| Foreign bills for collection   | 7,016,177,151                    | 7,434,061,890                    |
| <b>Other contingent liabilities</b>  | <b>14,682,141,619</b>            | <b>14,664,438,227</b>            |
| Bangladesh/Pratirakhkha/Paribar Sanchay Patra  | 1,937,110,000                    | 1,932,940,000                    |
| ICB unit certificate   | 51,340,900                       | 51,340,900                       |
| Forward exchange position  | 843,507,272                      | 1,427,969,749                    |
| US investment & premium bond   | 419,731,692                      | 411,073,784                      |
| Contingent interest suspense   | 11,430,451,756                   | 10,841,113,793                   |
|  | <b><u>167,854,240,811</u></b>    | <b><u>169,316,263,372</u></b>    |

(Note: 21.2)



|  |  | <b>01-Jan-23 to<br/>31-Mar-23<br/>Taka</b> | <b>01-Jan-22 to<br/>31-Mar-22<br/>Taka</b> |
|--|--|--|--|
| <b>22. Interest income/profit on investments</b>                                 |  |  |  |
| Term loan  |  | 2,499,038,839                              | 2,085,109,382                              |
| Overdrafts   |  | 1,165,417,124                              | 1,001,637,894                              |
| Loan against trust receipt   |  | 115,069,116                                | 84,134,056                                 |
| Packing credits  |  | 16,715,185                                 | 13,912,203                                 |
| Cash credits/Bai-Muajjal   |  | 127,585,598                                | 81,787,368                                 |
| Payment against Documents  |  | 99,232                                     | 677,467                                    |
| House building loan  |  | 47,505,177                                 | 44,323,102                                 |
| Transport loan   |  | 67,217,953                                 | 49,862,833                                 |
| Syndicate loan   |  | 171,061,010                                | 107,592,277                                |
| Lease rental/izara   |  | 141,080,861                                | 114,083,474                                |
| Credit card  |  | 23,216,631                                 | 19,157,259                                 |
| <b>Total interest/profit &amp; rental income on loans &amp; advances</b>         |  | <b>4,374,006,726</b>                       | <b>3,602,277,315</b>                       |
| Call lending and fund placement with banks                                       |  | 149,802,520                                | 173,487,464                                |
| Accounts with foreign banks  |  | 20,849,337                                 | 2,592,600                                  |
|  |  | <b><u>4,544,658,583</u></b>                | <b><u>3,778,357,379</u></b>                |
| <b>22(a) Consolidated Interest income/profit on investments</b>                  |  |  |  |
| Dhaka Bank Limited   | (Note: 22)   | 4,544,658,583                              | 3,778,357,379                              |
| Dhaka Bank Securities Limited  |  | 25,918,157                                 | 30,138,273                                 |
| Dhaka Bank Investment Limited  |  | -  | -  |
|  |  | 4,570,576,740                              | 3,808,495,652                              |
| Less: Intercompany transaction   |  | 39,858,389                                 | 36,832,676                                 |
|  |  | <b><u>4,530,718,351</u></b>                | <b><u>3,771,662,976</u></b>                |
| <b>23. Interest/profit paid on deposits and borrowings etc.</b>                  |  |  |  |
| Savings account including mudaraba   |  | 139,799,767                                | 125,462,743                                |
| Special notice deposit   |  | 324,103,978                                | 253,918,746                                |
| Term deposits  |  | 1,751,072,941                              | 1,393,429,184                              |
| Deposits under Scheme  |  | 584,299,350                                | 678,057,898                                |
| Call borrowing & fund placement  |  | 54,667,403                                 | 21,655,583                                 |
| Non-convertible Subordinate Bond   |  | 71,383,562                                 | 99,244,932                                 |
| Repurchase agreement (REPO)  |  | 51,854,923                                 | 252,241                                    |
| Overseas accounts charges  |  | 7,618,727                                  | 5,715,747                                  |
| HTM/HFT securities   |  | 129,750,261                                | 156,232,423                                |
| Others   | (Note: 23.1)   | 316,524,506                                | 145,183,113                                |
|  |  | <b><u>3,431,075,418</u></b>                | <b><u>2,879,152,610</u></b>                |
| <b>23.1 Others</b>   |  |  |  |
| Interest paid on NCFD  |  | 17,327,318                                 | 5,053,705                                  |
| Interest/profit paid against refinance from Bangladesh Bank                      |  | 164,673,359                                | 65,253,317                                 |
| Interest paid on gift cheque   |  | 130,858                                    | 162,884                                    |
