

Dhaka Bank PLC. & its Subsidiaries
Consolidated
& Separate Financial Statements
As at and for the period ended 31 March 2025

Dhaka Bank PLC. and its Subsidiaries
Consolidated Balance Sheet
As at 31 March 2025

	Notes	31.03.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	3(a)	17,453,393,887	18,524,261,335
Cash in hand (Including foreign currencies)	3.1(a)	2,674,728,068	4,008,377,969
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	14,778,665,819	14,515,883,366
Balance with other banks and financial institutions	4(a)	15,726,439,549	5,440,598,428
In Bangladesh	4.1(a)	1,772,227,354	2,810,699,597
Outside Bangladesh	4.2(a)	13,954,212,195	2,629,898,831
Money at call on short notice	5(a)	8,270,000,000	3,900,000,000
Investments	6(a)	102,796,184,133	103,763,456,996
Government	6.1(a)	89,635,549,771	92,686,184,815
Others	6.2(a)	13,160,634,362	11,077,272,181
Loans, advances and lease/investments	7(a)	273,868,522,356	270,504,766,603
Loans, cash credits, overdrafts etc./investments	7.1(a)	269,817,642,422	267,161,747,376
Bills purchased and discounted	8(a)	4,050,879,934	3,343,019,227
Fixed assets including premises, furniture and fixtures	9(a)	8,386,269,819	8,495,771,478
Other assets	10(a)	23,991,012,478	22,173,069,026
Non-banking assets	11(a)	36,680,000	36,680,000
Total Assets		450,528,502,222	432,838,603,866
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	51,109,426,195	50,256,515,119
Deposits and other accounts	13(a)	312,130,472,098	299,161,230,763
Current accounts and other accounts		43,963,504,893	42,498,268,040
Bills payable		1,832,023,641	1,865,177,231
Savings bank deposits		32,403,767,146	31,181,390,442
Term deposits	13.4(a)	233,931,176,418	223,616,395,050
Bond	14	5,047,000,000	5,004,000,000
Other liabilities	15(a)	58,648,081,614	55,729,094,683
Total Liabilities		426,934,979,907	410,150,840,565
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		23,593,448,093	22,687,693,450
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)	384,264,253	314,816,719
Surplus in profit and loss account	19(a)	3,077,139,076	2,240,831,967
Non-controlling interest	19.1(a)	74,223	69,851
Total Equity		23,593,522,316	22,687,763,301
Total Liabilities and Equity		450,528,502,222	432,838,603,866



OFF-BALANCE SHEET ITEMS**Contingent liabilities**

Acceptances and endorsements
Irrevocable letters of credit
Letters of guarantee
Bills for collection
Other contingent liabilities

21

239,738,008,035**217,495,265,386**

79,821,816,085

75,335,305,525

49,459,831,819

42,611,200,318

64,186,158,087

63,481,398,432

20,453,681,331

23,499,376,317

25,816,520,714

12,567,984,794

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

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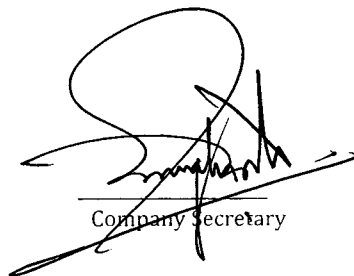
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Total Off-Balance Sheet items including contingent liabilities**239,738,008,035****217,495,265,386**

Chief Financial Officer



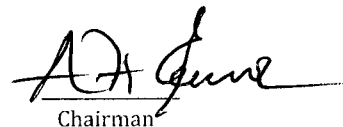
Company Secretary



Managing Director



Director



Chairman

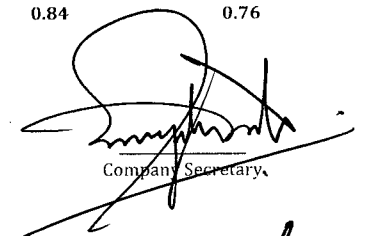
Dhaka Bank PLC. and its Subsidiaries
Consolidated Profit & Loss Account
For the period ended 31 March 2025


	Notes	01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
Interest income/profit on investments	22(a)	7,313,495,755	6,327,291,271
Interest/profit paid on deposits and borrowings etc.	23(a)	(6,057,607,298)	(4,360,138,762)
Net interest income		1,255,888,457	1,967,152,509
Investment income	24(a)	1,961,445,221	1,189,878,445
Commission, exchange and brokerage	25(a)	1,168,326,865	709,975,595
Other operating income	26(a)	78,558,961	131,241,429
		3,208,331,047	2,031,095,469
Total operating income (a)		4,464,219,504	3,998,247,978
Salary and allowances	27(a)	1,055,504,421	859,383,662
Rent, taxes, insurance, electricity etc.	28(a)	103,170,748	97,617,858
Legal expenses	29(a)	8,616,038	9,038,383
Postage, stamps, telecommunication etc.	30(a)	22,657,306	13,000,926
Stationery, printings, advertisements etc.	31(a)	105,611,217	119,817,317
Chief Executive's salary and fees	32(a)	5,300,000	4,394,640
Directors' fees	33(a)	1,547,239	1,226,539
Auditors' fees	34(a)	103,750	98,000
Depreciation and repairs of bank's assets	35(a)	306,612,905	282,211,126
Other expenses	36(a)	331,861,173	283,251,272
Total operating expenses (b)		1,940,984,797	1,670,039,723
Profit before provision and taxes (c = (a-b))		2,523,234,708	2,328,208,255
Provision against loans and advances	37(a)	880,041,675	703,870,142
Provision against good borrower		-	-
Provision for diminution in value of investments	38(a)	14,911,937	-
Other provisions	39(a)	71,078,056	(3,281,411)
Total provision (d)		966,031,668	700,588,731
Total Profit before taxes (c-d)		1,557,203,040	1,627,619,524
Provision for Taxation		710,891,559	862,568,604
Current tax		787,361,115	880,830,495
Deferred tax		(76,469,556)	(18,261,891)
Net Profit after Taxation		846,311,481	765,050,920
Net profit after tax attributable to:			
Equity holders of DBL		846,307,109	765,050,261
Non-controlling interest		4,372	659
		846,311,481	765,050,920
Profit available for distribution			
Surplus in profit and loss account from previous year	19(a)	2,240,831,967	2,207,128,564
Net profit for the year		846,307,109	765,050,261
		3,087,139,076	2,972,178,825
Appropriations			
Statutory reserve		-	-
General reserve		-	-
Investment fluctuation fund		-	-
Dividends		-	-
Start-up fund		-	7,584,625
Coupon/dividend on perpetual bond		10,000,000	38,500,000
Surplus in profit and loss account		3,077,139,076	2,926,094,200
		3,087,139,076	2,972,178,825
Consolidated earning per share (CEPS)	40(a)	0.84	0.76


