

Total Liabilities and Shareholders' Equity

ntary 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 com

OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorseme Irrevocable letters of credit

Letters of guarantee Bills for collection Other contingent liabilities

Other Commitments

UN-AUDITED FINANCIAL STATEMENTS

As at and for the period ended 30 June 2024



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Dhaka Bank PLC, and its Subsidiaries Consolidated Balance Sheet As at 30 June 2024

PROPERTY AND ASSETS	30,06,2024 Taka	31.12.2023 Taka
Cash	16,378,555,287	14.268.648.349
Cash in hand (Including foreign currencies)	3,477,419,828	2,512,157,635
Balance with Bangladesh Bank and its agent bank(s)	12.901.135.459	11,756,490,714
(Including foreign currencies)		
Balance with other banks and financial institutions	20,315,412,391	27,728,023,770
In Bangladesh	9,939,612,670	19,164,994,110
Outside Bangladesh	10,375,799,721	8,563,029,660
Money at call on short notice	2,100,000,000	400,000,000
Investments	85,237,977,515	54,256,355,883
Government	73,544,055,278	42,733,606,542
Others	11,693,922,237	11,522,749,341
Loans, advances and lease/investments	261,918,962,561	255,268,756,096
Loans, cash credits, overdrafts etc./investments	258,886,483,817	252,236,399,687
Bills purchased and discounted	3,032,478,744	3,032,356,409
Fixed assets including premises, furniture and fixtures	8,557,411,705	8,638,853,199
Other assets	21,234,818,492	19,092,330,897
Non-banking assets	33,350,000	33,350,000
Total Assets	415,776,487,951	379,686,318,193
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	44,671,447,556	23,473,817,096
Deposits and other accounts	290,389,047,810	281,670,640,727
Current accounts and other accounts	47,657,046,219	44,593,545,911
Bills payable	3,969,851,232	3,214,881,514
Savings bank deposits	30,173,947,445	30,648,626,867
Ferm deposits	208,588,202,914	203,213,586,435
Bond	4,000,000,000	4,000,000,000
Other liabilities	53,992,648,022	48,136,372,196
Total Liabilities	393,053,143,388	357,280,830,019
Capital/Shareholders' Equity		
Equity attributable to equity holders of the parent company	22,723,279,528	22,405,421,362
Paid-up capital	10,066,022,382	10,066,022,382
Statutory reserve	10,066,022,382	10,066,022,382
Other reserve	18,661,692	66,248,034
Surplus in profit and loss account	2,572,573,072	2,207,128,564
Non-controlling interest	65,036	66,812
Total Shareholders' Equity	22,723,344,563	22,405,488,174

Dhaka Bank PLC. and its Subsidiaries **Consolidated Profit & Loss Account** For the period ended 30 June 2024