| Interest paid on excel account   |  | 91,874                                     | 128,300                                    |
| Interest paid on Fund Borrowing-OBU  |  | 134,301,097                                | 74,584,907                                 |
| Treasury bond premium  | (Note: 23.1.a)   | -  | -  |
|  |  | <b><u>316,524,506</u></b>                  | <b><u>145,183,113</u></b>                  |
| <b>23.1.a</b>  | 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. |  |  |
| <b>23(a) Consolidated interest/profit paid on deposits &amp; borrowings etc.</b> |  |  |  |
| Dhaka Bank Limited   | (Note: 23)   | 3,431,075,418                              | 2,879,152,610                              |
| Dhaka Bank Securities Limited  |  | 39,858,389                                 | 37,543,060                                 |
| Dhaka Bank Investment Limited  |  | -  | -  |
|  |  | 3,470,933,807                              | 2,916,695,670                              |
| Less: Inter company transaction  |  | 44,082,874                                 | 39,936,919                                 |
|  |  | <b><u>3,426,850,933</u></b>                | <b><u>2,876,758,751</u></b>                |
| <b>24. Investment income</b>   |  |  |  |
| Interest on treasury bills/bonds   |  | 674,180,436                                | 397,961,263                                |
| Profit on govt. Islamic bond   |  | 12,603,902                                 | 6,747,738                                  |
| Capital gain on government securities  |  | 181,851,824                                | 342,290,375                                |
| Interest on commercial papers  |  | -  | -  |
| Interest on subordinated bond & perpetual bond                                   |  | 100,520,881                                | 117,084,549                                |
| Profit on Beximco Green Sukuk al Istisnaa  |  | 22,500,000                                 | 22,191,781                                 |
| Dividend on shares   |  | 55,387,808                                 | 43,841,781                                 |
|  |  | <b><u>1,047,044,851</u></b>                | <b><u>930,117,487</u></b>                  |

|  |              | <b>01-Jan-23 to<br/>31-Mar-23<br/>Taka</b> | <b>01-Jan-22 to<br/>31-Mar-22<br/>Taka</b> |
|--|--------------|--|--|
| <b>24(a) Consolidated investment income</b>                            |              |  |  |
| Dhaka Bank Limited   | (Note: 24)   | 1,047,044,851                              | 930,117,487                                |
| Dhaka Bank Securities Limited  |              | 17,290,826                                 | 41,167,817                                 |
| Dhaka Bank Investment Limited  |              | -  | -  |
|  |              | <b><u>1,064,335,677</u></b>                | <b><u>971,285,304</u></b>                  |
| <b>25. Commission, exchange and brokerage</b>                          |              |  |  |
| Commission on letter of credit   |              | 215,423,766                                | 273,027,306                                |
| Commission on letter of guarantee                                      |              | 87,770,582                                 | 60,429,509                                 |
| Commission on remittance/bills   |              | 37,484,690                                 | 40,864,165                                 |
| Processing fee consumer loan   |              | 10,021,879                                 | 9,291,758                                  |
| Other comm/fees (Clearing, cash tr., risk prem., utilisation fee etc.) |              | 118,905,617                                | 93,846,334                                 |
| Rebate from foreign bank outside Bangladesh                            |              | 3,429,952                                  | 6,982,920                                  |
| Commission & fee on credit card  |              | 41,202,876                                 | 26,507,385                                 |
| Exchange gain including gain from foreign currency dealings            |              | 82,278,403                                 | 390,634,172                                |
|  |              | <b><u>596,517,766</u></b>                  | <b><u>901,583,549</u></b>                  |
| <b>25(a) Consolidated commission, exchange and brokerage</b>           |              |  |  |
| Dhaka Bank Limited   | (Note: 25)   | 596,517,766                                | 901,583,549                                |
| Dhaka Bank Securities Limited  |              | 8,825,712                                  | 33,907,803                                 |
| Dhaka Bank Investment Limited  |              | -  | -  |
|  |              | <b><u>605,343,478</u></b>                  | <b><u>935,491,352</u></b>                  |
| <b>26. Other operating income</b>                                      |              |  |  |
| Other income on credit card and ATM                                    |              | 11,258,180                                 | 7,481,625                                  |
| Incidental charges   |              | 1,337,593                                  | 1,574,743                                  |
| Swift charge recoveries  |              | 9,091,923                                  | 12,044,872                                 |
| Locker rent  |              | 4,431,800                                  | 4,370,800                                  |