 Chief Financial Officer


 Managing Director


 Director


 Company Secretary


 Chairman

Dhaka Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 31 March 2025

	Notes	01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		8,090,836,560	7,156,947,352
Interest/Profit payments		(5,937,587,554)	(4,442,762,690)
Dividend receipts		105,010,107	88,192,451
Recovery of loans previously written off		49,097,861	101,319,782
Fee and commission receipts in cash		673,900,542	458,976,705
Cash payments to employees		(1,060,804,421)	(863,778,302)
Cash payments to suppliers		(141,767,966)	(146,597,486)
Income taxes paid		(435,566,452)	(576,401,016)
Receipts from other operating activities	41(a)	96,753,146	95,403,077
Payments for other operating activities	42(a)	(636,546,797)	(555,990,398)
Operating profit before changes in operating assets & liabilities (i)		803,325,026	1,315,309,475
Increase/Decrease in operating assets and liabilities			
Sale/(Purchase) of trading securities		2,872,661,352	1,051,202,142
Loans and advances to customers		(3,363,755,752)	(700,394,801)
Other assets	43(a)	(915,879,042)	(389,276,800)
Deposits from other banks		(497,573,345)	3,025,080,755
Deposits from customers		13,466,814,680	(13,173,951,235)
Other liabilities account of customers		(552,123,150)	(477,086,602)
Other liabilities	44(a)	1,690,479,552	1,802,936,097
Cash flow from/(used in) operating assets and liabilities (ii)		12,700,624,295	(8,861,490,444)
Net cash flow from/(used in) operating activities (a)= (i+ii)		13,503,949,321	(7,546,180,969)
Cash flows from investing activities			
Proceeds from sale of securities		703,804,792	340,584,669
Payment for purchase of securities		(1,835,977,160)	(13,172,920,666)
Purchase of property, plant & equipment		(99,884,910)	(69,609,399)
Sale of property, plant & equipment		1,086,301	231,201
Non-banking assets		-	-
Purchase/Sale of subsidiary		-	-
Net cash used in investing activities (b)		(1,230,970,977)	(12,901,714,195)
Cash flows from financing activities			
Borrowing from other banks		852,911,076	13,623,848,187
Receipts from issuance of perpetual bond		-	-
Receipts from issuance of non convertible subordinated bond		43,000,000	-
Coupon/dividend paid on perpetual bonds		(10,000,000)	(38,500,000)
Dividends paid		-	-
Net cash used in financing activities (c)		885,911,076	13,585,348,187
Net increase/(decrease) in cash and cash equivalents (a+b+c)		13,158,889,420	(6,862,546,977)
Effects of exchange rate changes on cash and cash equivalent		426,048,053	185,286,298
Cash and cash equivalents at beginning year		27,868,878,663	42,399,934,419
Cash and cash equivalents at end of year*		41,453,816,136	35,722,673,740
*Closing cash and cash equivalents			
Cash in hand		2,674,728,068	3,434,757,272
Balance with Bangladesh Bank and its agent bank(s)		14,778,665,819	12,675,285,337
Balance with other banks & financial institutions		15,726,439,549	16,608,812,431
Money at call on short notice		8,270,000,000	3,000,000,000
Prizebond		3,982,700	3,818,700
Total		41,453,816,136	35,722,673,740
Net Operating Cash Flows Per Share (NOCFPS)	46	13.42	(7.50)



Dhaka Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 31 March 2025

(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 Equity
Balance as at 01 January 2025	10,066,022,382	10,066,022,382	6,560,631	-	308,256,088	-	69,851	-	2,240,831,967	22,687,763,301
Changes in translation reserve	-	-	-	-	-	-	-	13,977,181	-	13,977,181
Surplus/deficit on account of revaluation of investments	-	-	-	-	55,470,353	-	-	-	-	55,470,353
Net profit for the period	-	-	-	-	-	-	-	-	846,311,481	846,311,481
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Non-controlling interest	-	-	-	-	-	-	4,372	-	(4,372)	-
Balance as at 31 March 2025	10,066,022,382	10,066,022,382	6,560,631	-	363,726,441	-	74,223	13,977,181	3,077,139,076	23,593,522,316

For the period ended 31 March 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 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
Changes in translation reserve	-	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(54,918,808)	-	-	-	-	(54,918,808)
Net profit for the period	-	-	-	-	-	-	-	-	765,050,920	765,050,920
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	-	(7,584,625)	(7,584,625)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(38,500,000)	(38,500,000)
Non-controlling interest	-	-	-	-	-	-	659	-	(659)	-
Balance as at 31 March 2024	10,066,022,382	10,066,022,382	6,560,631	-	4,768,595	-	67,471	-	2,926,094,200	23,069,535,661



Dhaka Bank PLC.
Balance Sheet
As at 31 March 2025

	Notes	31.03.2025 Taka	31.12.2024 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3	17,453,273,887	18,524,141,335
Cash in hand (Including foreign currencies)	3.1	2,674,608,068	4,008,257,969
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	14,778,665,819	14,515,883,366
Balance with other banks and financial institutions	4	15,666,085,970	5,421,938,359
In Bangladesh	4.1	1,711,873,775	2,792,039,528
Outside Bangladesh	4.2	13,954,212,195	2,629,898,831
Money at call on short notice	5	8,270,000,000	3,900,000,000
Investments	6	98,440,463,271	99,337,607,035
Government	6.1	88,879,919,663	91,677,063,427
Others	6.2	9,560,543,608	7,660,543,608
Loans, advances and lease/investments	7	272,540,486,473	268,985,049,741
Loans, cash credits, overdrafts etc./investments	7.1	268,489,606,539	265,642,030,514
Bills purchased and discounted	8	4,050,879,934	3,343,019,227
Fixed assets including premises, furniture and fixtures	9	8,316,712,920	8,422,797,248
Other assets	10	28,629,287,654	26,830,848,557
Non-banking assets	11	36,680,000	36,680,000
Total Assets		449,352,990,175	431,459,062,275
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	51,025,274,801	50,164,399,998
Deposits and other accounts	13	312,673,800,337	299,530,946,326
Current accounts and other accounts		43,963,504,893	42,498,268,040
Bills payable		1,832,023,641	1,865,177,231
Savings bank deposits		32,403,767,146	31,181,390,442
Term deposits		234,474,504,657	223,986,110,613
Bond	14	5,047,000,000	5,004,000,000
Other liabilities	15	57,706,703,446	54,721,548,988
Total Liabilities		426,452,778,584	409,420,895,312
Capital/Shareholders' Equity			
Total Shareholders' Equity		22,900,211,591	22,038,166,963
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	384,264,253	314,816,719
Surplus in profit and loss account	19	2,383,902,574	1,591,305,480
Total Liabilities and Shareholders' Equity		449,352,990,175	431,459,062,275



OFF-BALANCE SHEET ITEMS**Contingent liabilities**

Acceptances and endorsements
Irrevocable letters of credit
Letters of guarantee
Bills for collection
Other contingent liabilities

21

239,738,008,035**217,495,265,386**

79,821,816,085

75,335,305,525

49,459,831,819

42,611,200,318

64,186,158,087

63,481,398,432

20,453,681,331

23,499,376,317

25,816,520,714

12,567,984,794

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

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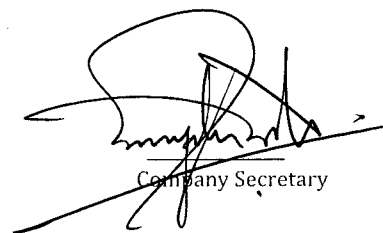
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Total Off-Balance Sheet items including contingent liabilities**239,738,008,035****217,495,265,386**

Chief Financial Officer



Company Secretary



Managing Director



Director



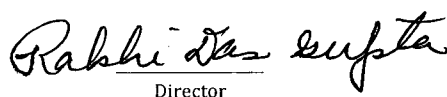
Chairman

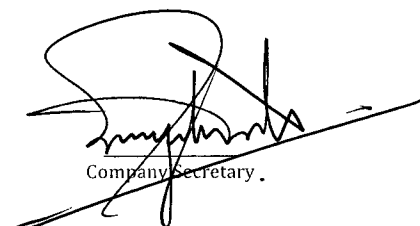
Dhaka Bank PLC.
Profit & Loss Account
For the period ended 31 March 2025

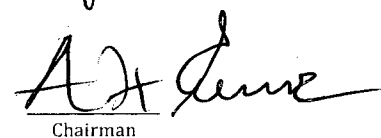
	Notes	01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
Interest income/profit on investments	22	7,297,420,127	6,349,745,510
Interest/profit paid on deposits and borrowings etc.	23	(6,057,949,639)	(4,365,453,735)
Net interest income		1,239,470,489	1,984,291,775
Investment income	24	1,893,381,767	1,148,779,948
Commission, exchange and brokerage	25	1,163,544,382	696,254,072
Other operating Income	26	78,411,442	130,837,918
		3,135,337,591	1,975,871,938
Total operating income (a)		4,374,808,080	3,960,163,713
Salary and allowances	27	1,043,597,888	849,043,804
Rent, taxes, insurance, electricity etc.	28	97,574,517	91,784,152
Legal expenses	29	8,278,613	8,520,866
Postage, stamps, telecommunication etc.	30	22,538,244	12,888,121
Stationery, printings, advertisements etc.	31	104,241,480	118,261,596
Chief Executive's salary and fees	32	5,300,000	4,394,640
Directors' fees	33	1,153,996	1,095,600
Auditors' fees	34	-	-
Depreciation and repairs of bank's assets	35	302,752,685	278,840,959
Other expenses	36	328,688,361	280,795,813
Total operating expenses (b)		1,914,125,783	1,645,625,551
Profit before provision and taxes (c = (a-b))		2,460,682,297	2,314,538,162
Provision against loans and advances	37	880,041,675	703,870,142
Provision against good borrower		-	-
Provision for diminution in value of investments	38	14,911,937	-
Other provisions	39	71,078,056	(3,281,411)
Total provision (d)		966,031,668	700,588,731
Total Profit before taxes (c-d)		1,494,650,628	1,613,949,431
Provision for Taxation		692,053,534	855,486,886
Current tax		768,523,090	873,748,777
Deferred tax	15.1	(76,469,556)	(18,261,891)
Net Profit after Taxation		802,597,094	758,462,545
Profit available for distribution			
Surplus in profit and loss account from previous year	19	1,591,305,480	1,587,997,681
Net profit for the year		802,597,094	758,462,545
		2,393,902,574	2,346,460,226
Appropriations			
Statutory reserve		-	-
General reserve		-	-
Dividends		-	-
Start-up fund		-	7,584,625
Coupon/dividend on perpetual bond		10,000,000	38,500,000
Surplus in profit and loss account		2,383,902,574	2,300,375,601
		2,393,902,574	2,346,460,226
Earning per share (EPS)	40	0.80	0.75