379,686,318,193

415,776,487,951

43,233,419,037

63,282,644,572

01-lan-24 to 01-lan-23 to 01-Apr-24 to 01-Apr-23 to

210,140,418,066 198,111,406,025

	01-Jan-24 to	01-Jan-23 to	01-Apr-24 to	01-Apr-23 to
	30-Jun-24	30-Jun-23	30-Jun-24	30-Jun-23
	Taka	Taka	Taka	Taka
Interest income/profit on investments	13,415,508,370	9,351,401,745	7,088,217,099	4,820,683,394
Interest/profit paid on deposits and borrowings etc.	(9,765,037,342)	(6,842,438,259)	(5,275,627,651)	(3,415,587,326)
Net interest income	3,650,471,028	2,508,963,486	1,812,589,448	1,405,096,068
Investment income Commission, exchange and brokerage Other operating income	2,860,555,457 1,773,443,415 302,156,125 4,936,154,996	2,029,744,552 1,523,832,923 115,976,163 3,669,553,638	1,541,406,083 1,063,467,819 170,914,695 2,775,788,598	965,408,875 918,489,446 69,157,343 1,953,055,664
Total operating income (a)	8,586,626,024	6,178,517,124	4,588,378,046	3,358,151,731
Salary and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printings, advertisements etc. Chief Executive's salary and fees Directors' fees Auditors' fees Depreciation and repairs of bank's assets Other expenses Total operating expenses (b) Profit before provision and taxes (c = (a-b))	1,777,927,544	1,536,400,129	918.543,882	794,041,183
	212,928,821	198,492,694	115,210,963	108,160,1945
	16,126,521	16,004,633	7,088,138	9,846,543
	24,507,851	25,398,595	11,506,925	10,655,607
	270,643,979	107,760,567	150,826,662	58,414,179
	8,953,840	8,194,400	4,559,200	5,140,000
	2,908,788	2,276,996	1,682,249	1,320,000
	207,500	196,000	109,500	98,000
	553,995,760	575,726,968	271,784,634	295,127,709
	566,099,695	540,145,217	282,848,423	285,933,127
	3,434,200,298	3,010,596,199	1,764,160,575	1,568,737,293
	5,152,425,726	3,167,920,925	2,824,217,471	1,789,414,438
Provision against loans and advances Provision against good borrower Provision for diminution in value of investments Other provisions Total provision (d)	1,919,018,890 - - 159,683,099 2,078,701,989	794,762,243 - 59,008,176 853,770,419	1,215,148,748 - - 162,964,510 1,378,113,258	375,743,326 - 87,888,866 463,632,192
Total Profit before taxes (c-d)	3,073,723,737	2,314,150,506	1,446,104,213	1,325,782,246
Provision for Taxation	1,557,842,355	996,442,617	695,273,751	610,236,317
Current tax	1,664,471,191	1,032,139,099	783,640,696	612,062,797
Deferred tax	(106,628,836)	(35,696,482)	(88,366,945)	(1,826,480)
Net Profit after Taxation	1,515,881,382	1,317,707,889	750,830,462	715,545,929
Net profit after tax attributable to:	1,515,883,158	1,317,709,872	750,832,897	715,546,845
Equity holders of DBL	(1,776)	(1,983)	(2,435)	(916)
Non-controlling interest	1,515,881,382	1,317,707,889	750,830,462	715,545,929
Profit available for distribution	2,207,128,564	2,408,813,895	2,926,094,200	2,805,434,652
Surplus in profit and loss account from previous year	1,515,883,158	1,317,709,872	750,832,897	715,546,845
Net profit for the year	3,723,011,722	3,726,523,767	3,676,927,097	3,520,981,496
Appropriations Statutory reserve General reserve Investment fluctuation fund	-	466,126,370	•	266,712,479
Dividends	1,006,602,238	1,139,549,704	1,006,602,238	1,139,549,704
Start-up fund	15,336,412	13,375,403	7,751,787	7,247,023
Coupon/dividend on perpetual bond	128,500,000	42,500,000	90,000,000	42,500,000
Surplus in profit and loss account	2,572,573,072	2,064,972,290	2,572,573,072	2,064,972,290
Consolidated earning per share (CEPS)	3,723,011,722	1,31	3,676,927,097	3,520,981,496

