

Dhaka Bank PLC. & its Subsidiaries
Consolidated
& Separate Financial Statements
As at and for the period ended 30 September 2024

Dhaka Bank PLC. and its Subsidiaries
Consolidated Balance Sheet
As at 30 September 2024


	Notes	30.09.2024 Taka	31.12.2023 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3(a)	15,520,511,079	14,268,648,349
Cash in hand (Including foreign currencies)	3.1(a)	3,729,327,731	2,512,157,635
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	11,791,183,348	11,756,490,714
Balance with other banks and financial institutions	4(a)	8,142,928,610	27,728,023,770
In Bangladesh	4.1(a)	794,183,084	19,164,994,110
Outside Bangladesh	4.2(a)	7,348,745,526	8,563,029,660
Money at call on short notice	5(a)	3,000,000,000	400,000,000
Investments	6(a)	72,158,021,775	54,256,355,883
Government	6.1(a)	60,426,546,721	42,733,606,542
Others	6.2(a)	11,731,475,054	11,522,749,341
Loans, advances and lease/investments	7(a)	267,458,628,581	255,268,756,096
Loans, cash credits, overdrafts etc./investments	7.1(a)	264,606,698,915	252,236,399,687
Bills purchased and discounted	8(a)	2,851,929,666	3,032,356,409
Fixed assets including premises, furniture and fixtures	9(a)	8,536,617,049	8,638,853,199
Other assets	10(a)	21,519,521,722	19,092,330,897
Non-banking assets	11(a)	33,350,000	33,350,000
Total Assets		<u>396,369,578,816</u>	<u>379,686,318,193</u>
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	20,423,724,077	23,473,817,096
Deposits and other accounts	13(a)	293,933,577,899	281,670,640,727
Current accounts and other accounts		43,375,315,163	44,593,545,911
Bills payable		1,884,073,981	3,214,881,514
Savings bank deposits		30,801,425,652	30,648,626,867
Term deposits	13.4(a)	217,872,763,103	203,213,586,435
Bond	14	3,000,000,000	4,000,000,000
Other liabilities	15(a)	55,904,995,031	48,136,372,196
Total Liabilities		<u>373,262,297,007</u>	<u>357,280,830,019</u>
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		23,107,212,730	22,405,421,362
Paid-up capital	16.2	10,066,022,382	10,066,022,382
Statutory reserve	17	10,066,022,382	10,066,022,382
Other reserve	18(a)	163,662,785	66,248,034
Surplus in profit and loss account	19(a)	2,811,505,181	2,207,128,564
Non-controlling interest	19.1(a)	69,080	66,812
Total Shareholders' Equity		<u>23,107,281,809</u>	<u>22,405,488,174</u>
Total Liabilities and Shareholders' Equity		<u>396,369,578,816</u>	<u>379,686,318,193</u>

OFF-BALANCE SHEET ITEMS

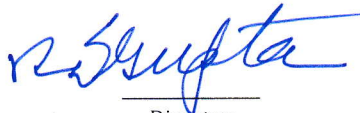
	Notes	30.09.2024 Taka	31.12.2023 Taka
Contingent liabilities	21	215,362,259,332	198,111,406,025
Acceptances and endorsements		63,194,844,006	69,044,809,858
Irrevocable letters of credit		48,841,131,235	33,320,534,119
Letters of guarantee		69,020,304,345	60,383,950,944
Bills for collection		20,966,971,204	18,378,644,376
Other contingent liabilities		13,339,008,542	16,983,466,727
Other Commitments		-	-
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		-	-
Total Off-Balance Sheet items including contingent liabilities		215,362,259,332	198,111,406,025



Chief Financial Officer



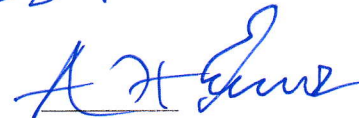
Managing Director



Director



Company Secretary



Chairman

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

Notes	01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka	01-Jul-24 to 30-Sep-24 Taka	01-Jul-23 to 30-Sep-23 Taka
Interest income/profit on investments	22(a) 20,427,305,202	14,761,827,859	7,011,796,832	5,410,426,114
Interest/profit paid on deposits and borrowings etc.	23(a) (14,838,579,287)	(10,455,238,628)	(5,073,541,945)	(3,612,800,369)
Net interest income	5,588,725,915	4,306,589,231	1,938,254,887	1,797,625,745
Investment income	24(a) 4,309,592,951	3,110,058,694	1,449,037,494	1,080,314,142
Commission, exchange and brokerage	25(a) 3,015,453,717	2,422,253,476	1,242,010,302	898,420,552
Other operating income	26(a) 357,407,304	157,888,874	55,251,180	41,912,711
	7,682,453,972	5,690,201,044	2,746,298,976	2,020,647,405
Total operating income (a)	13,271,179,887	9,996,790,275	4,684,553,863	3,818,273,151
Salary and allowances	27(a) 2,834,866,842	2,378,514,277	1,056,939,299	842,114,148
Rent, taxes, insurance, electricity etc.	28(a) 318,379,267	316,783,815	105,550,446	118,291,121
Legal expenses	29(a) 21,395,693	29,095,625	5,269,172	13,090,991
Postage, stamps, telecommunication etc.	30(a) 35,926,243	38,218,377	11,418,392	12,819,782
Stationery, printings, advertisements etc.	31(a) 377,377,255	204,866,462	106,733,277	97,105,895
Chief Executive's salary and fees	32(a) 13,016,400	11,398,400	4,062,560	3,204,000
Directors' fees	33(a) 4,115,149	3,232,212	1,206,361	955,216
Auditors' fees	34(a) 311,250	294,000	103,750	98,000
Depreciation and repairs of bank's assets	35(a) 861,490,948	849,448,469	307,495,188	273,721,501
Other expenses	36(a) 852,659,282	785,611,247	286,559,587	245,466,030
Total operating expenses (b)	5,319,538,329	4,617,462,883	1,885,338,031	1,606,866,684
Profit before provision and taxes (c = (a-b))	7,951,641,558	5,379,327,392	2,799,215,832	2,211,406,467
Provision against loans and advances	37(a) 3,362,043,021	1,665,096,899	1,443,024,131	870,334,656
Provision against good borrower	-	-	-	-
Provision for diminution in value of investments	38(a) 810,434	623,411	810,434	623,411
Other provisions	39(a) 146,454,238	263,478,628	(13,228,861)	204,470,452
Total provision (d)	3,509,307,693	1,929,198,938	1,430,605,704	1,075,428,519
Total Profit before taxes (c-d)	4,442,333,865	3,450,128,454	1,368,610,128	1,135,977,948
Provision for Taxation	2,675,410,289	1,556,851,706	1,117,567,934	560,409,089
Current tax	2,865,370,589	1,620,417,827	1,200,899,398	588,278,728
Deferred tax	(189,960,300)	(63,566,121)	(83,331,464)	(27,869,639)
Net Profit after Taxation	1,766,923,576	1,893,276,748	251,042,194	575,568,859
Net profit after tax attributable to:				
Equity holders of DBL	1,766,921,308	1,893,281,037	251,038,150	575,571,165
Non-controlling interest	2,268	(4,289)	4,044	(2,306)
	1,766,923,576	1,893,276,748	251,042,194	575,568,859
Profit available for distribution				
Surplus in profit and loss account from previous year	19(a) 2,207,128,564	2,408,813,895	2,572,573,072	2,064,972,290
Net profit for the year	1,766,921,308	1,893,281,037	251,038,150	575,571,165
	3,974,049,872	4,302,094,932	2,823,611,222	2,640,543,455
Appropriations				
Statutory reserve	-	569,774,852	-	103,648,482
General reserve	-	-	-	-
Investment fluctuation fund	-	-	-	-
Dividends	1,006,602,238	1,139,549,704	-	-
Start-up fund	17,442,453	19,361,700	2,106,041	5,986,297
Dividend on perpetual bond	138,500,000	81,000,000	10,000,000	38,500,000
Surplus in profit and loss account	2,811,505,181	2,492,408,676	2,811,505,181	2,492,408,676
	3,974,049,872	4,302,094,932	2,823,611,222	2,640,543,455
Consolidated earning per share (CEPS)	40(a) 1.76	1.88	0.25	0.57

Chief Financial Officer

Managing Director

Director

Company Secretary

Chairman

Dhaka Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 30 September 2024

	Notes	01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		22,490,221,987	17,041,339,748
Interest/Profit payments		(14,558,323,470)	(10,452,190,958)
Dividend receipts		258,952,122	188,286,557
Recovery of loans previously written off		241,244,517	49,446,750
Fee and commission receipts in cash		1,711,591,123	1,792,296,683
Cash payments to employees		(2,847,883,242)	(2,389,912,677)
Cash payments to suppliers		(449,090,881)	(294,191,205)
Income taxes paid		(1,613,654,063)	(1,940,219,434)
Receipts from other operating activities	41(a)	400,263,249	272,299,015
Payments for other operating activities	42(a)	(1,712,225,360)	(1,608,393,193)
Operating profit before changes in operating assets & liabilities (i)		3,921,095,982	2,658,761,286
Increase/Decrease in operating assets and liabilities			
Sale/(Purchase) of trading securities		(16,005,524,237)	290,185,822
Loans and advances to customers		(12,189,872,484)	3,759,434,600
Other assets	43(a)	(53,171,323)	(325,123,235)
Deposits from other banks		5,706,360,416	2,065,908,685
Deposits from customers		6,556,576,756	15,548,942,055
Other liabilities account of customers		(419,363,746)	(364,124,140)
Other liabilities	44(a)	1,489,719,169	923,966,718
Cash flow from/(used in) operating assets and liabilities (ii)		(14,915,275,449)	21,899,190,505
Net cash flow from/(used in) operating activities (a)= (i+ii)		(10,994,179,467)	24,557,951,791
Cash flows from investing activities			
Proceeds from sale of securities		1,413,369,544	529,371,183
Payment for purchase of securities		(1,798,434,404)	(4,783,986,419)
Purchase of property, plant & equipment		(178,502,886)	(114,558,508)
Sale of property, plant & equipment		640,604	173,140
Non-banking assets		-	(32,400,000)
Purchase/Sale of subsidiary		-	-
Net cash used in investing activities (b)		(562,927,142)	(4,401,400,604)
Cash flows from financing activities			
Borrowing from other banks		(3,050,093,019)	(7,614,304,166)
Receipts from issuance of perpetual bond		-	580,000,000
Payments for redemption of non convertible subordinated bond		(1,000,000,000)	(1,600,000,000)
Dividend paid on perpetual bonds		(138,500,000)	(81,000,000)
Dividends paid		(1,006,602,238)	(569,774,852)
Net cash used in financing activities (c)		(5,195,195,257)	(9,285,079,018)
Net increase/(decrease) in cash and cash equivalents (a+b+c)		(16,752,301,866)	10,871,472,169
Effects of exchange rate changes on cash and cash equivalent		1,019,361,936	465,943,829
Cash and cash equivalents at beginning year		42,399,934,419	28,552,699,270
Cash and cash equivalents at end of year*		26,666,994,489	39,890,115,268
*Closing cash and cash equivalents			
Cash in hand		3,729,327,731	2,610,396,271
Balance with Bangladesh Bank and its agent bank(s)		11,791,183,348	11,942,702,007
Balance with other banks & financial institutions		8,142,928,610	24,333,995,690
Money at call on short notice		3,000,000,000	1,000,000,000
Prizebond		3,554,800	3,021,300
Total		26,666,994,489	39,890,115,268
Net Operating Cash Flows Per Share (NOCFPS)	46	(10.92)	24.40