Chief Financial Officer


Managing Director


Director


Company Secretary


Chairman

Dhaka Bank PLC.
Cash Flow Statement
For the period ended 31 March 2025

	Notes	01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		8,047,832,133	7,169,325,356
Interest/Profit payments		(5,937,929,895)	(4,448,077,663)
Dividend receipts		63,875,452	57,170,189
Recovery of loans previously written off		49,097,861	101,319,782
Fee and commission receipts in cash		669,118,059	445,255,182
Cash payments to employees		(1,048,897,888)	(853,438,444)
Cash payments to suppliers		(135,058,337)	(139,670,583)
Income taxes paid		(456,021,965)	(566,066,927)
Receipts from other operating activities	41	96,605,627	94,999,566
Payments for other operating activities	42	(632,980,742)	(553,444,000)
Operating profit before changes in operating assets & liabilities (i)		715,640,306	1,307,372,458
Increase/Decrease in operating assets and liabilities:			
Sale/(Purchase) of trading securities		3,056,023,533	976,396,503
Loans and advances to customers		(3,555,436,731)	(767,851,964)
Other assets	43	(875,288,634)	(370,129,806)
Deposits from other banks		(497,573,345)	3,025,080,755
Deposits from customers		13,640,427,356	(13,112,117,756)
Other liabilities account of customers		(552,123,150)	(477,086,602)
Other liabilities	44	1,774,836,774	1,817,957,941
Cash flows from/(used in) operating assets and liabilities (ii)		12,990,865,803	(8,907,750,929)
Net cash flow from/(used in) operating activities (a)= (i+ii)		13,706,506,109	(7,600,378,471)
Cash flows from investing activities			
Proceeds from sale of securities		703,804,792	340,584,669
Payment for purchase of securities		(2,089,468,435)	(13,140,371,961)
Purchase of property, plant & equipment		(98,607,660)	(58,585,595)
Sale of property, plant & equipment		1,086,301	231,201
Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash used in investing activities (b)		(1,483,185,002)	(12,858,141,686)
Cash flows from financing activities			
Borrowing from other banks		860,874,803	13,623,848,188
Receipts from issuance of Perpetual bond		-	-
Receipts from issuance of non convertible subordinated bond		43,000,000	-
Coupon/dividend paid on perpetual bonds		(10,000,000)	(38,500,000)
Dividends paid		-	-
Net cash used in financing activities (c)		893,874,803	13,585,348,188
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		13,117,195,910	(6,873,171,969)
Effects of exchange rate changes on cash and cash equivalent		426,048,053	185,286,298
Cash and cash equivalents at beginning year		27,850,098,594	42,363,627,801
Cash and cash equivalents at end of year*		41,393,342,557	35,675,742,130
*Closing cash and cash equivalents			
Cash in Hand		2,674,608,068	3,434,637,272
Balance with Bangladesh Bank and its agent bank(s)		14,778,665,819	12,675,285,337
Balance with other banks & Financial Institutions		15,666,085,970	16,562,000,821
Money at call on short notice		8,270,000,000	3,000,000,000
Prize Bond		3,982,700	3,818,700
Total		41,393,342,557	35,675,742,130
Net Operating Cash Flows Per Share (NOCFPS)	46	13.62	(7.55)



Dhaka Bank PLC.
Statement of Changes in Equity
For the period ended 31 March 2025

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2025	10,066,022,382	10,066,022,382	6,560,631	-	308,256,088	-	1,591,305,480	22,038,166,963
Changes in translation reserve	-	-	-	-	-	13,977,181	-	13,977,181
Surplus/deficit on account of revaluation of investments	-	-	-	-	55,470,353	-	-	55,470,353
Net profit for the year	-	-	-	-	-	-	802,597,094	802,597,094
Stock dividend	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Changes in reserve	-	-	-	-	-	-	-	-
Balance as at 31 March 2025	10,066,022,382	10,066,022,382	6,560,631	-	363,726,441	13,977,181	2,383,902,574	22,900,211,591

For the period ended 31 March 2024

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation reserve	Surplus in profit and loss account	Total 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
Changes in translation reserve	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(54,918,808)	-	-	(54,918,808)
Net profit for the year	-	-	-	-	-	-	758,462,545	758,462,545
Stock dividend	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-	(7,584,625)	(7,584,625)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(38,500,000)	(38,500,000)
Changes in reserve	-	-	-	-	-	-	-	-
Balance as at 31 March 2024	10,066,022,382	10,066,022,382	6,560,631	-	4,768,595	-	2,300,375,601	22,443,749,591



Dhaka Bank PLC. and its Subsidiaries
Notes to the Financial Statements
As at and for the period ended 31 March 2025

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 88 urban and 28 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. in 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 31 March 2025 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 31 March 2025 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 31 March 2025 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 2025 to 31 March 2025.

2.7 Date of authorization

The Board of Directors in its 488th meeting has approved this financial statements for onward submission to the respective regulatory authorities on 28 May 2025.

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.



		31.03.2025 Taka	31.12.2024 Taka
3. Cash			
Cash in hand	(Note: 3.1)	2,674,608,068	4,008,257,969
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	14,778,665,819	14,515,883,366
		17,453,273,887	18,524,141,335
3(a) Consolidated Cash			
Dhaka Bank PLC.	(Note: 3)	17,453,273,887	18,524,141,335
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		17,453,393,887	18,524,261,335
3.1 Cash in hand			
In local currency		2,305,576,752	3,691,995,541
In foreign currencies		369,031,316	316,262,428
		2,674,608,068	4,008,257,969
3.1(a) Consolidated cash in hand			
Dhaka Bank PLC.	(Note: 3.1)	2,674,608,068	4,008,257,969
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		2,674,728,068	4,008,377,969
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency:		12,929,747,438	11,961,467,355
Conventional		12,271,450,303	11,147,280,220
Al-Wadiah current account		658,297,135	814,187,135
In foreign currencies		1,806,696,874	2,291,322,401
		14,736,444,312	14,252,789,756
Balance with Sonali Bank as agent of Bangladesh Bank		42,221,507	263,093,610
		14,778,665,819	14,515,883,366
3.2(a) Consolidated balance with Bangladesh Bank and its agent bank(s)			
Dhaka Bank PLC.	(Note: 3.2)	14,778,665,819	14,515,883,366
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		14,778,665,819	14,515,883,366
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	1,711,873,775	2,792,039,528
Outside Bangladesh	(Note: 4.2)	13,954,212,195	2,629,898,831
		15,666,085,970	5,421,938,359
4(a) Consolidated balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1(a))	1,772,227,354	2,810,699,597
Outside Bangladesh	(Note: 4.2(a))	13,954,212,195	2,629,898,831
		15,726,439,549	5,440,598,428
4.1 In Bangladesh			
Current deposits			
Others Local Commercial Bank (excluding ICB Islamic Bank Limited)		87,933,117	159,515,771
ICB Islamic Bank Limited		11,100,000	11,100,000
		99,033,117	170,615,771
Special Notice Deposits (SND)			
Local Commercial Bank		12,840,658	21,423,757
		12,840,658	21,423,757
Fixed deposits			
Commercial Banks			
Local Commercial Bank		1,500,000,000	2,500,000,000
Placement with OBU		9,760,000,000	9,745,785,659
		11,260,000,000	12,245,785,659
Less : Inter Unit (OBU)		9,760,000,000	9,745,785,659
		1,500,000,000	2,500,000,000
Financial Institutions			
Local NBFi		100,000,000	100,000,000
		100,000,000	100,000,000
		1,711,873,775	2,792,039,528