| Capital gain on sale of shares   | (Note: 26.1) | 11,942,001                                 | -  |
| Profit from sale of fixed assets                                       |              | 47,997                                     | 36,723                                     |
| Recovery from written off loans  |              | 8,568,494                                  | 10,251,018                                 |
|  |              | <b><u>46,677,988</u></b>                   | <b><u>35,759,781</u></b>                   |
| <b>26.1 Capital gain on sale of shares</b>                             |              |  |  |
| Sale proceeds of Shares  |              | 600,770                                    | -  |
| Less: Cost of Shares   |              | 549,610                                    | -  |
|  |              | <b><u>51,160</u></b>                       | <b><u>-</u></b>                            |
| <b>26(a) Consolidated other operating income</b>                       |              |  |  |
| Dhaka Bank Limited   | (Note: 26)   | 46,677,988                                 | 35,759,781                                 |
| Dhaka Bank Securities Limited  |              | 140,832                                    | 210,550                                    |
| Dhaka Bank Investment Limited  |              | 4,224,485                                  | 3,104,243                                  |
|  |              | 51,043,305                                 | 39,074,574                                 |
| Less: Inter company transaction  |              | 4,224,485                                  | 3,104,243                                  |
|  |              | <b><u>46,818,820</u></b>                   | <b><u>35,970,331</u></b>                   |
| <b>27. Salary and allowances</b>                                       |              |  |  |
| Basic salary   |              | 261,413,426                                | 221,548,007                                |
| Allowances   |              | 324,035,170                                | 290,672,671                                |
| Bonus & ex-gratia  |              | 81,763,095                                 | 63,009,217                                 |
| Leave fare assistance  |              | 37,659,640                                 | 38,117,899                                 |
| Bank's contribution to provident fund                                  |              | 26,201,670                                 | 21,749,972                                 |
|  |              | <b><u>731,073,002</u></b>                  | <b><u>635,097,766</u></b>                  |
| <b>27(a) Consolidated salary and allowances</b>                        |              |  |  |
| Dhaka Bank Limited   | (Note: 27)   | 731,073,002                                | 635,097,766                                |
| Dhaka Bank Securities Limited  |              | 10,736,751                                 | 8,409,360                                  |
| Dhaka Bank Investment Limited  |              | 549,193                                    | 543,963                                    |
|  |              | <b><u>742,358,946</u></b>                  | <b><u>644,051,089</u></b>                  |

|  |              | <b>01-Jan-23 to<br/>31-Mar-23<br/>Taka</b> | <b>01-Jan-22 to<br/>31-Mar-22<br/>Taka</b> |
|--|--------------|--|--|
| <b>28. Rent, taxes, insurance, electricity etc.</b>  |              |  |  |
| Office rent  | (Note: 28.1) | 23,858,871                                 | 45,122,102                                 |
| Electricity and lighting   |              | 14,471,744                                 | 14,725,864                                 |
| Regulatory charges   |              | 8,210,313                                  | 1,849,022                                  |
| Insurance  |              | 38,594,648                                 | 35,517,978                                 |
|  |              | <b><u>85,135,576</u></b>                   | <b><u>97,214,967</u></b>                   |
| <b>28.1 Office rent</b>  |              |  |  |
| Actual office rent   |              | 134,537,599                                | 127,432,733                                |
| Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"   |              | 110,678,728                                | 82,310,631                                 |
|  |              | <b><u>23,858,871</u></b>                   | <b><u>45,122,102</u></b>                   |
| <p>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.</p> <p>Lease concession for application of practical expedient for Covid-19 as per IFRS 16 have been adjusted with office rent.</p> |              |  |  |
| <b>28(a) Consolidated rent, taxes, insurance, electricity etc.</b>   |              |  |  |
| Dhaka Bank Limited   | (Note: 28)   | 85,135,576                                 | 97,214,967                                 |
| Dhaka Bank Securities Limited  |              | 5,196,173                                  | 3,900,235                                  |
| Dhaka Bank Investment Limited  |              | -  | -  |
|  |              | <b><u>90,331,749</u></b>                   | <b><u>101,115,202</u></b>                  |
| <b>29. Legal expenses</b>  |              |  |  |
| Legal expenses   |              | 4,551,131                                  | 4,546,481                                  |