Dhaka Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 September 2024

(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 reserve	Surplus in profit and loss account	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	-	-	-	-	97,414,751	-	-	-	-	97,414,751
Net profit for the period	-	-	-	-	-	-	-	-	1,766,923,576	1,766,923,576
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Changes in reserve	-	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	-	(17,442,453)	(17,442,453)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(138,500,000)	(138,500,000)
Non-controlling interest	-	-	-	-	-	-	2,268	-	(2,268)	-
Balance as at 30 September 2024	10,066,022,382	10,066,022,382	6,560,631	-	157,102,154	-	69,080	-	2,811,505,181	23,107,281,809

For the period ended 30 September 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 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	-	48,159,035	53,900,000	72,795	-	2,408,813,895	21,510,001,416
Surplus/deficit on account of revaluation of investments	-	-	-	-	5,473,019	-	-	-	-	5,473,019
Net profit for the period	-	-	-	-	-	-	-	-	1,893,276,748	1,893,276,748
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	569,774,852	-	-	-	-	-	-	-	(569,774,852)	-
Cash dividend	-	-	-	-	-	-	-	-	(569,774,852)	(569,774,852)
Changes in reserve	-	569,774,852	-	-	-	-	-	-	(569,774,852)	-
Start-up fund	-	-	-	-	-	-	-	-	(19,361,700)	(19,361,700)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(81,000,000)	(81,000,000)
Non-controlling interest	-	-	-	-	-	-	(4,289)	-	4,289	-
Balance as at 30 September 2023	10,066,022,382	10,066,022,382	6,560,631	-	53,632,054	53,900,000	68,506	-	2,492,408,676	22,738,614,631

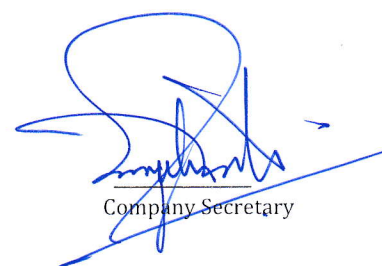
Dhaka Bank PLC.
Balance Sheet
As at 30 September 2024

	Notes	30.09.2024 Taka	31.12.2023 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3	15,520,391,079	14,268,528,349
Cash in hand (Including foreign currencies)	3.1	3,729,207,731	2,512,037,635
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	11,791,183,348	11,756,490,714
Balance with other banks and financial institutions	4	8,089,517,321	27,691,837,152
In Bangladesh	4.1	740,771,795	19,128,807,492
Outside Bangladesh	4.2	7,348,745,526	8,563,029,660
Money at call on short notice	5	3,000,000,000	400,000,000
Investments	6	68,372,094,849	50,886,481,131
Government	6.1	60,048,773,803	42,660,199,827
Others	6.2	8,323,321,046	8,226,281,304
Loans, advances and lease/investments	7	268,397,534,211	256,187,206,406
Loans, cash credits, overdrafts etc./investments	7.1	265,545,604,545	253,154,849,997
Bills purchased and discounted	8	2,851,929,666	3,032,356,409
Fixed assets including premises, furniture and fixtures	9	8,458,825,445	8,561,572,932
Other assets	10	23,131,443,855	20,610,223,185
Non-banking assets	11	33,350,000	33,350,000
Total Assets		395,003,156,760	378,639,199,155
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	20,323,724,077	23,473,817,095
Deposits and other accounts	13	295,026,166,175	282,079,254,245
Current accounts and other accounts		43,380,278,506	44,593,545,911
Bills payable		1,884,073,981	3,214,881,514
Savings bank deposits		30,801,425,652	30,648,626,867
Term deposits		218,960,388,036	203,622,199,953
Bond	14	3,000,000,000	4,000,000,000
Other liabilities	15	54,187,860,697	47,299,837,336
Total Liabilities		372,537,750,949	356,852,908,676
Capital/Shareholders' Equity			
Total Shareholders' Equity		22,465,405,811	21,786,290,479
Paid-up capital	16.2	10,066,022,382	10,066,022,382
Statutory reserve	17	10,066,022,382	10,066,022,382
Other reserve	18	163,662,785	66,248,034
Surplus in profit and loss account	19	2,169,698,262	1,587,997,681
Total Liabilities and Shareholders' Equity		395,003,156,760	378,639,199,155

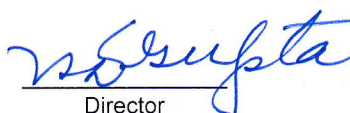
OFF-BALANCE SHEET ITEMS

Notes	30.09.2024 Taka	31.12.2023 Taka
Contingent liabilities	215,362,259,332	198,111,406,025
Acceptances and endorsements	63,194,844,006	69,044,809,858
Irrevocable letters of credit	48,841,131,235	33,320,534,119
Letters of guarantee	69,020,304,345	60,383,950,944
Bills for collection	20,966,971,204	18,378,644,376
Other contingent liabilities	13,339,008,542	16,983,466,727
Other commitments	-	-
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	-	-
Total Off-Balance Sheet items including contingent liabilities	215,362,259,332	198,111,406,025


 Chief Financial Officer


 Company Secretary


 Managing Director


 Director

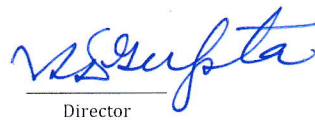

 Chairman

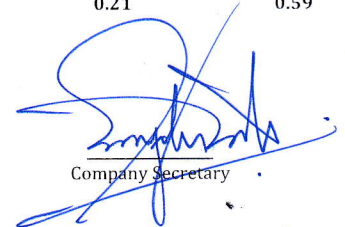
Dhaka Bank PLC.
Profit & Loss Account
For the period ended 30 September 2024

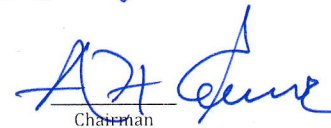
Notes	01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka	01-Jul-24 to 30-Sep-24 Taka	01-Jul-23 to 30-Sep-23 Taka	
Interest income/profit on investments	22	20,506,136,868	14,809,124,441	7,037,895,726	5,427,034,506
Interest/profit paid on deposits and borrowings etc.	23	(14,850,783,031)	(10,471,836,514)	(5,076,412,895)	(3,620,503,427)
Net interest income		5,655,353,837	4,337,287,927	1,961,482,831	1,806,531,079
Investment income	24	4,161,545,321	3,078,872,624	1,358,005,254	1,079,690,479
Commission, exchange and brokerage	25	2,979,799,169	2,389,352,721	1,229,371,290	887,462,048
Other operating Income	26	353,845,235	157,437,634	54,508,584	43,243,521
		7,495,189,725	5,625,662,979	2,641,885,128	2,010,396,048
Total operating income (a)		13,150,543,562	9,962,950,906	4,603,367,959	3,816,927,127
Salary and allowances	27	2,798,658,344	2,341,864,220	1,041,200,767	829,622,252
Rent, taxes, insurance, electricity etc.	28	300,084,750	300,465,568	99,356,461	112,840,857
Legal expenses	29	20,536,073	27,647,645	5,235,047	13,072,761
Postage, stamps, telecommunication etc.	30	35,581,565	37,801,213	11,279,553	12,699,219
Stationery, printings, advertisements etc.	31	373,747,530	203,283,842	105,725,267	96,601,184
Chief Executive's salary and fees	32	13,016,400	11,398,400	4,062,560	3,204,000
Directors' fees	33	3,623,430	2,773,200	1,013,775	756,800
Auditors' fees	34	-	-	-	-
Depreciation and repairs of bank's assets	35	851,939,922	841,389,383	304,366,274	270,969,740
Other expenses	36	845,419,049	777,069,504	284,075,843	242,304,650
Total operating expenses (b)		5,242,607,063	4,543,692,974	1,856,315,547	1,582,071,463
Profit before provision and taxes (c = (a-b))		7,907,936,499	5,419,257,932	2,747,052,412	2,234,855,664
Provision against loans and advances	37	3,362,043,021	1,665,096,899	1,443,024,131	870,334,656
Provision against good borrower		-	-	-	-
Provision for diminution in value of investments	38	810,434	623,411	810,434	623,411
Other provisions	39	146,454,238	263,478,628	(13,228,861)	204,470,452
Total provision (d)		3,509,307,693	1,929,198,938	1,430,605,704	1,075,428,519
Total Profit before taxes (c-d)		4,398,628,806	3,490,058,994	1,316,446,708	1,159,427,145
Provision for Taxation		2,654,383,534	1,553,888,985	1,105,842,661	560,797,427
Current tax		2,844,343,834	1,617,455,106	1,189,174,125	588,667,066
Deferred tax	15.1	(189,960,300)	(63,566,121)	(83,331,464)	(27,869,639)
Net Profit after Taxation		1,744,245,272	1,936,170,009	210,604,047	598,629,718
Profit available for distribution					
Surplus in profit and loss account from previous year	19	1,587,997,681	1,725,490,083	1,971,200,255	1,401,478,897
Net profit for the year		1,744,245,272	1,936,170,009	210,604,048	598,629,718
		3,332,242,953	3,661,660,092	2,181,804,303	2,000,108,615
Appropriations					
Statutory reserve		-	569,774,852	-	103,648,482
General reserve		-	-	-	-
Dividends		1,006,602,238	1,139,549,704	-	-
Start-up fund		17,442,453	19,361,700	2,106,041	5,986,297
Dividend on perpetual bond		138,500,000	81,000,000	10,000,000	38,500,000
Surplus in profit and loss account		2,169,698,262	1,851,973,836	2,169,698,262	1,851,973,836
		3,332,242,953	3,661,660,092	2,181,804,303	2,000,108,615
Earning per share (EPS)	40	1.73	1.92	0.21	0.59