Dhaka Bank PLC. and its Subsidiaries **Consolidated Cash Flow Statement**

Cash flows from operating activities Interest/Profit payments Dividend receipts Recovery of loans previously written off Fee and commission receipts in cash Cash payments to employees Cash payments to suppliers Income taxes paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets & liabilities (i) Increase/Decrease in operating assets and liabilities Sale/(Purchase) of trading securities Loans and advances to customers Other assets Deposits from customers Other liabilities account of operating assets and liabilities (ii) Net cash flow from/(used in) operating activities (a)= (i+ii) Cash flows from investing activities Proceeds from sale of securities Payment for purchase of securities Payment for purchase of securities Purchase of property, plant & equipment Sale of property, plant & equipment Non-banking assets Purchase/Sale of subsidiary Net cash used in investing activities (b) Cash flows from financing activities Borrowing from other banks Receipts from issuance of perpetual bond Payments for redemption of non convertible subordinated bond Coupon/dividend paid on perpetual bonds Dividends paid Net cash used in financing activities (c) Net increase/(decrease) in cash and cash equivalents (a+b+c) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at end of year* *Closing cash and cash equivalents	15,248,165,940 (9,254,816,433) 169,053,639 214,889,706 1,084,688,637 (1,786,881,584) (320,872,964) (1,275,689,942) 310,778,227 (1,120,086,973) 3,269,228,453 (10,479,611,822) (6,650,206,464) (513,571,485) 646,707,621	10,800,217,727 (6,785,009,372) 140,832,729 28,087,694 1,188,601,993 (1,544,594,529) (163,777,414) (1,265,952,422) 228,224,506 (1,078,761,666) 1,547,869,246
Interest/Profit payments Dividend receipts Recovery of loans previously written off Fee and commission receipts in cash Cash payments to employees Cash payments to suppliers Income taxes paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets & liabilities (i) Increase/Decrease in operating assets and liabilities Sale/(Purchase) of trading securities Loans and advances to customers Other assets Deposits from other banks Deposits from customers Other liabilities Cash flow from/(used in) operating assets and liabilities (ii) Net cash flow from/(used in) operating assets and liabilities (iii) Net cash flow from/(used in) operating activities (a)= (i+ii) Cash flow from investing activities Proceeds from sale of securities Payment for purchase of securities Payment for purchase of securities Payment for purchase of securities Purchase of property, plant & equipment Sale of property, plant & equipment Non-banking assets Purchase/Sale of subsidiary Net cash used in investing activities Borrowing from other banks Receipts from issuance of perpetual bond Payments for redemption of non convertible subordinated bond Coupon/dividend paid on perpetual bonds Dividends paid Net cash used in financing activities (c) Net increase/(decrease) in cash and cash equivalents (a+b+c) Effects of exchange rate changes on cash and cash equivalent Cash and cash equivalents at benjinning year Cash and cash equivalents at end of year*	(9.254,816,433) 169,053,639 214,889,706 1,084,688,637 (1,786,6881,384) (320,872,964) (1,275,689,942) 310,778,227 (1,120,086,973) 3,269,228,453 (10,479,611,822) (6,650,206,464) (513,571,485) 646,707,621	(6,785,009,372) 140,832,729 28,087,694 1,188,601,993 (1,544,594,529) (163,777,414) (1,265,952,422) 228,224,506 (1,078,761,666) 1,547,869,246
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ther liabilities ash flow from/(used in) operating assets and liabilities (ii) et cash flow from/(used in) operating activities (a)= (i+ii) ash flows from investing activities roceeds from sale of securities ayment for purchase of securities urchase of property, plant & equipment ale of property, plant & equipment on-banking assets urchase/Sale of subsidiary et cash used in investing activities (b) ash flows from financing activities orrowing from other banks eceipts from issuance of perpetual bond ayments for redemption of non convertible subordinated bond oupon/dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) let increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*	8,071,699,462	16,642,740,664
ash flow from/(used in) operating assets and liabilities (ii) let cash flow from/(used in) operating activities (a)= (i+ii) ash flows from investing activities roceeds from sale of securities ayment for purchase of securities ayment for purchase of securities urchase of property, plant & equipment on-banking assets urchase (Sale of subsidiary let cash used in investing activities (b) lash flows from financing activities orrowing from other banks leceipts from issuance of perpetual bond ayments for redemption of non convertible subordinated bond outpon/dividend paid on perpetual bonds lividends paid let cash used in financing activities (c) let increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*	(677,853,514)	(573,469,185)
et cash flow from/(used in) operating activities (a)= (i+ii) ash flows from investing activities roceeds from sale of securities ayment for purchase of securities urchase of property, plant & equipment ale of property, plant & equipment on-banking assets urchase/Sale of subsidiary et cash used in investing activities (b) ash flows from financing activities orrowing from other banks eceipts from issuance of perpetual bond ayments for redemption of non convertible subordinated bond outpon/dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at beginning year	2,260,219,044	1,235,817,262
ash flows from investing activities roceeds from sale of securities syment for purchase of securities urchase of property, plant & equipment ale of property, plant & equipment on-banking assets urchase/Sale of subsidiary let cash used in investing activities (b) ash flows from financing activities orrowing from other banks see pits from issuance of perpetual bond ayments for redemption of non convertible subordinated bond oupon/dividend paid on perpetual bonds ividends paid let cash used in financing activities (c) let increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at beginning year ash and cash equivalents at end of year*	(7,342,617,158)	27,681,971,279
roceeds from sale of securities syment for purchase of securities urchase of property, plant & equipment ale of property, plant & equipment on-banking assets urchase/Sale of subsidiary et cash used in investing activities by ash flows from financing activities orrowing from other banks eceipts from issuance of perpetual bond syments for redemption of non convertible subordinated bond outpon/dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at beginning year ash and cash equivalents at beginning year	(4,073,388,705)	29,229,840,525
ayment for purchase of securities urchase of property, plant & equipment ale of property, plant & equipment on-banking assets urchase/Sale of subsidiary et cash used in investing activities (b) ash flows from financing activities orrowing from other banks eccipts from issuance of perpetual bond ayments for redemption of non convertible subordinated bond oupon/ dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at eleginning year ash and cash equivalents at eleginning year		
urchase of property, plant & equipment ale of property, plant & equipment on-banking assets urchase (Sale of subsidiary etc cash used in investing activities (b) ash flows from financing activities orrowing from other banks eceipts from issuance of perpetual bond ayments for redemption of non convertible subordinated bond oupon/dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at lepinning year ash and cash equivalents at end of year*	614,476,366	291,107,546
alle of property, plant & equipment on-banking assets urchase/Sale of subsidiary et cash used in investing activities (b) ash flows from financing activities orrowing from other banks eceipts from issuance of perpetual bond syments for redemption of non convertible subordinated bond outpup/ dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) flects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*	(20,548,981,652)	(6,985,273,711)
on-banking assets unchase/Sale of subsidiary et cash used in investing activities (b) ash flows from financing activities orrowing from other banks eceipts from issuance of perpetual bond ayments for redemption of non convertible subordinated bond outpon/dividend paid on perpetual bonds vividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at ebginning year ash and cash equivalents at ebginning year	(121,979,898)	(86,444,916)
urchase/Sale of subsidiary et cash used in investing activities (b) ash flows from financing activities orrowing from other banks eceipts from issuance of perpetual bond syments for redemption of non convertible subordinated bond oupon/dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) flects of exchange rate changes on cash and cash equivalent ash and cash equivalents at leginning year ash and cash equivalents at end of year*	443,501	89,641
et cash used in investing activities (b) ash flows from financing activities orrowing from other banks eceipts from issuance of perpetual bond ayments for redemption of non convertible subordinated bond oupon/dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at eleginning year		(32,400,000)
ash flows from financing activities orrowing from other banks eceipts from issuance of perpetual bond ayments for redemption of non convertible subordinated bond oupon/dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*		X
orrowing from other banks eceipts from issuance of perpetual bond ayments for redemption of non convertible subordinated bond oupon/dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*	(20,056,041,683)	(6,812,921,440)
eceipts from issuance of perpetual bond ayments for redemption of non convertible subordinated bond oupon/ dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*		
ayments for redemption of non convertible subordinated bond oupon/dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*	21,197,630,460	(7,878,125,574)
oupon/dividend paid on perpetual bonds ividends paid et cash used in financing activities (c) et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at leginning year ash and cash equivalents at end of year*		580,000,000
ividends paid et cash used in financing activities (c) let increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*	•	(600,000,000)
let cash used in financing activities (c) let increase/[decrease] in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*	(128,500,000)	(42,500,000)
et increase/(decrease) in cash and cash equivalents (a+b+c) ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*	(1,006,602,238)	(569,774,852)
ffects of exchange rate changes on cash and cash equivalent ash and cash equivalents at beginning year ash and cash equivalents at end of year*	20,062,528,222	(8,510,400,426)
ash and cash equivalents at beginning year ash and cash equivalents at end of year*	(4,066,902,166)	13,906,518,659
ash and cash equivalents at end of year*	464,812,225	194,807,834
West to the state of the 10 → 100 y 100 to 100 y 100	42,399,934,419 38,797,844,478	28,552,699,270 42,654,025,763
Josing cash and cash equivalents	30)/ 77/344/47	12,001,020,700
to to to a		2 004 070 005
ash in hand alance with Bangladesh Bank and its agent bank(s)	2 477 419 929	2,096,870,905 11,772,527,739
alance with Bangladesh Bank and its agent bank(s) alance with other banks & financial institutions	3,477,419,828	27,780,892,419
lonev at call on short notice	12,901,135,459	1,000,000,000
rizebond	12,901,135,459 20,315,412,391	3,734,700
otal	12,901,135,459 20,315,412,391 2,100,000,000	42,654,025,763
et Operating Cash Flows Per Share (NOCFPS)	12,901,135,459 20,315,412,391	-2/00/1/02/7/03