| Other professional fees  |              | 349,460                                    | 2,271,233                                  |
|  |              | <b><u>4,900,591</u></b>                    | <b><u>6,817,714</u></b>                    |
| <b>29(a) Consolidated legal expenses</b>   |              |  |  |
| Dhaka Bank Limited   | (Note: 29)   | 4,900,591                                  | 6,817,714                                  |
| Dhaka Bank Securities Limited  |              | -  | 45,000                                     |
| Dhaka Bank Investment Limited  |              | 1,257,500                                  | 53,000                                     |
|  |              | <b><u>6,158,091</u></b>                    | <b><u>6,915,714</u></b>                    |
| <b>30. Postage, stamps, telecommunication etc.</b>   |              |  |  |
| Stamps, postage & courier  |              | 707,991                                    | 930,051                                    |
| Telephone charges  |              | 2,346,723                                  | 2,005,089                                  |
| Fax, internet & radio link charges   |              | 11,569,276                                 | 9,011,790                                  |
|  |              | <b><u>14,623,990</u></b>                   | <b><u>11,946,930</u></b>                   |
| <b>30(a) Consolidated postage, stamps, telecommunication etc.</b>  |              |  |  |
| Dhaka Bank Limited   | (Note: 30)   | 14,623,990                                 | 11,946,930                                 |
| Dhaka Bank Securities Limited  |              | 118,998                                    | 127,628                                    |
| Dhaka Bank Investment Limited  |              | -  | -  |
|  |              | <b><u>14,742,988</u></b>                   | <b><u>12,074,558</u></b>                   |
| <b>31. Stationery, printing, advertisement etc.</b>  |              |  |  |
| Table stationery   |              | 5,259,498                                  | 3,599,853                                  |
| Printing stationery  |              | 4,506,537                                  | 6,057,931                                  |
| Security stationery  |              | 1,492,968                                  | 1,532,588                                  |
| Computer stationery  |              | 11,319,120                                 | 9,198,896                                  |
| Advertisement  |              | 26,024,807                                 | 22,645,184                                 |
|  |              | <b><u>48,602,930</u></b>                   | <b><u>43,034,451</u></b>                   |
| <b>31(a) Consolidated stationery, printing, advertisement etc.</b>   |              |  |  |
| Dhaka Bank Limited   | (Note: 31)   | 48,602,930                                 | 43,034,451                                 |
| Dhaka Bank Securities Limited  |              | 743,458                                    | 227,339                                    |
| Dhaka Bank Investment Limited  |              | -  | -  |
|  |              | <b><u>49,346,388</u></b>                   | <b><u>43,261,790</u></b>                   |

|  |              | <b>01-Jan-23 to<br/>31-Mar-23<br/>Taka</b> | <b>01-Jan-22 to<br/>31-Mar-22<br/>Taka</b> |
|--|--------------|--|--|
| <b>32. Chief executive's salary and fees</b>   |              |  |  |
| Basic salary   |              | 2,754,400                                  | 2,504,000                                  |
| House rent allowances  |              | 180,000                                    | 180,000                                    |
| Living allowances  |              | 90,000                                     | 90,000                                     |
| Medical allowances   |              | 30,000                                     | 30,000                                     |
|  |              | <b>3,054,400</b>                           | <b>2,804,000</b>                           |
| <b>32(a) Consolidated chief executive's salary and fees</b>  |              |  |  |
| Dhaka Bank Limited   | (Note: 32)   | 3,054,400                                  | 2,804,000                                  |
| Dhaka Bank Securities Limited  |              | -  | -  |
| Dhaka Bank Investment Limited  |              | -  | -  |
|  |              | <b>3,054,400</b>                           | <b>2,804,000</b>                           |
| <b>33. Directors' fees</b>   |              |  |  |
| Directors fees   |              | 696,400                                    | 818,400                                    |
| Fees related to Shariah Council Meeting  |              | -  | 10,000                                     |
| Board/Executive Committee/Shariah Council meeting expenses   |              | -  | -  |
|  |              | <b>696,400</b>                             | <b>828,400</b>                             |
| 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. |              |  |  |
| <b>33(a) Consolidated directors' fees</b>  |              |  |  |
| Dhaka Bank Limited   | (Note: 33)   | 696,400                                    | 828,400                                    |
| Dhaka Bank Securities Limited  |              | 260,596                                    | 226,083                                    |
| Dhaka Bank Investment Limited  |              | -  | -  |
|  |              | <b>956,996</b>                             | <b>1,054,483</b>                           |