Chief Financial Officer


Managing Director


Director


Company Secretary


Chairman

Dhaka Bank PLC.
Cash Flow Statement
For the period ended 30 September 2024

	Notes	01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		22,490,972,972	17,086,334,351
Interest/Profit payments		(14,570,527,214)	(10,468,788,844)
Dividend receipts		188,985,173	159,402,466
Recovery of loans previously written off		241,244,517	49,446,750
Fee and commission receipts in cash		1,675,936,575	1,759,395,928
Cash payments to employees		(2,811,674,744)	(2,353,262,620)
Cash payments to suppliers		(429,865,169)	(268,732,700)
Income taxes paid		(1,604,320,997)	(1,961,048,375)
Receipts from other operating activities	41	396,701,180	271,847,775
Payments for other operating activities	42	(1,704,493,408)	(1,599,392,438)
Operating profit before changes in operating assets & liabilities (i)		3,872,958,885	2,675,202,293
Increase/Decrease in operating assets and liabilities:			
Sale/(Purchase) of trading securities		(15,877,760,771)	308,448,718
Loans and advances to customers		(12,210,327,805)	3,696,959,429
Other assets	43	(52,535,934)	(337,390,347)
Deposits from other banks		5,706,360,416	2,065,908,685
Deposits from customers		7,240,551,514	15,534,567,781
Other liabilities account of customers		(419,363,746)	(364,124,140)
Other liabilities	44	626,148,155	991,897,917
Cash flows from/(used in) operating assets and liabilities (ii)		(14,986,928,171)	21,896,268,043
Net cash flow from/(used in) operating activities (a)= (i+ii)		(11,113,969,286)	24,571,470,336
Cash flows from investing activities			
Proceeds from sale of securities		1,413,369,544	529,371,183
Payment for purchase of securities		(1,510,145,697)	(4,760,868,101)
Purchase of property, plant & equipment		(164,226,446)	(113,689,593)
Sale of property, plant & equipment		640,604	173,140
Non-banking assets		-	(32,400,000)
Purchase/sale of subsidiary		(100,000,000)	-
Net cash used in investing activities (b)		(360,361,995)	(4,377,413,371)
Cash flows from financing activities			
Borrowing from other banks		(3,150,093,018)	(7,614,304,166)
Receipts from issuance of Perpetual bond		-	580,000,000
Payments for redemption of non convertible subordinated bond		(1,000,000,000)	(1,600,000,000)
Dividend paid on perpetual bonds		(138,500,000)	(81,000,000)
Dividends paid		(1,006,602,238)	(569,774,852)
Net cash used in financing activities (c)		(5,295,195,256)	(9,285,079,018)
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(16,769,526,537)	10,908,977,947
Effects of exchange rate changes on cash and cash equivalent		1,019,361,936	465,943,829
Cash and cash equivalents at beginning year		42,363,627,801	28,406,101,258
Cash and cash equivalents at end of year*		26,613,463,200	39,781,023,034
*Closing cash and cash equivalents			
Cash in Hand		3,729,207,731	2,610,276,271
Balance with Bangladesh Bank and its agent bank(s)		11,791,183,348	11,942,702,007
Balance with other banks & Financial Institutions		8,089,517,321	24,225,023,456
Money at call on short notice		3,000,000,000	1,000,000,000
Prize Bond		3,554,800	3,021,300
Total		26,613,463,200	39,781,023,034
Net Operating Cash Flows Per Share (NOCFPS)	46	(11.04)	24.41

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

(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 2024	10,066,022,382	10,066,022,382	6,560,631	-	59,687,403	1,587,997,681	21,786,290,479
Surplus/deficit on account of revaluation of investments	-	-	-	-	97,414,751	-	97,414,751
Net profit for the year	-	-	-	-	-	1,744,245,272	1,744,245,272
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Start-up fund	-	-	-	-	-	(17,442,453)	(17,442,453)
Dividend on perpetual bond	-	-	-	-	-	(138,500,000)	(138,500,000)
Changes in reserve	-	-	-	-	-	-	-
Balance as at 30 September 2024	10,066,022,382	10,066,022,382	6,560,631	-	157,102,154	2,169,698,262	22,465,405,811

For the period ended 30 September 2023

(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	-	48,159,035	1,725,490,083	20,772,704,809
Surplus/deficit on account of revaluation of investments	-	-	-	-	5,473,019	-	5,473,019
Net profit for the year	-	-	-	-	-	1,936,170,009	1,936,170,009
Stock dividend	569,774,852	-	-	-	-	(569,774,852)	-
Cash dividend	-	-	-	-	-	(569,774,852)	(569,774,852)
Start-up Fund	-	-	-	-	-	(19,361,700)	(19,361,700)
Dividend on perpetual bond	-	-	-	-	-	(81,000,000)	(81,000,000)
Changes in reserve	-	569,774,852	-	-	-	(569,774,852)	-
Balance as at 30 September 2023	10,066,022,382	10,066,022,382	6,560,631	-	53,632,054	1,851,973,836	22,044,211,285

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

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 116 branches all over Bangladesh which includes 72 urban and 44 rural branches, two Offshore Banking Units at DEPZ & CEPZ, 3 SME Service Centers and 33 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, 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 September 2024 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 Banking branches.

2. Consolidated and separate financial statements

The separate financial statements of the Bank as at and for the period ended 30 September 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 September 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 Ordinance, 1969, Bangladesh Securities and Exchange Commission Act, 1993, Bangladesh 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, 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 prevail.

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.

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. 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 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.

2.5 Use of judgments and estimates

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 September 2024.

2.7 Date of authorization

The Board of Directors in its 477th meeting has approved this financial statements for onward submission to the respective regulatory authorities on 29 October 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.

Accounting policies of subsidiaries

The financial statements of subsidiaries (Dhaka Bank Securities Limited and Dhaka Bank Investment Limited) which are included in the Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances. All subsidiaries of the Bank have been incorporated in Bangladesh.

		30.09.2024	31.12.2023
		Taka	Taka
3. Cash			
Cash in hand	(Note: 3.1)	3,729,207,731	2,512,037,635
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	11,791,183,348	11,756,490,714
		15,520,391,079	14,268,528,349
3(a) Consolidated Cash			
Dhaka Bank PLC.	(Note: 3)	15,520,391,079	14,268,528,349
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		15,520,511,079	14,268,648,349
3.1 Cash in hand			
In local currency		3,464,119,567	2,382,178,673
In foreign currencies		265,088,164	129,858,962
		3,729,207,731	2,512,037,635
3.1(a) Consolidated cash in hand			
Dhaka Bank PLC.	(Note: 3.1)	3,729,207,731	2,512,037,635
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		3,729,327,731	2,512,157,635
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency:		10,731,747,285	10,734,541,128
Conventional		9,945,984,304	9,998,206,800
Al-Wadiah current account		785,762,981	736,334,328
In foreign currencies		961,494,322	902,424,491
		11,693,241,607	11,636,965,619
Balance with Sonali Bank as agent of Bangladesh Bank		97,941,741	119,525,095
		11,791,183,348	11,756,490,714
3.2(a) Consolidated balance with Bangladesh Bank and its agent bank(s)			
Dhaka Bank PLC.	(Note: 3.2)	11,791,183,348	11,756,490,714
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		11,791,183,348	11,756,490,714
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	740,771,795	19,128,807,492
Outside Bangladesh	(Note: 4.2)	7,348,745,526	8,563,029,660
		8,089,517,321	27,691,837,151
4(a) Consolidated balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1(a))	794,183,084	19,164,994,110
Outside Bangladesh	(Note: 4.2(a))	7,348,745,526	8,563,029,660
		8,142,928,610	27,728,023,770
4.1 In Bangladesh			
Current deposits			
Others Local Commercial Bank (excluding ICB Islamic Bank Limited)		308,221,351	126,847,084
ICB Islamic Bank Limited		11,100,000	11,300,000
		319,321,351	138,147,084
Special Notice Deposits (SND)			
Local Commercial Bank		83,450,444	22,660,408
		83,450,444	22,660,408
Fixed deposits			
Commercial Banks			
Local Commercial Bank		238,000,000	1,268,000,000
Placement with OBU		7,226,545,655	8,303,365,164
		7,464,545,655	9,571,365,164
Less : Inter Unit (OBU)		7,226,545,655	8,303,365,164
		238,000,000	1,268,000,000
Financial Institutions			
Local NBFIs		100,000,000	17,700,000,000
		100,000,000	17,700,000,000
		740,771,795	19,128,807,492

		30.09.2024	31.12.2023
		Taka	Taka
4.1(a) Consolidated in Bangladesh			
Dhaka Bank PLC.	(Note: 4.1)	740,771,795	19,128,807,492
Dhaka Bank Securities Limited		1,089,843,021	197,351,714
Dhaka Bank Investment Limited		56,156,544	247,448,422
		1,886,771,360	19,573,607,628
Less: Intercompany transaction		1,092,588,276	408,613,518
		794,183,084	19,164,994,110
4.2 Outside Bangladesh (Nostro Accounts)			
Current deposits			
Differents foreign bank		7,348,745,526	8,563,029,660
		7,348,745,526	8,563,029,660
4.2(a) Consolidated outside Bangladesh (Nostro Accounts)			
Dhaka Bank PLC.	(Note: 4.2)	7,348,745,526	8,563,029,660
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		7,348,745,526	8,563,029,660
5. Money at call on short notice			
With banking companies	(Note: 5.1)	2,000,000,000	-
With non-banking financial institutions	(Note: 5.2)	1,000,000,000	400,000,000
		3,000,000,000	400,000,000
5(a) Consolidated money at call on short notice			
Dhaka Bank PLC.	(Note: 5)	3,000,000,000	400,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		3,000,000,000	400,000,000
5.1 With banking companies			
Janata Bank		2,000,000,000	-
		2,000,000,000	-
ICB Islamic Bank Limited has been repaying their liabilities phase by phase under "The Oriental Bank Limited (Reconstruction) Scheme, 2007 as per Bangladesh Bank instructions vide Ref : BRPD(R-1)651/9(10)2007-446 dated 02.08.2007. The outstanding amount of Tk.1.11 Crore now presented under the head "Balance with other banks and financial institutions".			
5.2 With non-banking financial institutions			
DBH		1,000,000,000	400,000,000
		1,000,000,000	400,000,000
6. Investments			
Government securities	(Note: 6.1)	60,048,773,803	42,660,199,827
Other investments	(Note: 6.2)	8,323,321,046	8,226,281,304
		68,372,094,849	50,886,481,131
6(a) Consolidated investments			
Dhaka Bank PLC.	(Note: 6)	68,372,094,849	50,886,481,131
Dhaka Bank Securities Limited		3,408,154,008	3,296,468,037
Dhaka Bank Investment Limited		377,772,918	73,406,715
		72,158,021,775	54,256,355,883
6.1 Government securities			
Treasury Bills		16,775,216,950	7,596,299,438
Treasury Bonds	(Note: 6.1.1)	40,740,508,053	32,618,638,089
Government Ijarah Sukuk		2,529,494,000	2,442,000,000
Prizebond		3,554,800	3,262,300
		60,048,773,803	42,660,199,827
6.1.1 Treasury Bonds			
Investment in Government Treasury Bond (excluding Encumbered bond)		40,740,508,053	32,618,638,089
Encumbered Government Treasury Bond		20,976,760,000	-
		61,717,268,053	32,618,638,089
Less : Borrowing from Bangladesh Bank-ALS against Encumbered bond		20,976,760,000	-
		40,740,508,053	32,618,638,089
6.1(a) Consolidated government securities			
Dhaka Bank PLC.	(Note: 6.1)	60,048,773,803	42,660,199,827
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		377,772,918	73,406,715
		60,426,546,721	42,733,606,542