		31.03.2025 Taka	31.12.2024 Taka
4.1(a) Consolidated in Bangladesh			
Dhaka Bank PLC.	(Note: 4.1)	1,711,873,775	2,792,039,528
Dhaka Bank Securities Limited		242,215,864	295,192,839
Dhaka Bank Investment Limited		361,465,954	93,182,793
		2,315,555,593	3,180,415,160
Less: Intercompany transaction		543,328,239	369,715,563
		1,772,227,354	2,810,699,597
4.2 Outside Bangladesh (Nostro Accounts)			
Current deposits			
Differents foreign bank		13,954,212,195	2,629,898,831
		13,954,212,195	2,629,898,831
4.2(a) Consolidated outside Bangladesh (Nostro Accounts)			
Dhaka Bank PLC.	(Note: 4.2)	13,954,212,195	2,629,898,831
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		13,954,212,195	2,629,898,831
5. Money at call on short notice			
With banking companies	(Note: 5.1)	6,520,000,000	3,900,000,000
With non-banking financial institutions	(Note: 5.2)	1,750,000,000	-
		8,270,000,000	3,900,000,000
5(a) Consolidated money at call on short notice			
Dhaka Bank PLC.	(Note: 5)	8,270,000,000	3,900,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		8,270,000,000	3,900,000,000
5.1 With banking companies			
Janata Bank PLC.		2,000,000,000	1,900,000,000
Agrani Bank PLC.		2,000,000,000	-
Habib Bank		120,000,000	-
The Premier Bank PLC.		400,000,000	-
The City Bank PLC.		2,000,000,000	-
Dutch Bangla Bank PLC.		-	2,000,000,000
		6,520,000,000	3,900,000,000
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 Finance PLC.		1,000,000,000	-
IDLC Finance PLC.		750,000,000	-
		1,750,000,000	-
6. Investments			
Government securities	(Note: 6.1)	88,879,919,663	91,677,063,427
Other investments	(Note: 6.2)	9,560,543,608	7,660,543,608
		98,440,463,271	99,337,607,035
6(a) Consolidated investments			
Dhaka Bank PLC.	(Note: 6)	98,440,463,271	99,337,607,035
Dhaka Bank Securities Limited		3,600,090,754	3,416,728,573
Dhaka Bank Investment Limited		755,630,108	1,009,121,388
		102,796,184,133	103,763,456,996
6.1 Government securities			
Treasury Bills		16,087,716,594	23,193,137,584
Treasury Bonds		69,826,436,369	65,950,412,943
Government Ijarah Sukuk		2,961,784,000	2,529,494,000
Prizebond		3,982,700	4,018,900
		88,879,919,663	91,677,063,427
6.1(a) Consolidated government securities			
Dhaka Bank PLC.	(Note: 6.1)	88,879,919,663	91,677,063,427
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		755,630,108	1,009,121,388
		89,635,549,771	92,686,184,815



		31.03.2025 Taka	31.12.2024 Taka
6.2 Other investments			
Investment in shares	(Note: 6.2.1)	3,135,543,608	3,155,543,608
Investment in subordinated bonds	(Note: 6.2.2)	2,995,000,000	1,075,000,000
Investment in perpetual bond	(Note: 6.2.3)	2,430,000,000	2,430,000,000
Investment on Beximco Green Sukuk al Istisna'a		1,000,000,000	1,000,000,000
		9,560,543,608	7,660,543,608
6.2(a) Consolidated other investments			
Dhaka Bank PLC.	(Note: 6.2)	9,560,543,608	7,660,543,608
Dhaka Bank Securities Limited		3,600,090,754	3,416,728,573
Dhaka Bank Investment Limited		-	-
		13,160,634,362	11,077,272,181
6.2.1 Investment in shares			
Quoted (Publicly Traded)		585,296,682	585,296,682
Unquoted		2,550,246,925	2,570,246,925
		3,135,543,608	3,155,543,608
6.2.2 Investment in subordinated bonds			
The City Bank PLC.		80,000,000	160,000,000
One Bank PLC.		105,000,000	105,000,000
Shahjalal Islami Bank PLC.		100,000,000	100,000,000
Trust Bank PLC.		100,000,000	100,000,000
Dutch Bangla Bank PLC.		2,100,000,000	100,000,000
Islami Bank Bangladesh PLC.		100,000,000	100,000,000
Eastern Bank PLC.		80,000,000	80,000,000
United Commercial Bank PLC.		330,000,000	330,000,000
		2,995,000,000	1,075,000,000
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	780,000,000
		2,430,000,000	2,430,000,000
7. Loans, advances and lease/investments including Bills purchased and discounted			
Loans, cash credits, overdrafts etc./investments	(Note: 7.1)	268,489,606,539	265,642,030,514
Bills purchased and discounted	(Note: 8)	4,050,879,934	3,343,019,227
		272,540,486,473	268,985,049,742
7(a) Consolidated loans, advances and lease/investments including bills purchased and discounted			
Dhaka Bank PLC.	(Note: 7)	272,540,486,473	268,985,049,742
Dhaka Bank Securities Limited		1,452,389,940	1,519,668,912
Dhaka Bank Investment Limited		-	-
		273,992,876,413	270,504,718,654
Less: Intercompany transaction		124,354,057	(47,950)
		273,868,522,356	270,504,766,604
7.1 Loans, cash credits, overdrafts etc./investments Broad category-wise breakup			
In Bangladesh			
Secured overdraft/quard		45,556,644,591	45,337,609,139
Cash credit/murabaha		8,800,964,008	8,833,528,203
House building loan		4,167,621,811	4,031,395,113
Transport loan		1,708,180,699	1,651,694,013
Term loan		94,481,044,785	93,681,571,944
Loan against trust receipt		5,438,392,872	6,269,719,675
Payment against documents		128,184,947	326,246,039
Loan against accepted bills		15,047,997,460	13,712,487,501
Packing credit		2,183,604,009	1,964,344,925
Lease finance/izara		5,402,060,430	5,451,790,733
Credit card		1,608,066,307	1,477,391,318
Retail loan		2,147,230,598	2,171,880,876
Other loans		81,819,614,023	80,732,371,035
		268,489,606,539	265,642,030,514
Outside Bangladesh		-	-
		268,489,606,539	265,642,030,514



		31.03.2025 Taka	31.12.2024 Taka
7.1(a) Consolidated loans, cash credits, overdrafts etc./investments			
Dhaka Bank PLC.	(Note: 7.1)	268,489,606,539	265,642,030,514
Dhaka Bank Securities Limited		1,452,389,940	1,519,668,912
Dhaka Bank Investment Limited		-	-
Less: Intercompany transaction		269,941,996,479	267,161,699,426
		124,354,057	(47,950)
		269,817,642,422	267,161,747,376
8. Bills purchased and discounted			
In Bangladesh		4,050,879,919	3,343,019,213
Outside Bangladesh		15	14
		4,050,879,934	3,343,019,227
8(a) Consolidated bills purchased and discounted			
Dhaka Bank PLC.	(Note: 8)	4,050,879,934	3,343,019,227
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		4,050,879,934	3,343,019,227
9. Fixed assets including premises, furniture and fixtures			
Cost/revaluation			
Land		4,658,655,505	4,658,655,505
Building & renovation		1,476,767,487	1,476,767,487
Furniture and fixture including office decoration		860,884,125	844,862,134
Office appliances and equipment		2,324,151,760	2,282,959,302
Computer		480,430,042	458,121,681
Software		869,330,505	865,036,925
Bank's vehicle		388,386,905	382,702,582
Right of use assets (ROU) as per IFRS 16		3,100,901,969	3,100,901,969
		14,159,508,297	14,070,007,584
Less: Accumulated depreciation		5,842,795,377	5,647,210,336
		8,316,712,920	8,422,797,248
9(a) Consolidated fixed assets including premises, furniture and fixtures			
Dhaka Bank PLC.	(Note: 9)	8,316,712,920	8,422,797,248
Dhaka Bank Securities Limited		69,431,354	72,839,526
Dhaka Bank Investment Limited		125,545	134,704
		8,386,269,819	8,495,771,478
10. Other assets			
Investment in shares of subsidiary companies	(Note: 10.1)	5,049,999,880	5,049,999,880
Stationery, stamps, printing materials etc.		99,977,980	22,279,592
Advance rent	(Note: 10.1.a)	124,021,181	106,368,052
Prepaid expenses against advertisement		17,895,310	31,793,565
Interest/Profit accrued and other receivable	(Note: 10.2)	1,820,469,459	1,445,179,943
Security deposit		23,610,430	23,977,898
Preliminary, formation, Work-in-progress, renovation expenses and branch adjustments	(Note: 10.3 & 10.4)	662,227,153	310,604,991
Suspense account	(Note: 10.5)	216,997,022	195,252,122
Others	(Note: 10.6)	20,614,089,239	19,645,392,513
		28,629,287,654	26,830,848,557
10(a) Consolidated other assets			
Dhaka Bank PLC.	(Note: 10)	28,629,287,654	26,830,848,557
Dhaka Bank Securities Limited		383,187,557	374,756,526
Dhaka Bank Investment Limited		28,537,147	17,463,823
		29,041,012,358	27,223,068,906
Less: Inter-company transactions			
Investment in Dhaka Bank Securities Limited		4,049,999,940	4,049,999,940
Investment in Dhaka Bank Investment Limited		999,999,940	999,999,940
Stock dividend from Dhaka Bank Securities Limited		-	-
Receivable from Dhaka Bank Investment Limited		-	-
Receivable from Dhaka Bank Securities Limited		-	-
		5,049,999,880	5,049,999,880
		23,991,012,478	22,173,069,026