| <b>34. Auditor's fees</b>  |              | -  | -  |
| <b>34(a) Consolidated auditor's fees</b>   |              |  |  |
| Dhaka Bank Limited   | (Note: 34)   | -  | -  |
| Dhaka Bank Securities Limited  |              | 75,000                                     | 75,000                                     |
| Dhaka Bank Investment Limited  |              | 23,000                                     | 17,250                                     |
|  |              | <b>98,000</b>                              | <b>92,250</b>                              |
| <b>35. Depreciation and repairs of the Bank's assets</b>   |              |  |  |
| <b><u>Depreciation &amp; amortization</u></b>  |              |  |  |
| Building & renovation  |              | 9,661,371                                  | 9,190,513                                  |
| Furniture & fixture  |              | 13,167,676                                 | 14,007,780                                 |
| Office appliance & equipment   |              | 53,393,868                                 | 54,401,104                                 |
| Computer   |              | 7,646,617                                  | 7,690,550                                  |
| Software   |              | 18,862,049                                 | 19,971,565                                 |
| Motor vehicle  |              | 8,186,511                                  | 11,687,626                                 |
| Right of use-assets (ROU) as per IFRS 16   | (Annexure D) | 98,915,608                                 | 74,555,857                                 |
|  |              | <b>209,833,700</b>                         | <b>191,504,997</b>                         |
| <b><u>Repair &amp; Maintenance:</u></b>  |              |  |  |
| Office Premises  |              | 10,001,993                                 | 11,170,795                                 |
| Office Equipment   |              | 9,866,794                                  | 7,248,591                                  |
| Office Furniture   |              | 447,050                                    | 1,078,075                                  |
| Motor Vehicle  |              | 4,499,067                                  | 4,653,401                                  |
| Computer and Accessories   |              | 207,322                                    | 165,690                                    |
| Software (AMC)   |              | 42,867,438                                 | 22,237,284                                 |
|  |              | <b>67,889,664</b>                          | <b>46,553,836</b>                          |
|  |              | <b>277,723,364</b>                         | <b>238,058,833</b>                         |
| <b>35(a) Consolidated depreciation and repairs of the Bank's assets</b>  |              |  |  |
| Dhaka Bank Limited   | (Note: 35)   | 277,723,364                                | 238,058,833                                |
| Dhaka Bank Securities Limited  |              | 2,875,894                                  | 2,763,699                                  |
| Dhaka Bank Investment Limited  |              | -  | -  |
|  |              | <b>280,599,258</b>                         | <b>240,822,532</b>                         |

|  | <b>01-Jan-23 to<br/>31-Mar-23<br/>Taka</b> | <b>01-Jan-22 to<br/>31-Mar-22<br/>Taka</b> |
|--|--|--|
| <b>36. Other Expenses</b>  |  |  |
| Contractual service charge (own & third party)   | 93,473,740                                 | 86,500,159                                 |
| Fuel costs   | 9,602,021                                  | 7,329,219                                  |
| Entertainment (canteen & other)  | 8,838,111                                  | 7,813,842                                  |
| AGM & conference expense   | -  | -  |
| Donation   | 49,874,500                                 | 10,100,597                                 |
| Subscription   | 2,625,793                                  | 2,303,795                                  |
| Travelling expenses  | 3,704,404                                  | 2,686,407                                  |
| Conveyance   | 3,795,139                                  | 3,110,873                                  |
| Branch opening expenses  | 196,357                                    | 274,186                                    |
| Godown expenses  | 428,872                                    | 441,761                                    |
| Training expenses  | 3,094,605                                  | 1,722,352                                  |
| Bond issue expenses  | -  | -  |
| Books and papers   | 1,444,820                                  | 1,256,331                                  |
| WASA charges   | 1,403,465                                  | 1,456,189                                  |
| Staff uniform  | 1,817,529                                  | 1,191,635                                  |
| Potted plants  | 390,994                                    | 390,167                                    |
| Business development & promotion   | 23,016,516                                 | 10,807,355                                 |
| Reuters charges  | -  | 809,652                                    |
| Fees and expenses for credit card  | 28,899,536                                 | 20,009,921                                 |