		30.09.2024	31.12.2023
		Taka	Taka
6.2 Other investments			
Investment in shares	(Note: 6.2.1)	3,365,821,046	2,968,781,304
Investment in subordinated bonds	(Note: 6.2.2)	1,527,500,000	2,257,500,000
Investment in perpetual bond	(Note: 6.2.3)	2,430,000,000	2,000,000,000
Investment on Beximco Green Sukuk al Istisna'a		1,000,000,000	1,000,000,000
		8,323,321,046	8,226,281,304
6.2(a) Consolidated other investments			
Dhaka Bank PLC.	(Note: 6.2)	8,323,321,046	8,226,281,304
Dhaka Bank Securities Limited		3,408,154,008	3,296,468,037
Dhaka Bank Investment Limited		-	-
		11,731,475,054	11,522,749,341
6.2.1 Investment in shares			
Quoted (Publicly Traded)		545,574,121	392,839,365
Unquoted		2,820,246,925	2,575,941,939
		3,365,821,046	2,968,781,304
6.2.2 Investment in subordinated bonds			
Mutual Trust Bank PLC. (MTBL)		-	180,000,000
The City Bank PLC.		160,000,000	257,500,000
One Bank PLC.		157,500,000	210,000,000
Bank Asia PLC.		-	150,000,000
Shahjalal Islami Bank PLC.		200,000,000	200,000,000
Trust Bank Ltd.		200,000,000	200,000,000
Dutch Bangla Bank PLC.		200,000,000	200,000,000
Islami Bank Bangladesh PLC.		200,000,000	300,000,000
Eastern Bank PLC.		80,000,000	120,000,000
United Commercial Bank PLC.		330,000,000	440,000,000
		1,527,500,000	2,257,500,000
6.2.3 Investment in perpetual bond			
UCBPLC perpetual bond		650,000,000	650,000,000
Trust Bank perpetual bond		1,000,000,000	1,000,000,000
Southeast Perpetual Bond		780,000,000	350,000,000
		2,430,000,000	2,000,000,000
7. Loans, advances and lease/investments including Bills purchased and discounted			
Loans, cash credits, overdrafts etc./investments	(Note: 7.1)	265,545,604,545	253,154,849,997
Bills purchased and discounted	(Note: 8)	2,851,929,666	3,032,356,409
		268,397,534,211	256,187,206,406
7(a) Consolidated loans, advances and lease/investments including bills purchased and discounted			
Dhaka Bank PLC.	(Note: 7)	268,397,534,211	256,187,206,406
Dhaka Bank Securities Limited		1,518,251,401	1,525,916,895
Dhaka Bank Investment Limited		-	-
		269,915,785,612	257,713,123,301
Less: Intercompany transaction		2,457,157,031	2,444,367,205
		267,458,628,581	255,268,756,096
7.1 Loans, cash credits, overdrafts etc./investments Broad category-wise breakup			
In Bangladesh			
Secured overdraft/quard		47,935,158,306	46,377,466,652
Cash credit/murabaha		8,496,419,124	8,879,832,572
House building loan		3,522,276,053	3,150,748,091
Transport loan		1,708,141,753	2,008,691,878
Term loan		94,363,451,527	87,131,192,567
Loan against trust receipt		5,216,680,333	3,382,418,742
Payment against documents		232,899,265	23,655,757
Loan against accepted bills		6,535,001,575	2,568,747,667
Packing credit		1,773,402,296	1,203,625,684
Lease finance/izara		5,985,788,469	5,973,434,113
Credit card		1,320,143,246	1,140,911,338
Retail loan		2,101,964,620	1,999,998,264
Other loans		86,354,277,978	89,314,126,671
		265,545,604,545	253,154,849,997
Outside Bangladesh		-	-
		265,545,604,545	253,154,849,997

		30.09.2024	31.12.2023
		Taka	Taka
7.1(a) Consolidated loans, cash credits, overdrafts etc./investments			
Dhaka Bank PLC.	(Note: 7.1)	265,545,604,545	253,154,849,997
Dhaka Bank Securities Limited		1,518,251,401	1,525,916,895
Dhaka Bank Investment Limited		-	-
		267,063,855,946	254,680,766,892
Less: Intercompany transaction		2,457,157,031	2,444,367,205
		264,606,698,915	252,236,399,687
8. Bills purchased and discounted			
In Bangladesh		2,838,283,698	2,711,530,788
Outside Bangladesh		13,645,968	320,825,621
		2,851,929,666	3,032,356,409
8(a) Consolidated bills purchased and discounted			
Dhaka Bank PLC.	(Note: 8)	2,851,929,666	3,032,356,409
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		2,851,929,666	3,032,356,409
9. Fixed assets including premises, furniture and fixtures			
Cost/revaluation			
Land		4,658,655,505	4,658,655,505
Building & renovation		1,509,467,487	1,509,467,487
Furniture and fixture including office decoration		839,462,787	820,330,607
Office appliances and equipment		2,257,519,445	2,197,764,716
Computer		428,335,721	373,501,162
Software		857,513,722	848,448,519
Bank's vehicle		361,536,582	352,090,453
Right of use assets (ROU) as per IFRS 16		3,003,849,286	2,659,138,084
		13,916,340,534	13,419,396,532
Less: Accumulated depreciation		5,457,515,089	4,857,823,601
		8,458,825,445	8,561,572,932
9(a) Consolidated fixed assets including premises, furniture and fixtures			
Dhaka Bank PLC.	(Note: 9)	8,458,825,445	8,561,572,932
Dhaka Bank Securities Limited		77,647,537	77,158,751
Dhaka Bank Investment Limited		144,067	121,516
		8,536,617,049	8,638,853,199
10. Other assets			
Investment in shares of subsidiary companies	(Note: 10.1)	1,849,999,880	1,749,999,880
Stationery, stamps, printing materials etc.		71,413,470	57,598,794
Advance rent	(Note: 10.1.a)	42,818,592	29,207,413
Prepaid expenses against advertisement		37,193,087	59,416,305
Interest/Profit accrued and other receivable	(Note: 10.2)	1,401,701,761	827,347,261
Security deposit		23,816,742	23,117,430
Preliminary, formation, Work-in-progress, renovation expenses and branch adjustments	(Note: 10.3 & 10.4)	1,140,327,378	223,333,627
Suspense account	(Note: 10.5)	(693,566,297)	169,963,940
Others	(Note: 10.6)	19,257,739,242	17,470,238,535
		23,131,443,855	20,610,223,185
10(a) Consolidated other assets			
Dhaka Bank PLC.	(Note: 10)	23,131,443,855	20,610,223,185
Dhaka Bank Securities Limited		274,864,179	275,950,807
Dhaka Bank Investment Limited		12,822,290	7,994,958
		23,419,130,324	20,894,168,951
Less: Inter-company transactions			
Investment in Dhaka Bank Securities Limited		1,499,999,940	1,499,999,940
Investment in Dhaka Bank Investment Limited		349,999,940	249,999,940
Receivable from Dhaka Bank Securities Limited		49,608,722	51,838,174
		1,899,608,602	1,801,838,054
		21,519,521,722	19,092,330,897
10.1 Investment in shares of subsidiary companies			
Dhaka Bank Securities Limited (99.99% of subsidiary company owned by DBPLC.)		1,499,999,940	1,499,999,940
Dhaka Bank Investment Limited (99.99% of subsidiary company owned by DBPLC.)		349,999,940	249,999,940
		1,849,999,880	1,749,999,880

		30.09.2024 Taka	31.12.2023 Taka
	Shareholding in Dhaka Bank Securities Limited as at 30 September 2024 was 210,792,274 shares after considering the stock dividend issued from 2011 to 2023.		
10.1.a	Advance rent up to September 2024 Tk. 217,427,591 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.		
10.4	Branch adjustment Branch adjustment account represents outstanding amount of Inter-Branch and Head Office transactions at the Balance Sheet date.		
10.5	Suspense account Suspense account represents advance paid/(received) against renovation of different branches which is capital expenditure and will be adjusted after receiving the final bills.		
10.6	Others		
	Advance tax (Note: 10.6.1)	16,562,778,346	14,958,457,349
	Deferred tax assets (Note: 15.1)	760,654,332	570,694,032
	Account receivable others (Note: 10.6.2)	1,934,306,564	1,941,087,155
		19,257,739,242	17,470,238,535
10.6.1	Advance tax		
	Opening balance	14,958,457,349	12,153,308,939
	Add: Paid during the year	1,604,320,997	2,805,148,410
		16,562,778,346	14,958,457,349
	Less: Adjustment during the year	-	-
		16,562,778,346	14,958,457,349
10.6.2	Account receivable others		
	Receivable against Bangladesh/Paribar Sanchaya Patra	39,254,515	105,767,219
	Fees receivable	339,882,736	160,664,494
	Dividend receivable	142,174,780	35,727,185
	Finance to AD branches	39	36
	Protestation account	3,012,677	3,012,677
	ATM settlement account	1,307,194,768	1,441,808,604
	Receivable from exchange houses	1,558,157	521,327
	Excise duty receivable	51,620,169	141,747,438
	Receivable from Dhaka Bank Investment Limited	-	-
	Receivable from Dhaka Bank Securities Limited	49,608,722	51,838,174
		1,934,306,564	1,941,087,155
11.	Non-banking assets		
	Land and building	33,350,000	33,350,000
11(a)	Consolidated non-banking assets		
	Dhaka Bank PLC. (Note: 11)	33,350,000	33,350,000
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		33,350,000	33,350,000
12.	Borrowings from other banks, financial institutions and agents		
	In Bangladesh (Note: 12.1)	16,349,932,482	18,093,617,095
	Outside Bangladesh	3,973,791,595	5,380,200,000
		20,323,724,077	23,473,817,095
12.1	In Bangladesh		
	Call Borrowing		
	Difference local commercial banks	-	100,000,000
		-	100,000,000
	Term Borrowing		
	Term Borrowing (DBU to OBU)	7,226,545,655	8,303,365,164
	Borrowing from SME Foundation	1,275,467	5,790,967
		7,227,821,121	8,309,156,130
	Less : Inter Unit (OBU)	7,226,545,655	8,303,365,164
		1,275,466	105,790,966