		31.03.2025 Taka	31.12.2024 Taka
10.1 Investment in shares of subsidiary companies			
Dhaka Bank Securities Limited (99.99% of subsidiary company owned by DBPLC.)		4,049,999,940	4,049,999,940
Dhaka Bank Investment Limited (99.99% of subsidiary company owned by DBPLC.)		999,999,940	999,999,940
		5,049,999,880	5,049,999,880
Shareholding in Dhaka Bank Securities Limited as at 31 December 2024 was 465,792,274 shares after considering the stock dividend issued from 2011 to 2023 and new issued capital of Taka 255.00 crore in the year 2024.			
Shareholding in Dhaka Bank Investment Limited as at 31 December 2024 was 99,999,995 shares after considering the new issued capital of Taka 75.00 crore in the year 2024.			
10.1.a	Advance rent up to March 2025 Tk. 203,339,004 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)	17,469,919,022	17,013,897,057
Deferred tax assets	(Note: 15.1)	948,979,094	872,509,538
Account receivable others	(Note: 10.6.2)	2,195,191,124	1,758,985,918
		20,614,089,239	19,645,392,513
10.6.1 Advance tax			
Opening balance		17,013,897,057	14,958,457,349
Add: Paid during the year		456,021,965	2,055,439,708
		17,469,919,022	17,013,897,057
Less: Adjustment during the year		-	-
		17,469,919,022	17,013,897,057
10.6.2 Account receivable others			
Receivable against Bangladesh/Paribar Sanchaya Patra		25,322,361	21,178,203
Fees receivable		251,878,275	248,684,312
Dividend receivable		102,955,132	53,589,679
Finance to AD branches		40	39
Protestation account		3,012,677	3,012,677
ATM settlement account		1,713,271,095	1,264,975,878
Receivable from exchange houses		1,933,651	672,239
Excise duty receivable		96,817,893	166,872,891
		2,195,191,124	1,758,985,918
11. Non-banking assets			
Land and building		36,680,000	36,680,000
11(a) Consolidated non-banking assets			
Dhaka Bank PLC.	(Note: 11)	36,680,000	36,680,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		36,680,000	36,680,000
12. Borrowings from other banks, financial institutions and agents			
In Bangladesh	(Note: 12.1)	40,350,274,801	45,712,802,196
Outside Bangladesh		10,675,000,000	4,451,597,802
		51,025,274,801	50,164,399,998



		31.03.2025 Taka	31.12.2024 Taka
12.1 In Bangladesh			
Call Borrowing			
Difference local commercial banks		500,000,000	-
		500,000,000	-
Term Borrowing			
Term Borrowing (DBU to OBU)		9,760,000,000	9,745,785,659
Borrowing from Bangladesh Bank-ALS		24,075,567,000	24,075,567,000
The City Bank Limited		-	6,128,500,000
Borrowing from SME Foundation		19,580,027	17,675,467
		33,855,147,027	39,967,528,126
Less : Inter Unit (OBU)		9,760,000,000	9,745,785,659
		24,595,147,027	30,221,742,467
Bangladesh Bank refinance			
Small and Medium Enterprise		1,380,046,352	1,462,491,126
Syndication		2,789,162,920	2,815,538,276
PC Refinance		1,330,211,000	1,388,713,000
Export development fund		9,864,073,878	9,405,326,860
FSSP fund		102,150,124	105,336,467
Stimulus fund		193,625,000	200,710,000
Digital Nano Loan Refinance		95,858,500	112,944,000
		15,755,127,774	15,491,059,729
Total		40,350,274,801	45,712,802,196
Outside Bangladesh			
Difference foreign banks		10,675,000,000	4,451,597,802
		10,675,000,000	4,451,597,802
		51,025,274,801	50,164,399,998
12(a) Consolidated borrowings from other banks, financial institutions and agents			
Dhaka Bank PLC.	(Note: 12)	51,025,274,801	50,164,399,998
Dhaka Bank Securities Limited		208,505,451	92,067,171
Dhaka Bank Investment Limited		-	-
		51,233,780,252	50,256,467,169
Less: Inter company transaction		124,354,057	(47,950)
		51,109,426,195	50,256,515,119
13. Deposits and other accounts			
Current Accounts and other Accounts	(Note: 13.1)	43,963,504,893	42,498,268,040
Bills payable	(Note: 13.2)	1,832,023,641	1,865,177,231
Savings bank deposits	(Note: 13.3)	32,403,767,146	31,181,390,442
Term deposits	(Note: 13.4)	234,474,504,657	223,986,110,613
		312,673,800,337	299,530,946,326
Non-interest bearing accounts			
13.1 Current Accounts and other accounts			
Current account		18,186,807,141	17,963,985,241
Foreign currency deposits		3,288,984,322	3,062,738,826
Margin under letter of credit		6,580,156,515	6,556,234,453
Margin under letter of guarantee		2,559,254,199	2,289,378,123
Deposits awaiting disposal		5,019,703	4,941,907
Sundry deposit	(Note: 13.1.1)	13,343,283,013	12,620,989,491
		43,963,504,893	42,498,268,040
13.1.1 Sundry deposit			
F.C held against back to back L/C		12,680,677,629	12,077,043,224
Sundry creditors		597,318,979	479,788,222
Unclaimed deposits		46,167,134	46,626,071
Security deposits		19,119,271	17,531,974
		13,343,283,013	12,620,989,491
13.2 Bills payable			
Pay order		1,775,712,011	1,810,228,734
Demand draft		56,311,630	54,948,497
		1,832,023,641	1,865,177,231
Total non-interest bearing accounts		45,795,528,534	44,363,445,271



		31.03.2025 Taka	31.12.2024 Taka
13.3	Interest bearing Account		
	Savings bank deposits		
	Savings account	31,445,900,523	30,189,129,584
	Mudaraba savings accounts	957,866,623	992,260,858
		32,403,767,146	31,181,390,442
13.4	Term deposits		
	Special notice deposits	45,007,705,760	40,705,498,584
	Unclaimed dividend account*	26,401,424	28,026,120
	Fixed deposits	168,622,589,071	162,155,899,269
	Deposit pension scheme	18,221,030,350	18,681,575,330
	Gift cheque	41,192,397	43,625,887
	Non Resident Foreign Currency Deposit (NFCD)	2,555,585,654	2,371,485,423
		234,474,504,657	223,986,110,613

*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.

13.4 (a)	Consolidated term deposits		
	Dhaka Bank PLC.	234,474,504,657	223,986,110,613
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		234,474,504,657	223,986,110,613
	Less: Inter company transaction	543,328,239	369,715,563
		233,931,176,418	223,616,395,050
	Total interest bearing account	266,878,271,803	255,167,501,055
	Total deposits and other accounts	312,673,800,337	299,530,946,326

13 (a)	Consolidated deposits and other accounts		
	Dhaka Bank PLC.	312,673,800,337	299,530,946,326
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		312,673,800,337	299,530,946,326
	Less: Inter company transaction	543,328,239	369,715,563
		312,130,472,098	299,161,230,763

14.	Bond		
	Non convertible subordinated bond	3,047,000,000	3,004,000,000
	Perpetual Bond	2,000,000,000	2,000,000,000
		5,047,000,000	5,004,000,000

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 31 March 2025) and will be fully redeemed in the year 2025.