| ATM network service charges  | 1,972,640                                  | 3,195,500                                  |
| Dhaka Bank Foundation  | -  | -  |
| Interest expense for lease liability as per IFRS 16  | 16,226,794                                 | 14,051,188                                 |
|  | <b><u>250,805,835</u></b>                  | <b><u>175,451,129</u></b>                  |
| <b>36.1 Fund for Dhaka Bank Foundation</b>   |  |  |
| Opening balance  | 74,134,084                                 | 74,134,084                                 |
| Add: Addition during the year  | -  | -  |
| Less: Transferred to DBL Foundation Trustee Account  | -  | -  |
| Closing balance  | <b><u>74,134,084</u></b>                   | <b><u>74,134,084</u></b>                   |
| Dhaka Bank Limited has been contributing towards Dhaka Bank Foundation since 2003 as per the decision of the Board of Directors of Dhaka Bank Limited. |  |  |
| <b>36(a) Consolidated other expenses</b>   |  |  |
| Dhaka Bank Limited (Note: 36)  | 250,805,835                                | 175,451,129                                |
| Dhaka Bank Securities Limited  | 3,306,255                                  | 2,340,070                                  |
| Dhaka Bank Investment Limited  | 100,000                                    | 120,000                                    |
|  | <b><u>254,212,090</u></b>                  | <b><u>177,911,199</u></b>                  |
| <b>37. Provision against loans &amp; advances</b>  |  |  |
| On classified loans & advances   | (850,408,361)                              | 51,201,817                                 |
| On classified loans & advances (Special General Provision-COVID-19)  | -  | 1,152,041                                  |
| On unclassified loans & advances (Special General Provision-COVID-19)  | (13,151,689)                               | (37,766,403)                               |
| On unclassified loans & advances (except Special General Provision-COVID-19)   | 1,282,578,967                              | 327,418,477                                |
|  | <b><u>419,018,917</u></b>                  | <b><u>342,005,932</u></b>                  |
| <b>37(a) Consolidated provision against loans &amp; advances</b>   |  |  |
| Dhaka Bank Limited   | 419,018,917                                | 342,005,932                                |
| Dhaka Bank Securities Limited  | -  | 7,000,000                                  |
| Dhaka Bank Investment Limited  | -  | -  |
|  | <b><u>419,018,917</u></b>                  | <b><u>349,005,932</u></b>                  |

|   |              | <b>01-Jan-23 to<br/>31-Mar-23<br/>Taka</b> | <b>01-Jan-22 to<br/>31-Mar-22<br/>Taka</b> |
|---|--------------|--|--|
| <b>38. Provision for diminution in value of investments</b>   |              |  |  |
| <b>In quoted shares</b>   |              |  |  |
| Opening balance   |              | -  | -  |
| Less: Adjustment during the year/period   |              | -  | -  |
| Add: Addition during the year/period  |              | -  | -  |
| Closing balance   |              | -  | -  |
| <b>Unquoted</b>   |              | -  | -  |
|   |              | -  | -  |
| <b>38(a) Consolidated provision for diminution in value of investments</b>  |              |  |  |
| Dhaka Bank Limited  |              | -  | -  |
| Dhaka Bank Securities Limited   |              | -  | 10,000,000                                 |
| Dhaka Bank Investment Limited   |              | -  | -  |
|   |              | -  | <b>10,000,000</b>                          |
| <b>39. Other provisions</b>   |              |  |  |
| Provision for Off-Balance Sheet items   | (Note: 39.1) | (19,655,989)                               | 119,875,687                                |
| Provision for other assets  | (Note: 15.6) | (9,224,701)                                | -  |
|   |              | <b>(28,880,690)</b>                        | <b>119,875,687</b>                         |
| <b>39.1 Provision against Off Balance Sheet exposures</b>   |              |  |  |
| On Off-Balance Sheet exposures  |              | <b>(19,655,989)</b>                        | <b>119,875,687</b>                         |
| The 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. |              |  |  |
| <b>39(a) Consolidated other provisions</b>  |              |  |  |
| Dhaka Bank Limited  | (Note: 39)   | (28,880,690)                               | 119,875,687                                |
| Dhaka Bank Securities Limited   |              | -  | -  |
| Dhaka Bank Investment Limited   |              | -  | -  |
|   |              | <b>(28,880,690)</b>                        | <b>119,875,687</b>                         |
| <b>40. Earnings Per Share (EPS)</b>   |              |  |  |
| Net profit after taxation   |              | 612,838,023                                | 661,996,442                                |
| Number of ordinary shares outstanding   |              | 949,624,753                                | 949,624,753                                |
| <b>Earnings Per Share (EPS)-Restated</b>  |              | <b>0.65</b>                                | <b>0.70</b>                                |
| Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 31 December 2022 as per International Accounting Standards (IAS 33).                     |              |  |  |
| <b>40(a) Consolidated Earnings Per Share (CEPS)</b>   |              |  |  |
| Net profit after taxation   |              | 602,161,960                                | 689,886,377                                |