		30.09.2024	31.12.2023
		Taka	Taka
Bangladesh Bank refinance			
Small and Medium Enterprise		1,263,278,929	2,305,495,750
Syndication		2,931,106,573	3,005,487,012
PC Refinance		1,420,933,453	885,760,832
Export development fund		10,515,200,801	11,438,446,359
FSSP fund		53,940,760	68,379,176
Stimulus fund		94,610,000	227,320,000
Digital Nano Loan Refinance		69,586,500	56,937,000
		16,348,657,016	17,987,826,129
Total		16,349,932,482	18,093,617,095
Outside Bangladesh			
Difference foreign banks		3,973,791,595	5,380,200,000
		3,973,791,595	5,380,200,000
		20,323,724,077	23,473,817,095
12(a) Consolidated borrowings from other banks, financial institutions and agents			
Dhaka Bank PLC.	(Note: 12)	20,323,724,077	23,473,817,095
Dhaka Bank Securities Limited		2,557,157,031	2,444,367,206
Dhaka Bank Investment Limited		-	-
		22,880,881,108	25,918,184,301
Less: Inter company transaction		2,457,157,031	2,444,367,205
		20,423,724,077	23,473,817,096
13. Deposits and other accounts			
Current Accounts and other Accounts	(Note: 13.1)	43,380,278,506	44,593,545,911
Bills payable	(Note: 13.2)	1,884,073,981	3,214,881,514
Savings bank deposits	(Note: 13.3)	30,801,425,652	30,648,626,867
Term deposits	(Note: 13.4)	218,960,388,036	203,622,199,953
		295,026,166,175	282,079,254,245
Non-interest bearing accounts			
13.1 Current Accounts and other accounts			
Current account		17,384,385,964	18,488,027,721
Foreign currency deposits		3,865,637,891	3,049,016,610
Margin under letter of credit		7,266,995,504	8,777,061,901
Margin under letter of guarantee		2,678,529,923	3,366,372,301
Deposits awaiting disposal		4,203,538	4,321,207
Sundry deposit	(Note: 13.1.1)	12,180,525,686	10,908,746,171
		43,380,278,506	44,593,545,911
13.1.1 Sundry deposit			
F.C held against back to back L/C		11,489,349,397	10,148,606,411
Sundry creditors		627,373,201	696,011,745
Unclaimed deposits		46,671,217	47,296,497
Security deposits		17,131,871	16,831,518
		12,180,525,686	10,908,746,171
13.2 Bills payable			
Pay order		1,829,707,203	3,164,933,457
Demand draft		54,366,778	49,948,057
		1,884,073,981	3,214,881,514
Total non-interest bearing accounts		45,264,352,487	47,808,427,425
Interest bearing Account			
13.3 Savings bank deposits			
Savings account		29,891,615,785	29,731,775,840
Mudaraba savings accounts		909,809,867	916,851,027
		30,801,425,652	30,648,626,867
13.4 Term deposits			
Special notice deposits		42,667,160,665	35,108,038,198
Unclaimed dividend account*		26,098,655	27,053,796
Fixed deposits		155,221,013,352	143,590,363,185
Deposit pension scheme		18,322,693,584	22,623,121,439
Gift cheque		40,621,932	39,779,862
Non Resident Foreign Currency Deposit (NFCD)		2,682,799,848	2,233,843,473
		218,960,388,036	203,622,199,953

*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.

		30.09.2024	31.12.2023
		Taka	Taka
13.4 (a) Consolidated term deposits			
Dhaka Bank PLC.		218,960,388,036	203,622,199,953
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		218,960,388,036	203,622,199,953
Less: Inter company transaction		1,087,624,933	408,613,518
		217,872,763,103	203,213,586,435
Total interest bearing account		249,761,813,688	234,270,826,820
Total deposits and other accounts		295,026,166,175	282,079,254,245
13 (a) Consolidated deposits and other accounts			
Dhaka Bank PLC.	(Note: 13)	295,026,166,175	282,079,254,245
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		295,026,166,175	282,079,254,245
Less: Inter company transaction		1,092,588,276	408,613,518
		293,933,577,899	281,670,640,727
14. Bond			
Non convertible subordinated bond	(Note: 14.1)	1,000,000,000	2,000,000,000
Perpetual Bond	(Note: 14.2)	2,000,000,000	2,000,000,000
		3,000,000,000	4,000,000,000
14.1	The Bank issued 3rd tranche of non-convertible subordinated bond of Tk. 5,000,000,000 with consent of BSEC vide letter no. BSEC/CI/CPLC/DS-210/2009/210 dated 28 March 2018 and from Bangladesh Bank vide letter no. BRPD (BFIS) 661/14B (P) 2018-2569 dated 17 April 2018. The redemption of the bond has been started from the year 2021 (total outstanding is Tk 100 Crore as of 30 September 2024) and will be fully redeemed in the year 2025.		
14.2	Dhaka Bank PLC. has successfully launched the first Perpetual Bond of Tk. 200.00 crore. The issuance process of "Dhaka Bank Perpetual Bond" was initiated back in 2021 and with subsequent approvals from the regulators.		
	Subscriber wise perpetual bond are:		
Individual subscribers		200,000,000	200,000,000.0
Institutional subscriber			
NCC Bank PLC.		850,000,000	850,000,000
Community Bank Bangladesh PLC.		170,000,000	170,000,000
Mercantile Bank PLC.		780,000,000	780,000,000
		1,800,000,000	1,800,000,000.0
		2,000,000,000	2,000,000,000.0
15. Other liabilities			
Accrued interest		659,483,335	379,227,518
Provision on loans and advances		19,266,842,746	17,065,005,006
Provision for Off-Balance Sheet exposure		1,738,293,436	1,593,463,122
Interest suspense account		5,211,897,316	4,290,560,813
Provision for expenses		708,349,425	458,568,196
Provision for other assets		79,698,157	78,074,233
Fund for Dhaka Bank Foundation		-	41,600,090
Provision for current tax		18,481,611,190	15,637,267,356
Tax deducted at source & payable		628,740,039	723,225,589
Excise duty payable		18,975,403	343,853,598
Other account payable	(Note: 15.2)	7,393,159,216	6,688,991,814
		54,187,860,697	47,299,837,336
15(a) Consolidated other liabilities			
Dhaka Bank PLC.	(Note: 15)	54,187,860,697	47,299,837,336
Dhaka Bank Securities Limited		1,757,543,199	882,042,125
Dhaka Bank Investment Limited		9,199,857	6,330,909
		55,954,603,753	48,188,210,370
Less: Inter-company transactions			
Dhaka Bank Securities Limited		49,608,722	51,838,174
Dhaka Bank Investment Limited		-	-
		49,608,722	51,838,174
		55,904,995,031	48,136,372,196

			30.09.2024 Taka	31.12.2023 Taka
15.1	Deferred tax liabilities/(asset)			
	30 September 2024	Carrying amount		Taxable/(deductible) temporary difference
			Tax base	
	Fixed asset excluding land	2,411,260,032	3,043,573,905	(632,313,873)
	Deductible temporary difference :			
	Provision against classified loan	(1,233,464,091)	-	(1,233,464,091)
	Right of use-assets (net-off advance)	1,171,482,317	-	1,171,482,317
	Lease obligation	(1,334,115,902)	-	(1,334,115,902)
				(2,028,411,550)
	Applicable tax rate			37.5%
	Deferred tax liability/(asset)			(760,654,331)
	31 December 2023	Carrying amount		Taxable/(deductible) temporary difference
			Tax base	
	Fixed Asset excluding land	2,539,562,011	3,114,381,980	(574,819,969)
	Deductible temporary difference :			
	Provision against classified loan (BL)	(788,682,918)	-	(788,682,918)
	Right of use-assets (net-off advance)	1,145,878,886	-	1,145,878,886
	Lease obligation	(1,304,226,750)	-	(1,304,226,750)
				(1,521,850,751)
	Applicable tax rate			37.5%
	Deferred tax liability/(asset)			(570,694,031)
	Deferred tax expense/(income)		30.09.2024 Taka	31.12.2023 Taka
	Closing deferred tax (asset)/liability		(760,654,331)	(560,751,886)
	Opening deferred tax (asset)/liability		(570,694,031)	(475,078,872)
			(189,960,300)	(85,673,014)

Deferred tax is provided using the balance sheet method for timing difference arising between the tax base of assets and liabilities and their carrying values for reporting purposes as per International Accounting Standard (IAS) 12 and BRPD circular no. 11 dated 12 December 2011.

15.2	Other account payable		30.09.2024 Taka	31.12.2023 Taka
	3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond		10,860,852	8,360,852
	Application, processing, membership & utilisation fee		66,134,694	63,070,237
	Adjusting account credit		691,465,623	156,462,226
	Export proceeds suspense		2,382,390,137	2,880,579,076
	Finance from bill discounting OBU		7,392,635	83,533,754
	Compensation income of Islamic Banking operations		155,771,209	105,738,825
	ATM settlement account		1,267,098,544	1,576,074,133
	Import payment suspense		1,176,268,652	127,286,772
	Provision for start-up fund (Note: 15.2.1)		92,214,551	74,772,098
	Provision for CSR fund		202,496,417	301,937,091
	Provision against NBA		6,950,000	6,950,000
	Lease liabilities as per IFRS 16		1,334,115,902	1,304,226,750
			7,393,159,216	6,688,991,814

15.2.1 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 needs 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 has been started mandatorily at the time of yearly accounts finalization from December 2020.

16. Share capital

16.1	Authorised Capital		20,000,000,000	20,000,000,000
	2,000,000,000 ordinary shares of Tk.10 each			
	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			
	2022: 949,624,753 ordinary shares of Tk. 10.00 each		10,066,022,382	9,496,247,530
	2023: 56,977,485 ordinary shares* of Tk.10.00 each		-	569,774,852
			10,066,022,382	10,066,022,382

30.09.2024	31.12.2023
Taka	Taka

*The Bank increased its paid up capital through issuance of 6% Bonus shares i.e. 56,977,485 ordinary shares of Tk.10.00 each on 10/07/2023.