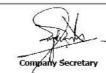
Dhaka Bank PLC. and its Subsidiaries **Consolidated Statement of Changes in Equity**

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non- controlling Interest	Foreign currency translation reserve	Surplus in profit and loss account	(Amount in Taka Total Shareholders' Equity
Balance as at 01 January 2024	10,066,022,382	10,066,022,382	6,560,631		59,687,403	-	66,812		2,207,128,564	22,405,488,174
Surplus/deficit on account of revaluation of investments	1 74	0.11.6			(47,586,342)		(140)	174	0 0 330	(47,586,342)
Net profit for the period		100		80	100		23*33	139	1,515,881,382	1,515,881,382
Transfer to reserve		- 12		20	100		(4)	- 39	500	- 2
Stock dividend	10,000	225	3.63	**	2.00	200	(0.00)	2.5	200	13
Cash dividend	(4)						7.00	174	(1,006,602,238)	(1,006,602,238)
Changes in reserve	0.50	15			1.50	989	10.50	3.5	100	
Start-up fund		8						19	(15,336,412)	(15,336,412)
Coupon/dividend on perpetual bond								. 24	(128,500,000)	(128,500,000)
Non-controlling interest		9		- 80			(1,776)	139	1,776	10.1002300000000000000000000000000000000
Balance as at 30 June 2024	10,066,022,382	10,066,022,382	6,560,631	2.1	12,101,061	14	65,036	17	2,572,573,072	22,723,344,563
For the period ended 30 June 20	23									(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 Shareholders' Equity

	Shareholders' Equity	profit and loss account
	21,510,001,416 (9,190,229)	2,408,813,895
	1,317,707,889	1,317,707,889
	and the second	(\$69,774,852)
18	(569,774,852)	(569,774,852)
C		(466,126,370)
(5)	(13,375,403)	(13,375,403)
	(42,500,000)	(42,500,000)
		1,983
The	22,192,868,822	2,064,972,291