- The Bank issued 4th tranche of non-convertible subordinated bond of Tk. 2,047,000,000 out of Tk. 4,000,000,000 up to March 2025 with consent of BSEC vide letter no. BSEC/CFD/CRD/DS-231/2023/298 dated 24 November 2024 and from Bangladesh Bank vide letter no. BRPD (BS) 661/14B (P)/20236739 dated 21 August 2023. The redemption of the issued bond will start from the year 2027 (total outstanding is Tk 204.70 Crore as of 31 March 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



		31.03.2025 Taka	31.12.2024 Taka
15. Other liabilities			
Accrued interest		1,144,741,766	1,024,722,022
Provision on loans and advances		20,464,527,359	19,575,769,548
Provision for Off-Balance Sheet exposure		1,849,547,670	1,778,469,614
Interest suspense account		6,218,112,156	5,514,723,670
Provision for expenses		1,085,528,745	849,029,456
Provision for decrease in value of investments		26,504,639	11,592,702
Provision for other assets		129,975,528	129,975,528
Provision for current tax		18,907,057,365	18,138,534,275
Deferred tax liability	(Note: 15.1)	-	-
Tax deducted at source & payable		699,394,464	885,286,814
Excise duty payable		18,393,393	384,624,193
Other account payable	(Note: 15.2)	7,162,920,359	6,428,821,165
		57,706,703,446	54,721,548,988
15(a) Consolidated other liabilities			
Dhaka Bank PLC.	(Note: 15)	57,706,703,446	54,721,548,988
Dhaka Bank Securities Limited		913,619,913	989,737,875
Dhaka Bank Investment Limited		27,758,255	17,807,820
		58,648,081,614	55,729,094,683
Less: Inter-company transactions		-	-
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		58,648,081,614	55,729,094,683
15.1 Deferred tax liabilities/(asset)			
31 March 2025			
	Carrying amount	Tax base	Taxable/(deductible) temporary difference
Fixed asset excluding land	2,383,902,044	3,053,583,272	(669,681,228)
Deductible temporary difference :			
Provision against classified loan	(1,701,146,145)	-	(1,701,146,145)
Right of use-assets (net-off advance)	1,070,816,368	-	1,070,816,368
Lease obligation	(1,230,599,908)	-	(1,230,599,908)
			(2,530,610,914)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			(948,979,093)
31 December 2024			
	Carrying amount	Tax base	Taxable/(deductible) temporary difference
Fixed Asset excluding land	2,385,313,899	3,032,355,307	(647,041,408)
Deductible temporary difference :			
Provision against classified loan (BL)	(1,517,036,528)	-	(1,517,036,528)
Right of use-assets (net-off advance)	1,160,119,412	-	1,160,119,412
Lease obligation	(1,322,733,576)	-	(1,322,733,576)
			(2,326,692,099)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			(872,509,537)
Deferred tax expense/(income)			
Closing deferred tax (asset)/liability		(948,979,093)	(872,509,537)
Opening deferred tax (asset)/liability		(872,509,537)	(570,694,032)
		(76,469,556)	(301,815,506)

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

3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond
Application, processing, membership, utilisation fee & adjusting account credit
Export proceeds suspense
Finance from bill discounting OBU
Compensation income of Islamic Banking operations
ATM settlement account
Import payment suspense
Provision for start-up fund
Provision for CSR fund
Provision against NBA
Lease liabilities as per IFRS 16

31.03.2025 Taka	31.12.2024 Taka
13,551,352	9,246,152
636,276,165	36,031,372
2,506,885,627	2,451,646,738
8,012,799	7,603,213
234,528,810	221,457,528
1,248,258,535	1,047,646,872
1,084,174,760	1,054,767,827
87,281,290	87,281,290
103,071,113	180,126,597
10,280,000	10,280,000
1,230,599,908	1,322,733,576
7,162,920,359	6,428,821,165

16. Share capital**16.1 Authorised Capital**

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

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

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

16.2 Issued, Subscribed and Paid-up Capital

2024: 1,006,602,238 ordinary shares of Tk. 10.00 each

10,066,022,382 **10,066,022,382**
10,066,022,382 **10,066,022,382**

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)

	31.03.2025 Taka	31.12.2024 Taka
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	2,383,902,574	1,591,305,480
	22,522,507,969	21,729,910,875
Less : Regulatory adjustment		
Deferred Tax Assets (DTA)	637,929,804	568,888,698
Book value of Goodwill and value of all other intangible assets	290,682,290	306,015,243
(Written down value of software which is treated as intangible assets)	21,593,895,875	20,855,006,934
Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
Total Tier-I Capital	23,593,895,875	22,855,006,934

Tier-II Capital (gone concern capital)

General provision	(Note - 16.9.1)	12,965,512,327	12,652,008,308
Asset revaluation reserve	(Note-18.2)	-	-
Revaluation reserve for HTM & HFT securities	(Note - 16.9.2)	-	-
Non-convertible subordinated bond	(Note-16.9.3)	113,470,994	-
		13,078,983,321	12,652,008,308
Less : Regulatory adjustment			
Total Tier-II Capital		13,078,983,321	12,652,008,308
A. Total Eligible Capital		36,672,879,196	35,507,015,242

B. Risk Weighted Assets

Credit risk:		
Balance sheet business	203,410,184,415	193,875,976,458
Off-Balance sheet business	44,861,130,412	42,559,202,476
	248,271,314,827	236,435,178,934
Market risk	2,782,871,033	4,277,317,378
Operational risk	24,148,564,529	24,148,564,529
Total Risk Weighted Assets	275,202,750,389	264,861,060,841

C. Required Capital on Risk Weighted Assets

D. Capital Surplus/(Shortfall) [A-C]	2,272,535,397	2,399,382,637
Total Capital Ratio (%)*	13.33%	13.41%

Capital requirement	31.03.2025		31.12.2024	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.57%	8.50%	8.63%
Tier-II Capital (gone concern capital)	4.00%	4.75%	4.00%	4.78%
Total	12.50%	13.33%	12.50%	13.41%

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

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

Tier-I Capital (going - concern capital)

Common Equity Tier-I Capital (CET 1)

Paid up capital	10,066,022,382	10,066,022,382
Minority interest	74,223	69,851
Statutory reserve	10,066,022,382	10,066,022,382
General reserve	6,560,631	6,560,631
Surplus in profit and loss account	3,077,139,076	2,240,831,967
	23,215,818,694	22,379,507,213
Less : Regulatory adjustment		
Book value of Goodwill and value of all other intangible assets	290,682,290	306,015,243
(**Written down value of software which is treated as intangible assets)		
Deferred Tax Assets (DTA)	798,421,484	729,380,378
	22,126,714,920	21,344,111,592
Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
Total Tier-I Capital	24,126,714,920	23,344,111,592



		31.03.2025 Taka	31.12.2024 Taka
Tier-II Capital (gone concern capital)			
General provision		12,965,512,327	12,652,008,308
Asset revaluation reserve	(Note-18.2)	-	-
Revaluation reserve for HTM & HFT securities		-	-
Non-convertible subordinated bond	(Note-16.9.1)	442,384,726	307,968,312
		13,407,897,053	12,959,976,620
Less : Regulatory adjustment		-	-
Total Tier-II Capital		13,407,897,053	12,959,976,620
A. Total Eligible Capital		37,534,611,973	36,304,088,212
B. Risk Weighted Assets			
Credit risk:			
Balance sheet business		206,683,348,323	196,551,571,795
Off-Balance sheet business		44,861,130,412	42,559,202,476
		251,544,478,735	239,110,774,271
Market risk		5,824,132,639	7,110,122,328
Operational risk		24,345,821,377	24,345,821,394
Total Risk-weighted Assets		281,714,432,751	270,566,717,993
C. Required Capital on Risk Weighted Assets		35,214,304,094	33,820,839,749
D. Capital Surplus/(Shortfall) [A-C]		2,320,307,879	2,483,248,463
Total Capital Ratio (%)*		13.32%	13.42%

Capital requirement	31.03.2025		31.12.2024	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.56%	8.50%	8.63%
Tier-II Capital (gone concern capital)	4.00%	4.76%	4.00%	4.79%
Total	12.50%	13.32%	12.50%	13.42%