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 IPO from 05.12.1999 to 19.12.1999.

16.4 Right issue

The Bank increased its paid up capital twice through issuance of 2R:5 and 1R:2 Rights Shares at par in 2003 and 2005 respectively.

16.5 History of paid-up capital

Year	Declaration	No. of new share	Value in capital	Cumulative Value
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

16.6 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	10,066,022,382	10,066,022,382
Statutory reserve	10,066,022,382	10,066,022,382
General reserve	6,560,631	6,560,631
Surplus in profit and loss account	2,169,698,262	1,587,997,681
	22,308,303,657	21,726,603,076

Less : Regulatory adjustment

Deferred Tax Assets (DTA)	462,549,034	295,756,094
Book value of Goodwill and value of all other intangible assets	317,978,585	366,696,527
(Written down value of software which is treated as intangible assets)	21,527,776,038	21,064,150,455

Additional Tier-I Capital (AT 1)

	2,000,000,000	2,000,000,000
Total Tier-I Capital	23,527,776,038	23,064,150,455

Tier-II Capital (gone concern capital)

General provision	11,222,732,848	10,934,086,167
Non-convertible subordinated bond	-	1,000,000,000
	11,222,732,848	11,934,086,167

Less : Regulatory adjustment

Total Tier-II Capital	11,222,732,848	11,934,086,167
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A. Total Eligible Capital	34,750,508,886	34,998,236,622
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	30.09.2024 Taka	31.12.2023 Taka
B. Risk Weighted Assets		
Credit risk:		
Balance sheet business	180,625,687,451	168,347,905,006
Off-Balance sheet business	40,825,968,869	39,266,776,248
	221,451,656,320	207,614,681,254
Market risk	3,106,379,159	4,558,995,084
Operational risk	20,575,904,268	20,575,904,268
Total Risk Weighted Assets	245,133,939,747	232,749,580,606
C. Required Capital on Risk Weighted Assets	30,641,742,468	29,093,697,576
D. Capital Surplus/(Shortfall) [A-C]	4,108,766,418	5,904,539,046
Total Capital Ratio (%)*	14.18%	15.04%

Capital requirement	30.09.2024		31.12.2023	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	9.60%	8.50%	9.91%
Tier-II Capital (gone concern capital)	4.00%	4.58%	4.00%	5.13%
Total	12.50%	14.18%	12.50%	15.04%

*CRAR has been calculated considering the Risk Weighted Assets as of 30 June 2024.

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	10,066,022,382	10,066,022,382
Minority interest	69,080	66,812
Statutory reserve	10,066,022,382	10,066,022,382
General reserve	6,560,631	6,560,631
Surplus in profit and loss account	2,811,505,181	2,207,128,564
	22,950,179,655	22,345,800,771

Less : Regulatory adjustment

Book value of Goodwill and value of all other intangible assets	317,978,585	366,696,527
(**Written down value of software which is treated as intangible assets)		
Deferred Tax Assets (DTA)	536,486,963	369,694,023
	22,095,714,108	21,609,410,221

Additional Tier-I Capital (AT 1)

Total Tier-I Capital	24,095,714,108	23,609,410,221
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Tier-II Capital (gone concern capital)

General provision	11,222,732,848	10,934,086,167
Non-convertible subordinated bond	-	1,000,000,000
	11,222,732,848	11,934,086,167

Less : Regulatory adjustment

Total Tier-II Capital	11,222,732,848	11,934,086,167
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A. Total Eligible Capital

	35,318,446,956	35,543,496,388
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B. Risk Weighted Assets

Credit risk:		
Balance sheet business	181,017,695,858	168,283,522,248
Off-Balance sheet business	40,825,968,869	39,266,776,248
	221,843,664,727	207,550,298,496
Market risk	5,724,484,121	8,137,868,046
Operational risk	20,831,037,467	20,831,037,467
Total Risk-weighted Assets	248,399,186,315	236,519,204,008

C. Required Capital on Risk Weighted Assets

	31,049,898,289	29,564,900,501
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D. Capital Surplus/(Shortfall) [A-C]

	4,268,548,667	5,978,595,887
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Total Capital Ratio (%)*	14.22%	15.03%
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Capital requirement	30.09.2024		30.09.2024	31.12.2023
			Taka	Taka
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	9.70%	8.50%	9.98%
Tier-II Capital (gone concern capital)	4.00%	4.52%	4.00%	5.05%
Total	12.50%	14.22%	12.50%	15.03%

*CRAR has been calculated considering the Risk Weighted Assets as of 30 June 2024.

17. Statutory reserve				
Opening balance			10,066,022,382	9,496,247,530
Add: Addition during the year			-	569,774,852
			10,066,022,382	10,066,022,382
18. Other reserve				
General reserve	(Note 18.1)		6,560,631	6,560,631
Assets revaluation reserve	(Note 18.2)		-	-
Investment revaluation reserve	(Note 18.3)		157,102,154	59,687,403
			163,662,785	66,248,034
18(a) Consolidated other reserve				
Dhaka Bank PLC.			163,662,785	66,248,034
Dhaka Bank Securities Limited			-	-
Dhaka Bank Investment Limited			-	-
			163,662,785	66,248,034
18.1 General reserve				
Opening balance			6,560,631	6,560,631
Add: Addition during the year			-	-
			6,560,631	6,560,631
Less: Transfer to capital account for issue of bonus shares			-	-
			6,560,631	6,560,631
18.2 Assets revaluation reserve				
Opening balance			-	-
Less : Adjustment for reversal			-	-
			-	-
18.3 Investment revaluation reserve				
Revaluation reserve for HTM securities				
Opening balance			54,095,311	37,806,866
Add: Addition during the year			-	23,750,378
Less: Adjustment during the year			(54,095,311)	(7,461,933)
			-	54,095,311
Revaluation reserve for HFT securities				
Opening balance			5,592,092	10,352,169
Add: Addition during the year			428,429,923	1,167,962,292
Less: Adjustment during the year			(276,919,861)	(1,172,722,369)
			157,102,154	5,592,092
			157,102,154	59,687,403
19. Surplus in profit and loss account				
Opening balance			1,587,997,681	1,725,490,083
Add: Post-tax profit for the year			1,744,245,272	1,731,648,640
			3,332,242,953	3,457,138,723
Less: Transfer to statutory reserve			-	569,774,852
Less: Start-up fund			17,442,453	17,316,486
Less: Dividend on perpetual bond			138,500,000	142,500,000
Less: Stock dividend			-	569,774,852
Less: Cash dividend			1,006,602,238	569,774,852
			1,162,544,691	1,869,141,042
			2,169,698,262	1,587,997,681

	30.09.2024 Taka	31.12.2023 Taka
19(a) Consolidated surplus in profit and loss account (attributable to equity holders of DBL)		
Opening balance	2,207,128,564	2,408,813,895
Adjustment for prior year	-	(4,365,904)
Add: Post-tax profit for the year	1,766,921,308	1,671,821,614
	<u>3,974,049,872</u>	<u>4,076,269,606</u>
Less: Transfer to statutory reserve	-	569,774,852
Less: Start-up fund	17,442,453	17,316,486
Less: Dividend on perpetual bond	138,500,000	142,500,000
Less: Transfer to investment fluctuation fund	-	-
Less: Stock dividend	-	569,774,852
Less: Cash dividend	1,006,602,238	569,774,852
	<u>1,162,544,691</u>	<u>1,869,141,042</u>
	<u>2,811,505,181</u>	<u>2,207,128,564</u>
19.1 (a) Non-controlling interest		
Opening balance	66,812	72,795
Addition for the year from Dhaka Bank Securities Limited	762	(7,020)
Addition for the year from Dhaka Bank Investment Limited	1,506	1,036
	<u>69,080</u>	<u>66,812</u>
20. Profit & loss account		
Income		
Interest, discount and similar income	20,506,136,868	21,511,974,195
Dividend income	188,985,173	229,055,965
Fee, commission and brokerage	1,675,936,575	2,316,021,400
Gains less losses arising from investment securities	3,981,778,920	3,966,418,831
Gains less losses arising from dealing in foreign currencies	1,303,862,593	1,048,699,689
Other operating income	344,626,463	254,730,104
	<u>28,001,326,593</u>	<u>29,326,900,183</u>
Expenses		
Interest, fee and commission	14,850,783,031	14,801,291,650
Administrative expenses	3,545,248,093	4,094,774,114
Other operating expenses	845,419,049	1,095,256,979
Depreciation and repairs of Bank's assets	851,939,922	1,184,032,603
	<u>20,093,390,094</u>	<u>21,175,355,346</u>
	<u>7,907,936,499</u>	<u>8,151,544,837</u>
21. Contingent liabilities		
Acceptances & endorsements	63,194,844,006	69,044,809,858
Irrevocable letters of credit	48,841,131,235	33,320,534,119
Usance/Defer letter of credit	18,359,098,116	13,601,493,734
Sight letter of credit	8,412,859,278	4,822,603,910
Back to back letter of credit	9,558,349,357	5,555,149,014
BD-Sight (EDF)	2,225,144,033	2,092,783,151
Back to back - local	10,285,680,453	7,248,504,310
Letters of guarantee	69,020,304,345	60,383,950,944
Bid bond	3,507,423,597	2,271,388,908
Performance bond	25,514,532,252	21,114,760,816
Counter guarantee	921,755,102	1,339,264,161
Other guarantee	29,651,855,050	26,491,324,420
Shipping guarantee	9,424,738,344	9,167,212,640
Bills for collection	20,966,971,204	18,378,644,376
Local bills for collection	11,548,114,220	9,447,977,148
Foreign bills for collection	9,418,856,984	8,930,667,229
Other contingent liabilities	13,339,008,542	16,983,466,727
Bangladesh/Pratirakhkha/Paribar Sanchay Patra	-	1,751,615,000
ICB unit certificate	-	51,340,900
Forward exchange position	600,776,272	3,305,170,772
US investment & premium bond	-	435,824,300
Other contingent liabilities for ECA financing	3,732,291,110	3,624,993,930
Contingent interest suspense	9,005,941,160	7,814,521,825
	<u>215,362,259,332</u>	<u>198,111,406,025</u>