| Less: Non-controlling interest  |              | (1,068)                                    | 2,789                                      |
| Net profit attributable to the shareholders of parent company   |              | <b>602,163,028</b>                         | <b>689,883,588</b>                         |
| Number of ordinary shares outstanding   |              | 949,624,753                                | 949,624,753                                |
| <b>Consolidated Earnings Per Share (CEPS)-Restated</b>  |              | <b>0.63</b>                                | <b>0.73</b>                                |
| <b>41. Receipts from other operating activities</b>   |              |  |  |
| Exchange earnings   |              | 57,299,264                                 | 32,796,390                                 |
| Other operating income  |              | 38,061,497                                 | 25,472,040                                 |
|   |              | <b>95,360,761</b>                          | <b>58,268,430</b>                          |
| <b>Non Operating Income</b>   |              | -  | -  |
|   |              | <b>95,360,761</b>                          | <b>58,268,430</b>                          |
| <b>41(a) Consolidated receipts from other operating activities</b>  |              |  |  |
| Dhaka Bank Limited  | (Note: 41)   | 95,360,761                                 | 58,268,430                                 |
| Dhaka Bank Securities Limited   |              | 140,832                                    | 210,550                                    |
| Dhaka Bank Investment Limited   |              | 4,224,485                                  | 3,104,243                                  |
|   |              | 99,726,078                                 | 61,583,223                                 |
| Less: Intercompany Transactions   |              | 4,224,485                                  | 3,104,243                                  |
|   |              | <b>95,501,593</b>                          | <b>58,478,980</b>                          |

|  |            | <b>01-Jan-23 to<br/>31-Mar-23<br/>Taka</b> | <b>01-Jan-22 to<br/>31-Mar-22<br/>Taka</b> |
|--|------------|--|--|
| <b>42. Payments for other operating activities</b>   |            |  |  |
| Rent, taxes, insurance, lighting etc.  |            | 195,814,303                                | 179,525,598                                |
| Directors' fees & Meeting expenses   |            | 696,400                                    | 828,400                                    |
| Repair of bank's assets  |            | 67,889,664                                 | 46,553,836                                 |
| Other expenses   |            | 234,579,041                                | 161,399,941                                |
|  |            | <b>498,979,408</b>                         | <b>388,307,775</b>                         |
| Dhaka Bank Foundation  |            | -  | -  |
|  |            | <b>498,979,408</b>                         | <b>388,307,775</b>                         |
| <b>42(a) Consolidated payments for other operating activities</b>  |            |  |  |
| Dhaka Bank Limited   | (Note: 42) | 498,979,408                                | 388,307,775                                |
| Dhaka Bank Securities Limited  |            | 3,566,851                                  | 2,566,153                                  |
| Dhaka Bank Investment Limited  |            | 100,000                                    | 120,000                                    |
|  |            | <b>502,646,259</b>                         | <b>390,993,928</b>                         |
| <b>43. Other assets</b>  |            |  |  |
| Stationery, stamps, printing materials etc.  |            | 70,885,661                                 | 39,232,962                                 |
| Advance rent and advertisement   |            | 280,250,523                                | 286,667,617                                |
| Security deposit   |            | 23,101,430                                 | 23,804,247                                 |
| Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses |            | 398,921,711                                | 349,080,288                                |
| Branch adjustments   |            | -  | (29,054,345)                               |
| Suspense account   |            | 141,030,599                                | 121,689,896                                |
| Other assets   |            | 414,495,981                                | 630,746,488                                |
|  |            | <b>1,328,685,905</b>                       | <b>1,422,167,152</b>                       |
| <b>(Increase)/decrease during the year/period</b>  |            | <b>(209,165,318)</b>                       | <b>(348,736,670)</b>                       |
| <b>43(a) Consolidated other assets</b>   |            |  |  |
| Dhaka Bank Limited   | (Note: 43) | (209,165,318)                              | (348,736,670)                              |
| Dhaka Bank Securities Limited  |            | (6,293,210)                                | 29,386,984                                 |
| Dhaka Bank Investment Limited  |            | 1,909,412                                  | 1,540,356                                  |