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

17. Statutory reserve			
Opening balance		10,066,022,382	10,066,022,382
Add: Addition during the year		-	-
		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)	-	-
Foreign currency translation reserve		13,977,181	-
Investment revaluation reserve	(Note 18.3)	363,726,441	308,256,088
		384,264,253	314,816,719
18(a) Consolidated other reserve			
Dhaka Bank PLC.		384,264,253	314,816,719
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		384,264,253	314,816,719
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		-	-
		-	-



	31.03.2025 Taka	31.12.2024 Taka
18.3 Investment revaluation reserve		
Revaluation reserve for HTM securities		
Opening balance	-	54,095,311
Add: Addition during the year	-	29,430,506
Less: Adjustment during the year	-	(83,525,817)
	-	-
Revaluation reserve for HFT securities		
Opening balance	308,256,088	5,592,092
Add: Addition during the year	37,463,065	1,332,103,420
Less: Adjustment during the year	18,007,288	(1,029,439,424)
	363,726,441	308,256,088
	363,726,441	308,256,088
19. Surplus in profit and loss account		
Opening balance	1,591,305,480	1,587,997,681
Add: Post-tax profit for the year	802,597,094	1,250,919,229
	2,393,902,574	2,838,916,910
Less: Transfer to statutory reserve	-	-
Less: Start-up fund	-	12,509,192
Less: Coupon/dividend on perpetual bond	10,000,000	228,500,000
Less: Stock dividend	-	-
Less: Cash dividend	-	1,006,602,238
	10,000,000	1,247,611,430
	2,383,902,574	1,591,305,480
19(a) Consolidated surplus in profit and loss account (attributable to equity holders of DBL)		
Opening balance	2,240,831,967	2,207,128,564
Add: Post-tax profit for the year	846,307,109	1,281,314,833
	3,087,139,076	3,488,443,397
Less: Transfer to statutory reserve	-	-
Less: Start-up fund	-	12,509,192
Less: Coupon/dividend on perpetual bond	10,000,000	228,500,000
Less: Transfer to investment fluctuation fund	-	-
Less: Stock dividend	-	-
Less: Cash dividend	-	1,006,602,238
	10,000,000	1,247,611,430
	3,077,139,076	2,240,831,967
19.1 (a) Non-controlling interest		
Opening balance	69,851	66,812
Addition for the year from Dhaka Bank Securities Limited	2,781	94
Addition for the year from Dhaka Bank Investment Limited	1,591	2,945
	74,223	69,851
20. Profit & loss account		
Income		
Interest, discount and similar income	7,297,420,127	27,820,122,395
Dividend income	63,875,452	274,999,716
Fee, commission and brokerage	669,118,059	2,406,493,859
Gains less losses arising from investment securities	1,829,506,315	5,675,252,702
Gains less losses arising from dealing in foreign currencies	494,426,323	2,034,560,409
Other operating income	78,411,442	423,655,436
	10,432,757,718	38,635,084,517
Expenses		
Interest, fee and commission	6,057,949,639	20,603,872,077
Administrative expenses	1,282,684,737	5,031,357,780
Other operating expenses	328,688,361	1,217,092,220
Depreciation and repairs of Bank's assets	302,752,685	1,177,090,848
	7,972,075,422	28,029,412,925
	2,460,682,297	10,605,671,592



21. **Contingent liabilities**

Acceptances & endorsements

Irrevocable letters of credit

Usance/Defer letter of credit

Sight letter of credit

Back to back letter of credit

BD-Sight (EDF)

Back to back - local

Letters of guarantee

Bid bond

Performance bond

Counter guarantee

Other guarantee

Shipping guarantee

Bills for collection

Local bills for collection

Foreign bills for collection

Other contingent liabilities

Forward exchange position

Other contingent liabilities for ECA financing

Contingent interest suspense

	31.03.2025 Taka	31.12.2024 Taka
Acceptances & endorsements	79,821,816,085	75,335,305,525
Irrevocable letters of credit	49,459,831,819	42,611,200,318
Usance/Defer letter of credit	21,372,487,328	16,435,076,817
Sight letter of credit	9,389,111,465	8,229,839,822
Back to back letter of credit	7,980,438,911	8,216,358,454
BD-Sight (EDF)	2,607,513,329	1,941,712,165
Back to back - local	8,110,280,786	7,788,213,060
Letters of guarantee	64,186,158,087	63,481,398,432
Bid bond	3,540,189,402	2,551,445,531
Performance bond	24,423,723,392	25,296,968,859
Counter guarantee	730,780,121	912,504,121
Other guarantee	29,171,541,855	29,232,586,290
Shipping guarantee	6,319,923,317	5,487,893,630
Bills for collection	20,453,681,331	23,499,376,317
Local bills for collection	12,432,253,744	13,953,633,395
Foreign bills for collection	8,021,427,587	9,545,742,922
Other contingent liabilities	25,816,520,714	12,567,984,794
Forward exchange position	12,526,984,672	99,644,372
Other contingent liabilities for ECA financing	3,624,993,931	3,535,854,736
Contingent interest suspense	9,664,542,111	8,932,485,686
	239,738,008,035	217,495,265,386



		01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
22. Interest income/profit on investments			
Term loan		3,908,152,060	3,597,360,194
Overdrafts		2,044,296,991	1,485,520,216
Loan against trust receipt		195,182,775	93,413,763
Packing credits		53,487,658	18,769,574
Cash credits/Bai-Muajjal		239,581,408	173,926,544
Payment against Documents		101,743	738,158
House building loan		76,831,550	66,070,199
Transport loan		43,627,907	39,727,728
Syndicate loan		234,227,070	258,789,605
Lease rental/izara		179,208,693	160,270,137
Credit card		58,359,126	33,159,721
Total interest/profit & rental income on loans & advances		7,033,056,981	5,927,745,838
Call lending and fund placement with banks		176,637,130	348,768,095
Accounts with foreign banks		87,726,017	73,231,577
		7,297,420,127	6,349,745,510
22(a) Consolidated Interest income/profit on investments			
Dhaka Bank PLC.	(Note: 22)	7,297,420,127	6,349,745,510
Dhaka Bank Securities Limited		16,729,680	23,824,391
Dhaka Bank Investment Limited		-	-
		7,314,149,807	6,373,569,901
Less: Intercompany transaction		654,052	46,278,630
		7,313,495,755	6,327,291,271
23. Interest/profit paid on deposits and borrowings etc.			
Savings account including mudaraba		144,229,693	138,061,820
Special notice deposit		673,466,999	406,269,652
Term deposits		4,123,842,346	2,802,843,702
Deposits under Scheme		330,949,629	456,183,367
Call borrowing & fund placement		48,130,705	21,680,456
Non-convertible Subordinate Bond		88,871,222	46,687,123
Overseas accounts charges		8,465,162	5,959,769
H/TM/HFT securities (Including REPO)		194,126,648	182,080,079
Others	(Note: 23.1)	445,867,236	305,687,767
		6,057,949,639	4,365,453,735
23.1 Others			
Interest paid on NFCD		40,763,292	40,166,158
Interest/profit paid against refinance from Bangladesh Bank		187,142,703	148,890,873
Interest paid on gift cheque		187,777	160,945
Interest paid on excel account		65,144	91,372
Interest paid on Fund Borrowing-OBU		217,708,319	116,378,418
		445,867,236	305,687,767
23(a) Consolidated interest/profit paid on deposits & borrowings etc.			
Dhaka Bank PLC.	(Note: 23)	6,057,949,639	4,365,453,735
Dhaka Bank Securities Limited		2,496,354	46,278,630
Dhaka Bank Investment Limited		-	-
		6,060,445,993	4,411,732,365
Less: Inter company transaction		2,838,695	51,593,603
		6,057,607,298	4,360,138,762
24. Investment income			
Interest on treasury bills/bonds		955,561,945	623,638,698
Profit on govt. Islamic bond		27,640,898	12,668,970
Capital gain on government securities		703,804,792	340,584,669
Interest on subordinated bond		59,248,680	42,217,422
Coupon/dividend on perpetual bond		60,750,000	50,000,000
Profit on Beximco Green Sukuk al Istisnaa		22,500,000	22,500,000
Dividend on shares		63,875,452	57,170,189
		1,893,381,767	1,148,779,948
24(a) Consolidated investment income			
Dhaka Bank PLC.	(Note: 24)	1,893,381,767	1,148,779,948
Dhaka Bank Securities Limited		42,171,455	38,383,116
Dhaka Bank Investment Limited		25,891,999	2,715,381
		1,961,445,221	1,189,878,445