Cash dividend Start-up fund

Changes in reserve Balance as at 30 June 2024









Dhaka Bank PLC **Balance Sheet**

	30.06.2024 Taka	31.12.2023 Taka
PROPERTY AND ASSETS	HE 10	77
Cash	16,378,435,287	14,268,528,349
Cash in hand (Including foreign currencies)	3,477,299,828	2,512,037,635
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	12,901,135,459	11,756,490,714
Balance with other banks and financial institutions	20,270,593,521	27,691,837,152
n Bangladesh	9.894.793.800	19.128.807.492
Outside Bangladesh	10,375,799,721	8,563,029,660
Money at call on short notice	2,100,000,000	400,000,000
nvestments	81,780,668,029	50,886,481,131
Government	73,372,081,739	42,660,199,827
thers	8,408,586,290	8,226,281,304
oans, advances and lease/investments	262,866,109,011	256,187,206,406
oans, cash credits, overdrafts etc./investments	259,833,630,267	253,154,849,997
Bills purchased and discounted	3,032,478,744	3,032,356,409
ixed assets including premises, furniture and fixtures	8,477,904,097	8,561,572,932
Other assets	22,767,578,224	20,610,223,185
Non-banking assets	33,350,000	33,350,000
Fotal Assets	414,674,638,169	378,639,199,155
LIABILITIES AND CAPITAL		
iabilities		
Borrowings from other banks, financial institutions and agents	44,671,447,556	23,473,817,095
Deposits and other accounts	291,193,483,070	282,079,254,245
Current accounts and other accounts	47,662,009,562	44,593,545,911
ills payable	3,969,851,232	3,214,881,514
avings bank deposits	30,173,947,445	30,648,626,867
erm deposits	209,387,674,831	203,622,199,953
lond	4,000,000,000	4,000,000,000
Other liabilities	52,687,800,832	47,299,837,336
Total Liabilities	392,552,731,458	356,852,908,676
Capital/Shareholders' Equity		
Total Shareholders' Equity	22,121,906,711	21,786,290,479
aid-up capital	10,066,022,382	10,066,022,382
tatutory reserve	10,066,022,382	10,066,022,382
ther reserve	18,661,692	66,248,034
urplus in profit and loss account	1,971,200,255	1,587,997,681
otal Liabilities and Shareholders' Equity	414,674,638,169	378,639,199,155
PFF-BALANCE SHEET ITEMS		
Contingent liabilities	210,140,418,066	198,111,406,025
acceptances and endorsements	69,733,502,354	69,044,809,858
rrevocable letters of credit	43,233,419,037	33,320,534,119
Letters of guarantee	63,282,644,572	60,383,950,944
Bills for collection	19,720,997,552	18,378,644,376
Other contingent liabilities	14,169,854,551	16,983,466,727
Other commitments		*

Dhaka Bank PLC. **Profit & Loss Account**

210,140,418,066 198,111,406,025

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

Total Off-Balance Sheet items including contingent liabilities

Earning per share (EPS)

	01-Jan-24 to	01-Jan-23 to	01-Apr-24 to	01-Apr-23 to
	30-Jun-24	30-Jun-23	30-Jun-24	30-Jun-23
	Taka	Taka	Taka	Taka
Interest income/profit on investments	13,468,241,142	9,382,089,935	7,118,495,631	4,837,431,352
Interest/profit paid on deposits and borrowings etc.	(9,774,370,136)	(6,851,333,087)	(5,279,645,472)	(3,420,257,669)
Net interest income	3,693,871,006	2,530,756,848	1,838,850,159	1,417,173,683
Investment income	2,803,540,067	1,999,182,145	1,525,489,190	952,137,294
Commission, exchange and brokerage	1,750,427,879	1,501,890,673	1,054,173,807	905,372,907
Other operating Income	299,336,651	114,194,113	168,498,733	67,516,125
Total operating income (a)	4,853,304,597	3,615,266,931	2,748,161,730	1,925,026,326
Salary and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printings, advertisements etc. Chief Executive's salary and fees Directors' fees Auditors' fees Deprectation and repairs of bank's assets Other expenses Total operating expenses (b) Profit before provision and taxes (c = (a-b))	8,547,175,602 1,757,457,578 200,728,289 15,301,026 24,302,012 268,022,264 8,953,840 2,609,655 547,573,648 561,343,205 3,386,291,516 5,160,884,086	6,146,023,779 1,512,241,968 187,624,711 14,574,883 25,101,994 106,682,658 8,194,400 2,016,400 570,419,643 534,764,854 2,961,621,511 3,184,402,268	4,587,011,889 908,413,774 108,944,137 6,780,160 11,413,891 149,760,668 4,559,200 1,514,055 268,732,689 280,547,392 1,740,665,965 2,846,345,924	3,342,200,009 781,168,966 102,489,135 9,674,293 10,478,004 58,079,728 5,140,000 1,320,000 292,696,27 283,959,019 1,545,005,423 1,797,194,586
Provision against loans and advances Provision against good borrower Provision for diminution in value of investments Other provisions Total provision (d)	1,919,018,890 - - 159,683,099 2,078,701,989	794,762,243 - - 59,008,176 853,770,419	1,215,148,748 - - 162,964,510 1,378,113,258	375,743,326 - 87,888,866 463,632,192
Total Profit before taxes (c-d)	3,082,182,097	2,330,631,849	1,468,232,666	1,333,562,394
Provision for Taxation	1,548,540,873	993,091,558	693,053,987	608,860,126
Current tax	1,655,169,709	1,028,788,040	781,420,932	610,686,606
Deferred tax	(106,628,836)	(35,696,482)	(88,366,945)	(1,826,480)
Net Profit after Taxation	1,533,641,224	1,337,540,291	775,178,679	724,702,268
Profit available for distribution	1,587,997,681	1,725,490,083	2,300,375,601	2,132,785,835
Surplus in profit and loss account from previous year	1,533,641,224	1,337,540,291	775,178,679	724,702,268
Net profit for the year	3,121,638,905	3,063,030,374	3,075,554,280	2,857,488,103
Appropriations Statutory reserve General reserve	:	466,126,370	:	266,712,479
Dividends	1,006,602,238	1,139,549,704	1,006,602,238	1,139,549,704
Start-up fund	15,336,412	13,375,403	7,751,787	7,247,023
Coupon/dividend on perpetual bond	128,500,000	42,500,000	90,000,000	42,500,000
Surplus in profit and loss account	1,971,200,255	1,401,478,897	1,971,200,255	1,401,478,897
	3,121,638,905	3,063,030,374	3,075,554,280	2,857,488,103