| <b>(Increase)/decrease during the year/period</b>  |            | <b>(213,549,116)</b>                       | <b>(317,809,330)</b>                       |
| <b>44. Other liabilities</b>   |            |  |  |
| Provision against expenses   |            | 695,414,148                                | 205,032,656                                |
| Provision for other assets   |            | 68,849,532                                 | 13,544,445                                 |
| Interest suspense account  |            | 4,284,094,548                              | 3,322,109,094                              |
| Other account payable  |            | 3,353,590,300                              | 3,420,593,889                              |
|  |            | <b>8,401,948,528</b>                       | <b>6,961,280,084</b>                       |
| 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  |            | (10,045,706)                               | (15,000)                                   |
| <b>Increase/(decrease) during the year/period</b>  |            | <b>230,536,004</b>                         | <b>784,868,395</b>                         |
| <b>44(a) Consolidated other liabilities</b>  |            |  |  |
| Dhaka Bank Limited   | (Note: 44) | 230,536,004                                | 784,868,395                                |
| Dhaka Bank Securities Limited  |            | (79,094,719)                               | (46,882,287)                               |
| Dhaka Bank Investment Limited  |            | (153,109)                                  | (1,405,990)                                |
| <b>(Increase)/decrease during the year/period</b>  |            | <b>151,288,176</b>                         | <b>736,580,118</b>                         |

|  | <b>01-Jan-23 to<br/>31-Mar-23<br/>Taka</b> | <b>01-Jan-22 to<br/>31-Mar-22<br/>Taka</b> |
|--|--|--|
| <b>45 Reconciliation statement of cash flows from operating activities</b> |  |  |
| Net profit after taxation  | 612,838,023                                | 661,996,442                                |
| Addition of :  |  |  |
| Depreciation   | 209,833,700                                | 191,504,997                                |
| Provision (tax)  | 384,231,432                                | 431,533,334                                |
| Provision (loans and others)   | 390,138,227                                | 461,881,619                                |
| Increase in interest payable   | -  | -  |
| Decrease in interest receivable  | 50,319,203                                 | (27,842,884)                               |
| Prior year adjustment made during the year/period                          | -  | -  |
| IFRS 16 effect   | (94,451,933)                               | (68,259,443)                               |
| Provision for CSR fund   | -  | -  |
| Deduction:   |  |  |
| Effects of exchange rate changes on cash & cash equivalent                 | (24,979,139)                               | (357,837,782)                              |
| Proceeds from sale of fixed assets   | (47,997)                                   | (36,723)                                   |
| Proceeds from sale of securities   | (181,851,824)                              | (342,290,375)                              |
| Decrease in interest payable   | -  | -  |
| Increase in interest receivable  | (46,397,758)                               | (104,415,203)                              |
| Income taxes paid  | (540,267,640)                              | (598,661,203)                              |
| Operating profit before changes in operating assets and liabilities        | <b><u>759,364,294</u></b>                  | <b><u>247,572,778</u></b>                  |
| <b>46 Calculation of Net Operating Cash Flow Per Share (NOCFPS)</b>        |  |  |
| Net cash flow from operating activities (Solo)                             | 7,862,827,263                              | (4,188,809,536)                            |
| Net cash flow from operating activities (consolidated)                     | 7,794,151,314                              | (4,142,050,855)                            |
| Number of ordinary shares outstanding                                      | 949,624,753                                | 949,624,753                                |
| Net Operating Cash Flow Per Share (NOCFPS)-Solo                            | <b>8.28</b>                                | <b>(4.41)</b>                              |
| Net Operating Cash Flow Per Share (NOCFPS)-Consolidated                    | <b>8.21</b>                                | <b>(4.36)</b>                              |
| <b>47 Calculation of Net Asset Value Per Share (NAVPS)</b>                 |  |  |
| Shareholders' Equity (Solo)  | 21,386,803,474                             | 20,908,257,211                             |
| Shareholders' Equity (Consolidated))                                       | 22,113,424,018                             | 21,660,343,209                             |
| Number of ordinary shares outstanding                                      | 949,624,753                                | 949,624,753                                |
| Net Asset value Per Share (NAVPS)-Solo                                     | <b>22.52</b>                               | <b>22.02</b>                               |
| Net Asset value Per Share (NAVPS)-Consolidated                             | <b>23.29</b>                               | <b>22.81</b>                               |