	01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka
22. Interest income/profit on investments		
Term loan	11,212,840,829	7,343,548,658
Overdrafts	5,472,964,463	4,296,479,405
Loan against trust receipt	363,986,117	217,691,896
Packing credits	73,197,039	48,225,914
Cash credits/Bai-Muajjal	619,189,389	576,944,339
Payment against Documents	4,848,212	1,383,657
House building loan	228,112,759	148,056,124
Transport loan	25,082,036	130,813,794
Syndicate loan	773,489,863	553,971,906
Lease rental/izara	538,890,871	426,373,636
Credit card	113,089,133	77,509,472
Total interest/profit & rental income on loans & advances	19,425,690,710	13,820,998,801
Call lending and fund placement with banks (Note: 22.1)	821,265,622	775,487,666
Accounts with foreign banks	259,180,536	212,637,974
	<u>20,506,136,868</u>	<u>14,809,124,441</u>
22.1 Call lending and fund placement with banks		
Interest on Call lending and fund placement (excluding Inter Unit (OBU))	821,265,622	775,487,666
Interest on Foreign Currency Term Placement-OBU	158,564,601	-
	<u>979,830,223</u>	<u>775,487,666</u>
Less : Inter Unit (OBU placement)	158,564,601	-
	<u>821,265,622</u>	<u>775,487,666</u>
22(a) Consolidated Interest income/profit on investments		
Dhaka Bank PLC. (Note: 22)	20,506,136,868	14,809,124,441
Dhaka Bank Securities Limited	67,927,889	76,506,052
Dhaka Bank Investment Limited	-	-
	20,574,064,757	14,885,630,493
Less: Intercompany transaction	146,759,555	123,802,634
	<u>20,427,305,202</u>	<u>14,761,827,859</u>
23. Interest/profit paid on deposits and borrowings etc.		
Savings account including mudaraba	424,395,639	421,262,997
Special notice deposit	1,545,811,543	1,041,497,173
Term deposits	9,978,979,390	5,963,199,234
Deposits under Scheme	1,192,966,601	1,668,914,203
Call borrowing & fund placement	66,794,632	5,817,116
Non-convertible Subordinate Bond	132,198,356	201,031,781
Overseas accounts charges	15,851,739	21,147,259
HTM/HFT securities (Including REPO)	539,074,209	247,896,434
Others (Note: 23.1)	954,710,922	901,070,317
	<u>14,850,783,031</u>	<u>10,471,836,514</u>
23.1 Others		
Interest paid on NCFD	121,971,740	35,572,241
Interest/profit paid against refinance from Bangladesh Bank	447,443,196	527,238,336
Interest paid on gift cheque	560,142	479,549
Interest paid on excel account	229,737	317,061
Interest paid on Fund Borrowing-OBU (Note: 23.1.1)	384,506,108	337,463,130
	<u>954,710,922</u>	<u>901,070,317</u>
23.1.1 Interest paid on Fund Borrowing-OBU		
Interest on Foreign Currency Borrowing (Excluding from DBU borrowing)	384,506,108	337,463,130
Interest on Foreign Currency Borrowing from DBU	158,564,601	-
	<u>543,070,709</u>	<u>337,463,130</u>
Less: Inter unit (from DBU borrowing)	158,564,601	-
	<u>384,506,108</u>	<u>337,463,130</u>
23(a) Consolidated interest/profit paid on deposits & borrowings etc.		
Dhaka Bank PLC. (Note: 23)	14,850,783,031	10,471,836,514
Dhaka Bank Securities Limited	146,719,460	121,990,483
Dhaka Bank Investment Limited	-	-
	14,997,502,491	10,593,826,997
Less: Inter company transaction	158,923,204	138,588,369
	<u>14,838,579,287</u>	<u>10,455,238,628</u>

		01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka
24. Investment income			
Interest on treasury bills/bonds	(Note: 24.1)	2,168,752,389	1,946,107,807
Profit on govt. Islamic bond		40,863,951	38,803,009
Capital gain on government securities		1,413,369,544	529,371,183
Interest on subordinated bond		118,170,763	186,159,620
Dividend on perpetual bond		163,903,501	123,750,000
Profit on Beximco Green Sukuk al Istisnaa		67,500,000	95,278,538
Dividend on shares		188,985,173	159,402,466
		<u>4,161,545,321</u>	<u>3,078,872,624</u>
24.1 Interest on treasury bills/bonds			
Interest on treasury bills/bonds (excluding special bond)		2,137,568,510	1,946,107,807
Interest on Government Treasury Bond_Special		857,662,003	-
		<u>2,995,230,513</u>	<u>1,946,107,807</u>
Less : Interest Expense (BB-ALS) against Government Treasury Bond_Special		826,478,124	-
		<u>2,168,752,389</u>	<u>1,946,107,807</u>
24(a) Consolidated investment income			
Dhaka Bank PLC.	(Note: 24)	4,161,545,321	3,078,872,624
Dhaka Bank Securities Limited		132,850,320	31,057,820
Dhaka Bank Investment Limited		15,197,310	128,250
		<u>4,309,592,951</u>	<u>3,110,058,694</u>
25. Commission, exchange and brokerage			
Commission on letter of credit		834,082,948	776,556,099
Commission on letter of guarantee		243,492,054	268,922,515
Processing fee consumer loan		15,774,147	44,427,107
Other comm/fees (Clearing, cash tr., risk prem., utilisation fee, remittance etc.)		420,468,280	534,720,658
Rebate from foreign bank outside Bangladesh		17,730,287	10,647,295
Commission & fee on credit card		144,388,859	124,122,254
Exchange gain including gain from foreign currency dealings		1,303,862,593	629,956,793
		<u>2,979,799,169</u>	<u>2,389,352,721</u>
25(a) Consolidated commission, exchange and brokerage			
Dhaka Bank PLC.	(Note: 25)	2,979,799,169	2,389,352,721
Dhaka Bank Securities Limited		35,654,548	32,900,755
Dhaka Bank Investment Limited		-	-
		<u>3,015,453,717</u>	<u>2,422,253,476</u>
26. Other operating income			
Other income on credit card and ATM		32,733,020	29,090,930
Incidental charges		31,667,400	29,179,379
Swift charge recoveries		24,951,191	25,991,493
Locker rent		13,630,140	11,631,008
Capital gain on sale of shares		9,218,772	11,942,001
Profit from sale of fixed assets		400,195	156,073
Recovery from written off loans		241,244,517	49,446,750
		<u>353,845,235</u>	<u>157,437,634</u>
26(a) Consolidated other operating income			
Dhaka Bank PLC.	(Note: 26)	353,845,235	157,437,634
Dhaka Bank Securities Limited		3,562,069	451,240
Dhaka Bank Investment Limited		12,163,649	14,785,735
		369,570,953	172,674,609
Less: Inter company transaction		12,163,649	14,785,735
		<u>357,407,304</u>	<u>157,888,874</u>
27. Salary and allowances			
Basic salary		890,582,272	811,812,831
Allowances		1,119,450,219	999,014,561
Bonus & ex-gratia		312,904,070	269,444,581
Leave fare assistance		120,663,718	115,258,751
Bank's contribution to superannuation fund		59,597,265	7,208,826
Bank's contribution to gratuity fund		206,747,242	57,476,885
Bank's contribution to provident fund		88,713,558	81,647,785
		<u>2,798,658,344</u>	<u>2,341,864,220</u>

		01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka
27(a) Consolidated salary and allowances			
Dhaka Bank PLC.	(Note: 27)	2,798,658,344	2,341,864,220
Dhaka Bank Securities Limited		34,230,285	34,868,249
Dhaka Bank Investment Limited		1,978,213	1,781,808
		<u>2,834,866,842</u>	<u>2,378,514,277</u>
28. Rent, taxes, insurance, electricity etc.			
Office rent	(Note: 28.1)	75,403,274	83,164,573
Electricity and lighting		70,085,418	64,376,799
Regulatory charges		17,330,625	30,373,202
Insurance		137,265,433	122,550,994
		<u>300,084,750</u>	<u>300,465,568</u>
28.1 Office rent			
Actual office rent		440,131,780	413,024,447
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		364,728,506	329,859,874
		<u>75,403,274</u>	<u>83,164,573</u>
While implementing IFRS 16 "Leases", the Bank recorded interest expense on lease liabilities and depreciation on right of use assets instead of charging rental expense (excluding VAT) against those rental premises that have been treated as right of use assets and presented in the balance sheet under IFRS 16.			
28(a) Consolidated rent, taxes, insurance, electricity etc.			
Dhaka Bank PLC.	(Note: 28)	300,084,750	300,465,568
Dhaka Bank Securities Limited		18,294,517	16,318,247
Dhaka Bank Investment Limited		-	-
		<u>318,379,267</u>	<u>316,783,815</u>
29. Legal expenses			
Legal expenses		14,037,961	20,100,451
Other professional fees		6,498,112	7,547,193
		<u>20,536,073</u>	<u>27,647,645</u>
29(a) Consolidated legal expenses			
Dhaka Bank PLC.	(Note: 29)	20,536,073	27,647,645
Dhaka Bank Securities Limited		517,500	132,250
Dhaka Bank Investment Limited		342,120	1,315,730
		<u>21,395,693</u>	<u>29,095,625</u>
30. Postage, stamps, telecommunication etc.			
Stamps, postage & courier		5,143,012	2,218,744
Telephone charges		7,595,261	6,812,680
Fax, internet & radio link charges		22,843,292	28,769,789
		<u>35,581,565</u>	<u>37,801,213</u>
30(a) Consolidated postage, stamps, telecommunication etc.			
Dhaka Bank PLC.	(Note: 30)	35,581,565	37,801,213
Dhaka Bank Securities Limited		344,678	417,164
Dhaka Bank Investment Limited		-	-
		<u>35,926,243</u>	<u>38,218,377</u>
31. Stationery, printing, advertisement etc.			
Table stationery		16,758,916	18,237,328
Printing stationery		144,524,238	42,281,691
Security stationery		3,620,781	5,985,642
Computer stationery		35,899,814	35,390,094
Advertisement		172,943,781	101,389,088
		<u>373,747,530</u>	<u>203,283,842</u>
31(a) Consolidated stationery, printing, advertisement etc.			
Dhaka Bank PLC.	(Note: 31)	373,747,530	203,283,842
Dhaka Bank Securities Limited		3,418,717	1,524,003
Dhaka Bank Investment Limited		211,008	58,617
		<u>377,377,255</u>	<u>204,866,462</u>