Dhaka Bank PLC.

Cas	sh Flo	ow St	ater	nen	ıt
For the	period	ended	30 J	une	2024

	01-Jan-24 to 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka
Cash flows from operating activities	15 205 002 221	10 020 062 050
Interest/Profit receipts in cash	15,285,983,221	10,829,063,850
Interest/Profit payments Dividend receipts	(9,264,149,227)	112,112,388
Dividend receipts Recovery of loans previously written off	126,953,740 214,889,706	28,087,694
Fee and commission receipts in cash	1,061,673,101	1,166,659,743
Cash payments to employees	(1,766,411,418)	(1,520,436,368)
Cash payments to suppliers		
lncome taxes paid	(307,625,302)	(146,359,535) (1,289,449,152)
Receipts from other operating activities	307.958.753	226,442,456
Payments for other operating activities	(1,115,031,350)	(1.073.120.707)
Operating profit before changes in operating assets & liabilities (i)	3,269,172,114	1,539,096,169
	3,269,172,114	1,337,070,107
Increase/Decrease in operating assets and liabilities:		
Sale/(Purchase) of trading securities	(10,474,666,417)	6,250,199,470
Loans and advances to customers	(6,678,902,605)	(2,290,228,156)
Other assets Deposits from other banks	(531,289,209) 646,707,621	(508,586,390) 6,962,773,614
Deposits from customers	8,467,521,204	16,632,108,873
Other liabilities account of customers	(677,853,514)	(573,469,185)
Other liabilities	1,803,437,648	1,281,104,490
Cash flows from/(used in) operating assets and liabilities (ii)	(7,445,045,272)	27,753,902,716
Net cash flow from/(used in) operating activities (a)= (i+ii)	(4,175,873,158)	29,292,998,885
C-t floor form from the state of	- Water W - 1 - 12 - 12	
Cash flows from investing activities Proceeds from sale of securities	614,476,366	201 107 546
	V. 1999 1777 57 177 57 57 57 57 57 57 57 57 57 57 57 57 5	291,107,546
Payment for purchase of securities	(20,466,492,323)	(6,985,273,711)
Purchase of property, plant & equipment	(110,617,027)	(85,842,228)
Sale of property, plant & equipment Non-banking assets	443,501	89,641
		(32,400,000)
Purchase/sale of subsidiary		// 040 040 TEN
Net cash used in investing activities (b)	(19,962,189,483)	(6,812,318,752)
Cash flows from financing activities		
Borrowing from other banks	21,197,630,461	(7,878,125,574)
Receipts from issuance of Perpetual bond	-	580,000,000
Payments for redemption of non convertible subordinated bond	*	(600,000,000)
Coupon/dividend paid on perpetual bonds	(128,500,000)	(42,500,000)
Dividends paid	(1,006,602,238)	(569,774,852)
Net cash used in financing activities (c)	20,062,528,223	(8,510,400,426)
Net increase/ (decrease) in cash and cash equivalents (a+b+c)	(4,075,534,418)	13,970,279,707
Effects of exchange rate changes on cash and cash equivalent	464.812.225	194.807.834
Cash and cash equivalents at beginning year	42,363,627,801	28,406,101,258
Cash and cash equivalents at end of year®	38,752,905,608	42,571,188,799
	1	
Closing cash and cash equivalents	2 477 222 222	2 224 752 225
Cash in Hand Balance with Bangladesh Bank and its agent bank(s)	3,477,299,828 12,901,135,459	2,096,750,905 11,772,527,739
Balance with other banks & Financial Institutions	20,270,593,521	27,698,175,455
Money at call on short notice	2,100,000,000	1,000,000,000
Prize Bond	3,876,800	3,734,700
Total	38,752,905,608	42,571,188,799
Not Constitute Control Flores Bon Character Grocers	//	
Net Operating Cash Flows Per Share (NOCFPS)	(4.15)	29.10