		01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka
32. Chief executive's salary and fees			
Basic salary		8,566,800	8,562,400
House rent allowances		492,000	540,000
Living allowances		246,000	270,000
Medical allowances		82,000	90,000
Bonus		3,629,600	1,936,000
		13,016,400	11,398,400
32(a) Consolidated chief executive's salary and fees			
Dhaka Bank PLC.	(Note: 32)	13,016,400	11,398,400
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		13,016,400	11,398,400
33. Directors' fees			
Directors fees		3,526,600	2,685,200
Fees and expense related to Shariah Council Meeting		96,830	88,000
		3,623,430	2,773,200
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 up to 10 February 2024 and as per Bangladesh Bank's Circular, BRPD Circular no. 2, dated 11 February 2024, each director was entitled to have Taka 10,000 as honorarium for attending each meeting.			
33(a) Consolidated directors' fees			
Dhaka Bank PLC.	(Note: 33)	3,623,430	2,773,200
Dhaka Bank Securities Limited		341,719	459,012
Dhaka Bank Investment Limited		150,000	-
		4,115,149	3,232,212
34. Auditor's fees		-	-
34(a) Consolidated auditor's fees			
Dhaka Bank PLC.	(Note: 34)	-	-
Dhaka Bank Securities Limited		225,000	225,000
Dhaka Bank Investment Limited		86,250	69,000
		311,250	294,000
35. Depreciation and repairs of the Bank's assets			
<u>Depreciation & amortization</u>			
Building & renovation		28,302,515	28,529,715
Furniture & fixture		38,537,992	38,623,556
Office appliance & equipment		128,400,226	144,990,582
Computer		28,467,290	23,058,095
Software		57,783,145	56,809,934
Motor vehicle		10,796,851	20,910,239
Right of use-assets (ROU) as per IFRS 16		319,156,711	293,241,395
		611,444,731	606,163,516
<u>Repair & Maintenance:</u>			
Office Premises		55,733,191	33,125,833
Office Equipment		33,676,510	34,545,678
Office Furniture		1,808,478	1,337,212
Motor Vehicle		14,139,492	14,692,075
Computer and Accessories		609,195	629,421
Software (AMC)		134,528,325	150,895,648
		240,495,191	235,225,867
		851,939,922	841,389,383
35(a) Consolidated depreciation and repairs of the Bank's assets			
Dhaka Bank PLC.	(Note: 35)	851,939,922	841,389,383
Dhaka Bank Securities Limited		9,526,277	8,052,790
Dhaka Bank Investment Limited		24,749	6,296
		861,490,948	849,448,469

		01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka
36. Other Expenses			
Contractual service charge (own & third party)		326,283,147	309,656,303
Fuel costs		28,251,898	29,676,941
Entertainment (canteen & other)		39,641,448	29,338,732
AGM & conference expense		397,500	290,080
Donation		109,638,646	136,512,899
Subscription		11,145,679	5,182,617
Travelling expenses		13,307,975	11,304,391
Conveyance		15,545,357	12,097,963
Branch opening expenses		668,793	483,529
Godown expenses		1,374,772	1,366,777
Training expenses		7,806,657	8,296,047
Bond issue expenses		345,000	346,000
Books and papers		2,007,927	1,794,860
WASA charges		5,006,006	4,032,165
Staff uniform		2,540,005	2,773,814
Potted plants		1,289,936	1,092,577
Business development & promotion		73,912,078	68,291,336
Reuters charges		3,736,727	3,356,996
Fees and expenses for credit card		117,868,195	92,709,018
ATM network service charges		34,793,784	12,464,882
Interest expense for lease liability as per IFRS 16		49,857,517	46,001,575
		845,419,049	777,069,504
36(a) Consolidated other expenses			
Dhaka Bank PLC	(Note: 36)	845,419,049	777,069,504
Dhaka Bank Securities Limited		6,770,179	8,025,212
Dhaka Bank Investment Limited		470,054	516,531
		852,659,282	785,611,247
37. Provision against loans & advances			
On classified loans & advances		3,095,453,896	946,101,111
On classified loans & advances (Special General Provision-COVID-19)		-	-
On unclassified loans & advances (Special General Provision-COVID-19)		(96,264,107)	(43,774,894)
On unclassified loans & advances (except Special General Provision-COVID-19)		362,853,232	762,770,682
		3,362,043,021	1,665,096,899
37(a) Consolidated provision against loans & advances			
Dhaka Bank PLC.		3,362,043,021	1,665,096,899
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		3,362,043,021	1,665,096,899
38. Provision for diminution in value of investments			
In quoted shares			
Opening balance		-	-
Less: Adjustment during the year		-	-
Add: Addition during the year		810,434	623,411
Closing balance		810,434	623,411
Unquoted		-	-
		810,434	623,411
38(a) Consolidated provision for diminution in value of investments			
Dhaka Bank PLC.		810,434	623,411
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		810,434	623,411
39. Other provisions			
Provision on Off-Balance Sheet (OBS) Exposure	(Note: 39.1)	144,830,314	263,478,628
Provision for other assets	(Note: 15.6)	1,623,924	-
		146,454,238	263,478,628
39.1 Provision on Off-Balance Sheet (OBS) Exposure			
Provision on Off-Balance Sheet (OBS) Exposure		144,830,314	263,478,628

The Bank has made provision on Off-Balance Sheet exposure as per BRPD Circular number 06 dated 25.04.2023 from current period's profit.

		01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka
39(a) Consolidated other provisions			
Dhaka Bank PLC.	(Note: 39)	146,454,238	263,478,628
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		146,454,238	263,478,628
40. Earnings Per Share (EPS)			
Net profit after taxation		1,744,245,272	1,936,170,009
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
Earnings Per Share (EPS)-Restated		1.73	1.92
Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 30 September 2024 as per International Accounting Standard-33.			
Explanation of change in EPS: EPS decreased due to increase of provision against loans and advances as compared to previous period.			
40(a) Consolidated Earnings Per Share (CEPS)			
Net profit after taxation		1,766,923,576	1,893,276,748
Less: Non-controlling interest		2,268	(4,289)
Net profit attributable to the shareholders of parent company		1,766,921,308	1,893,281,037
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
Consolidated Earnings Per Share (CEPS)-Restated		1.76	1.88
41. Receipts from other operating activities			
Exchange earnings		284,500,657	164,012,964
Other operating income		112,200,523	107,834,811
		396,701,180	271,847,775
Non-Operating Income		-	-
		396,701,180	271,847,775
41(a) Consolidated receipts from other operating activities			
Dhaka Bank PLC.	(Note: 41)	396,701,180	271,847,775
Dhaka Bank Securities Limited		3,562,069	451,240
Dhaka Bank Investment Limited		12,163,649	14,785,735
		412,426,898	287,084,750
Less: Intercompany Transactions		12,163,649	14,785,735
		400,263,249	272,299,015
42. Payments for other operating activities			
Rent, taxes, insurance, lighting etc.		664,813,256	630,325,442
Directors' fees & Meeting expenses		3,623,430	2,773,200
Repair of bank's assets		240,495,191	235,225,867
Other expenses		795,561,531	731,067,929
		1,704,493,408	1,599,392,438
Dhaka Bank Foundation		-	-
		1,704,493,408	1,599,392,438
42(a) Consolidated payments for other operating activities			
Dhaka Bank PLC.	(Note: 42)	1,704,493,408	1,599,392,438
Dhaka Bank Securities Limited		7,111,898	8,484,224
Dhaka Bank Investment Limited		620,054	516,531
		1,712,225,360	1,608,393,193
43. Other assets			
Stationery, stamps, printing materials etc.		71,413,470	116,958,855
Advance rent and advertisement		297,439,271	299,087,974
Security deposit		23,816,742	23,101,430
Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses		1,140,327,378	301,828,383
Branch adjustments		-	-
Suspense account		(693,566,297)	107,047,780
Account receivable others		1,934,306,564	608,886,513
		2,773,737,128	1,456,910,934
Net decrease during the year		(52,535,934)	(337,390,347)

		01-Jan-24 to 30-Sep-24 Taka	01-Jan-23 to 30-Sep-23 Taka
43(a) Consolidated other assets			
Dhaka Bank PLC.	(Note: 43)	(52,535,934)	(337,390,347)
Dhaka Bank Securities Limited		4,191,944	10,968,840
Dhaka Bank Investment Limited		(4,827,332)	1,298,272
Net (decrease)/increase during the year		(53,171,323)	(325,123,235)
44. Other liabilities			
Provision against expenses		708,349,425	478,139,804
Provision for other assets		79,698,157	78,074,233
Interest suspense account		5,211,897,316	4,393,715,229
Other account payable		5,966,828,761	5,037,261,341
		11,966,773,658	9,987,190,608
Amount transferred to DBL Foundation Trustee Account		(41,600,090)	(74,134,084)
Adjustment of Loss on shares from Provision for decrease in value of Investment		-	-
Rebate disbursed to good borrowers		-	-
Adjustment of loan from provision		(1,160,205,281)	(248,647,177)
Net (increase)/decrease during the year		626,148,155	991,897,917
44(a) Consolidated other liabilities			
Dhaka Bank PLC.	(Note: 44)	626,148,155	991,897,917
Dhaka Bank Securities Limited		863,517,617	(63,375,332)
Dhaka Bank Investment Limited		53,396	(4,555,867)
Net (increase)/decrease during the year		1,489,719,168	923,966,718
45. Reconciliation statement of cash flows from operating activities			
Net profit after taxation		1,744,245,272	1,936,170,009
Addition of :			
Depreciation		611,444,731	606,163,516
Provision (tax)		2,654,383,534	1,553,888,985
Provision (loans and others)		3,509,307,693	1,929,198,938
Increase in interest payable		-	-
Decrease in interest receivable		280,255,817	3,047,670
Prior year adjustment made during the year/period		-	-
IFRS 16 effect		(314,870,989)	(283,858,300)
Provision for CSR fund		-	-
Deduction:			
Effects of exchange rate changes on cash & cash equivalent		(1,019,361,936)	(465,943,829)
Proceeds from sale of fixed assets		(400,195)	(156,073)
Proceeds from sale of securities		(1,413,369,544)	(529,371,183)
Decrease in interest payable		-	-
Increase in interest receivable		(574,354,500)	(112,889,064)
Income taxes paid		(1,604,320,997)	(1,961,048,375)
Operating profit before changes in operating assets and liabilities		3,872,958,885	2,675,202,293
46. Calculation of Net Operating Cash Flow Per Share (NOCFPS)			
Net cash flow from operating activities (Stand-alone)		(11,113,969,286)	24,571,470,336
Net cash flow from operating activities (consolidated)		(10,994,179,467)	24,557,951,791
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone		(11.04)	24.41
Net Operating Cash Flow Per Share (NOCFPS)-Consolidated		(10.92)	24.40
Explanation of Significant Deviation in NOCFPS: NOCFPS decreased due to increase in disbursement of loans & advances and purchase of trading securities as compared to previous period.			
47. Calculation of Net Asset Value Per Share (NAVPS)			
Shareholders' Equity (Stand-alone)		22,465,405,811	22,044,211,285
Shareholders' Equity (Consolidated)		23,107,281,809	22,738,614,631
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
Net Asset value Per Share (NAVPS)-Stand-alone		22.32	21.90
Net Asset value Per Share (NAVPS)-Consolidated		22.96	22.59