Dhaka Bank PLC. Statement of Changes in Equity For the period ended 30 June 2024

			V.1.			(Amount in Taka)
Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Shareholders' Equity
10,066,022,382	10,066,022,382	6,560,631		59,687,403	1,587,997,681	21,786,290,479
		50		(47,586,342)	1	(47,586,342)
	5		196	8	1,533,641,224	1,533,641,224
320	2		7020	20	271	- 2

(15,336,412) (128,500,000)

(15,336,412) (128,500,000)

(Amount in Taka)								
Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Shareholders' Equity	
Balance as at 01 January 2023	9,496,247,530	9,496,247,530	6,560,631	180	48,159,035	1,725,490,083	20,772,704,809	
Surplus/deficit on account of revaluation of investments	100 8 1	20 10 10 10 10 10 10 10 10 10 10 10 10 10	84 - 65 94	543	(9,190,229)	W W BI	(9,190,229)	
Net profit for the year		8	20	720	2	1,337,540,291	1,337,540,291	
Stock dividend	569,774,852	B 1	80	343	(4)	(569,774,852)	SERVICE SERVIC	
Cash dividend	0.50	100	50	1,50		(569,774,852)	(569,774,852)	
Start-up Fund		5	98		13	(13,375,403)	(13,375,403)	
Coupon/dividend on perpetual bond Changes in reserve		466,126,370	1		1	(42,500,000) (466,126,370)	(42,500,000)	
Balance as at 30 June 2023	10 066 022 382	9 962 373 900	6 560 631		38 968 806	1 401 478 897	21 475 404 616	

Dhaka Bank PLC, and its Subsidiaries Notes to the Financial Statements As at and for the period ended 30 June 2024

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 116 branches all over Bangladesh which includes 72 urban and Extra two Offshore
Banking Units at DEPZ & CEPZ, 3 SME Service Centers and 31 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 two subsidiary companies
Obaka Bank Securities Limited (which has 6 branches in Dhaka, Chattogram and Sylhet) and Dhaka Bank Investment Limited.
Moreover, the Bank has a dedicated philanthropic unit named Dhaka Bank Foundation, operating since 28 July 2004. Dhaka Bank
Limited renamed to Dhaka Bank PLC. with effect from 09 November 2023.

The registered office of the Bank is at Plot: CWS (C)-10, Bir Uttam A. K. Khandaker Road, Gulshan-1, Dhaka-1212, Bangladesh. The consolidated financial statements of the Bank as at and for the period ended 30 June 2024 comprise the Bank and its subsidiar (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 The principal activities of the Bank are to provide wide array of haancial 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, treat banking, retail banking, treat banking, retail banking, treat banking, retail banking, treat banking, 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 Banking branches.

2. Consolidated and separate financial statements

The separate financial statements of the Bank as at and for the period ended 30 June 2024 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 its subsidiaries during the financial year. A summary of accounting principles and policies which have been applied consistently (unless otherwise stated), are set out below and in the notes of respective areas.

2.1 Basis of preparation of financial statements and statement of compliance

The separate financial statements of the Bank as at and for the period ended 30 June 2024 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial period.

The financial statements of the Bank are prepared in accordance with IFRSs (including IASs) and the requirements of the Bank Company Act. 1991 (amended upto date), the rules and regulations issued by Bangladesh Bank, the Companies Act. 1994, The Securities and Exchange Commission (Public Issues) Rules, 2020, Income Tax Act. 2023. The Value Added Tax and Supplementary Duty Act. 2012, The Value Added Tax and Supplementary Duty Rules, 2021, Income Tax Act. 2023. 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 Act, 1991 (amended upto date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs (including IASS), the requirements of the Bank Company Act, 1991 (amended upto date), and provisions and circulars issued by Bangladesh Bank shall

In addition to foregoing directives and standards, the operation of Islamic Banking branches are accounted for as per 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.

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 \$T-2 in short term by Emerging Credit Rating Limited. 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.

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

In preparing these consolidated financial statements in conformity with International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs), 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

This financial statements cover from 1 January 2024 to 30 June 2024.

2.7 Date of authorization *The Board of Directors in its 473rd meeting has approved this financial statements for onward submission to the respective

regulatory authorities on 31 July 2024. 2.8 Material 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.

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.

		June-2024	December -2023
2.9	Detailed break-up or Composition of shareholders' equity		
	Issued, Subscribed and Paid-up Capital (1,006,602,238 ordinary shares of Tk.10.00 each)	10,066,022,382	10,066,022,382
	Statutory Reserve	10,066,022,382	10,066,022,382
	Other Reserve		
	General Reserve	6,560,631	6,560,631
	Investment Revaluation Reserve	12,101,061	59,687,403
	Surplus in profit and loss account	1,971,200,255	1,587,997,681
		22,121,906,711	21,786,290,479

No. of new share Value in capital Cumulative Value

2.9.a History of Paid-up Capital

0.72

1995	Initial capital	10,000,000	100,000,000	100,000,000
1996	10% stock dividend	1,000,000	10,000,000	110,000,000
1997	20% stock dividend	2,200,000	22,000,000	132,000,000
1998	9% Stock, 10% cash dividend & IPO	14,388,000	143,880,000	275,880,000
1999	25% cash			275,880,000
2000	25% cash & 10% stock dividend	2,758,800	27,588,000	303,468,000
2001	25% cash & 25% stock dividend	7,586,700	75,867,000	379,335,000
2002	20% cash & (15,17,340 nos. right shares)	15,173,400	151,734,000	531,069,000
2003	15% cash & 25% stock dividend	13,276,720	132,767,200	663,836,200
2004	35% stock & 1R:2	56,426,080	564,260,800	1,228,097,000
2005	5% stock dividend	6,140,490	61,404,900	1,289,501,900
2006	10% cash & 20% stock dividend	25,790,040	257,900,400	1,547,402,300
2007	25% stock dividend	38,685,058	386,850,575	1,934,252,875
2008	15% cash & 10% stock dividend	19,342,533	193,425,325	2,127,678,200
2009	25% stock dividend	53,191,960	531,919,600	2,659,597,800
2010	35% stock dividend	93,085,923	930,859,230	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	625,364,260	6,879,006,860
2016	10% Cash & 5% stock dividend	34,395,034	343,950,340	7,222,957,200
2017	12.5% stock dividend	90,286,965	902,869,650	8,125,826,850
2018	5% cash & 5% stock dividend	40,629,134	406,291,340	8,532,118,190
2019	5% cash & 5% stock dividend	42,660,590	426,605,900	8,958,724,090
2020	6% cash & 6% stock dividend	53,752,344	537,523,440	9,496,247,530
2021	12% Cash Dividend			9,496,247,530
2022	6% cash & 6% stock dividend	56,977,485	569,774,852	10,066,022,382
2023	10% Cash Dividend		**	10,066,022,382

		June-2024	June-2023
.10	Calculation of Net Asset value per share (NAVPS)		
	Shareholders' Equity (Stand-alone)	22,121,906,711	21,475,404,616
	Shareholders' Equity (Consolidated))	22,723,344,563	22,192,868,822
	Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
	Net Asset value Per Share (NAVPS)-Stand-alone	21.98	21.33
	Net Asset value Per Share (NAVPS)-Consolidated	22.57	22.05
.11	Earnings Per Share (EPS)		
	Net profit after taxation - Separate	1,533,641,224	1,337,540,291
	Net profit after taxation (Consolidated) attributable to the shareholders of parent company	1,515,883,158	1,317,709,872
	Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
	Earnings Per Share (EPS) - (Seperate)	1.52	1.33
	Earnings Per Share (EPS) - (Consolidated)	1.51	1.31

Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding a

Explanation of change in EPS: EPS increased due to increase of operating income compared to previous period

	Net cash flow from operating activities (Seperate)	(4,175,873,158)	29,292,998,885
	Net cash flow from operating activities (consolidated)	(4,073,388,705)	29,229,840,525
	Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
	Net Operating Cash Flow Per Share (NOCFPS)-Separate	(4.15)	29.10
	Net Operating Cash Flow Per Share (NOCFPS)-Consolidated	(4.05)	29.04
	Explanation of Significant Deviation in NOCFPS: NOCFPS decreased dupurchase of trading securities and decrease of deposits as compared to pre		of loans & advances,
2.13	Reconciliation statement of cash flows from operating activities		
	Net profit after taxation	1,533,641,224	1,337,540,291
	Addition of:		
	Depreciation	400,713,414	411,985,331
	Provision (tax)	1,548,540,873	993,091,558
	Provision (loans and others)	2,078,701,989	853,770,419
	Decrease in interest receivable	510.220.909	57.428.887

Net profit after taxation	1,533,641,224	1,337,540,29
Addition of:		
Depreciation	400,713,414	411,985,33
Provision (tax)	1,548,540,873	993,091,55
Provision (loans and others)	2,078,701,989	853,770,41
Decrease in interest receivable	510,220,909	57,428,88
IFRS 16 effect	(203,489,966)	(190,280,430
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(464,812,225)	(194,807,834
Proceeds from sale of fixed assets	(430,744)	(87,059
Proceeds from sale of securities	(614,476,366)	(291,107,546