		01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
25. Commission, exchange and brokerage			
Commission on letter of credit		330,359,435	272,345,243
Commission on letter of guarantee		64,457,799	76,919,717
Processing fee consumer loan		7,842,514	5,271,165
Other comm/fees (Clearing, cash tr., risk prem., utilisation fee, remittance etc.)		195,615,847	34,901,962
Rebate from foreign bank outside Bangladesh		11,889,286	5,630,138
Commission & fee on credit card		58,953,178	50,186,959
Exchange gain including gain from foreign currency dealings		494,426,323	250,998,890
		1,163,544,382	696,254,072
25(a) Consolidated commission, exchange and brokerage			
Dhaka Bank PLC.	(Note: 25)	1,163,544,382	696,254,072
Dhaka Bank Securities Limited		4,782,483	13,721,523
Dhaka Bank Investment Limited		-	-
		1,168,326,865	709,975,595
26. Other operating income			
Other income on credit card and ATM		13,645,200	10,219,090
Incidental charges		1,564,705	1,560,038
Swift charge recoveries		7,588,852	12,494,646
Locker rent		5,428,600	5,013,200
Profit from sale of fixed assets		1,086,224	231,162
Recovery from written off loans		49,097,861	101,319,782
		78,411,442	130,837,918
26(a) Consolidated other operating income			
Dhaka Bank PLC.	(Note: 26)	78,411,442	130,837,918
Dhaka Bank Securities Limited		147,519	403,511
Dhaka Bank Investment Limited		2,184,643	5,314,973
		80,743,604	136,556,402
Less: Inter company transaction		2,184,643	5,314,973
		78,558,961	131,241,429
27. Salary and allowances			
Basic salary		320,238,316	287,981,573
Allowances		457,364,135	352,290,587
Bonus & ex-gratia		129,073,561	98,859,326
Leave fare assistance		41,762,271	39,926,110
Bank's contribution to superannuation fund		-	7,853,698
Bank's contribution to gratuity fund		63,501,933	33,369,770
Bank's contribution to provident fund		31,657,671	28,762,740
		1,043,597,888	849,043,804
27(a) Consolidated salary and allowances			
Dhaka Bank PLC.	(Note: 27)	1,043,597,888	849,043,804
Dhaka Bank Securities Limited		11,161,604	9,735,586
Dhaka Bank Investment Limited		744,929	604,272
		1,055,504,421	859,383,662
28. Rent, taxes, insurance, electricity etc.			
Office rent	(Note: 28.1)	30,458,656	26,769,887
Electricity and lighting		18,104,309	15,267,369
Regulatory charges		6,461,636	6,489,063
Insurance		42,549,916	43,257,833
		97,574,517	91,784,152
28.1 Office rent			
Actual office rent		153,243,802	144,003,730
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		122,785,147	117,233,843
		30,458,656	26,769,887

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.



		01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
28(a) Consolidated rent, taxes, insurance, electricity etc.			
Dhaka Bank PLC.	(Note: 28)	97,574,517	91,784,152
Dhaka Bank Securities Limited		5,596,231	5,833,706
Dhaka Bank Investment Limited		-	-
		103,170,748	97,617,858
29. Legal expenses			
Legal expenses		6,286,988	7,129,321
Other professional fees		1,991,625	1,391,545
		8,278,613	8,520,866
29(a) Consolidated legal expenses			
Dhaka Bank PLC.	(Note: 29)	8,278,613	8,520,866
Dhaka Bank Securities Limited		107,425	230,000
Dhaka Bank Investment Limited		230,000	287,517
		8,616,038	9,038,383
30. Postage, stamps, telecommunication etc.			
Stamps, postage & courier		2,942,563	1,251,517
Telephone charges		9,905,725	3,029,709
Fax, internet & radio link charges		9,689,956	8,606,895
		22,538,244	12,888,121
30(a) Consolidated postage, stamps, telecommunication etc.			
Dhaka Bank PLC.	(Note: 30)	22,538,244	12,888,121
Dhaka Bank Securities Limited		116,462	112,805
Dhaka Bank Investment Limited		2,600	-
		22,657,306	13,000,926
31. Stationery, printing, advertisement etc.			
Table stationery		7,369,587	6,332,017
Printing stationery		7,610,849	37,496,289
Security stationery		1,233,184	2,318,517
Computer stationery		13,624,076	12,902,005
Advertisement		74,403,783	59,212,768
		104,241,480	118,261,596
31(a) Consolidated stationery, printing, advertisement etc.			
Dhaka Bank PLC.	(Note: 31)	104,241,480	118,261,596
Dhaka Bank Securities Limited		1,369,737	1,551,103
Dhaka Bank Investment Limited		-	4,618
		105,611,217	119,817,317
32. Chief executive's salary and fees			
Basic salary		3,300,000	3,029,840
House rent allowances		450,000	180,000
Living allowances		300,000	90,000
Medical allowances		150,000	30,000
Bonus (Eid Ul Fitr)		1,100,000	1,064,800
		5,300,000	4,394,640
32(a) Consolidated chief executive's salary and fees			
Dhaka Bank PLC.	(Note: 32)	5,300,000	4,394,640
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		5,300,000	4,394,640
33. Directors' fees			
Directors fees		1,153,996	1,095,600
Fees related to Shariah Council Meeting		-	-
		1,153,996	1,095,600

As per Bangladesh Bank's Circular, BRPD Circular no. 11, dated 4 October 2015, each director was entitled to have Taka 8,000 as honorarium for attending each meeting up to 10 February 2024 and as per Bangladesh Bank's Circular, BRPD Circular no. 2, dated 11 February 2024, each director now entitled to have Taka 10,000 as honorarium for attending each meeting.

33(a) Consolidated directors' fees			
Dhaka Bank PLC.	(Note: 33)	1,153,996	1,095,600
Dhaka Bank Securities Limited		349,243	90,939
Dhaka Bank Investment Limited		44,000	40,000
		1,547,239	1,226,539



		01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
34. Auditor's fees		-	-
34(a) Consolidated auditor's fees	(Note: 34)		
Dhaka Bank PLC.		-	-
Dhaka Bank Securities Limited		75,000	75,000
Dhaka Bank Investment Limited		28,750	23,000
		103,750	98,000
35. Depreciation and repairs of the Bank's assets			
Depreciation & amortization			
Building & renovation		9,434,172	9,434,172
Furniture & fixture		12,422,758	12,957,985
Office appliance & equipment		42,858,794	43,591,345
Computer		12,288,596	8,875,247
Software		19,626,533	19,185,183
Motor vehicle		3,388,586	3,499,808
Right of use-assets (ROU) as per IFRS 16		104,672,472	103,435,803
		204,691,911	200,979,544
Repair & Maintenance:			
Office Premises		21,382,177	12,584,142
Office Equipment		21,946,396	10,534,265
Office Furniture		897,088	850,288
Motor Vehicle		4,765,077	4,422,947
Computer and Accessories		272,970	228,185
Software (AMC)		48,797,066	49,241,588
		98,060,774	77,861,415
		302,752,685	278,840,959
35(a) Consolidated depreciation and repairs of the Bank's assets	(Note: 35)		
Dhaka Bank PLC.		302,752,685	278,840,959
Dhaka Bank Securities Limited		3,850,611	3,363,264
Dhaka Bank Investment Limited		9,609	6,903
		306,612,905	282,211,126
36. Other Expenses			
Contractual service charge (own & third party)		108,672,171	101,249,604
Fuel costs		9,985,782	9,470,097
Entertainment (canteen & other)		17,307,229	12,276,436
Donation		31,777,378	33,809,440
Subscription		9,442,415	5,957,664
Travelling expenses		7,948,592	4,694,803
Conveyance		6,108,852	4,946,516
Branch opening expenses		18,200	194,011
Godown expenses		429,811	512,559
Training expenses		3,453,176	3,250,397
Books and papers		1,904,012	1,644,937
WASA charges		1,762,030	1,602,582
Staff uniform		2,433,435	1,459,635
Potted plants		439,323	466,216
Business development & promotion		52,692,029	32,631,312
Reuters charges		1,435,219	1,218,739
Fees and expenses for credit card		41,725,485	34,498,130
ATM network service charges		14,156,885	15,585,911
Interest expense for lease liability as per IFRS 16		15,282,052	15,326,824
		328,688,361	280,795,813
36(a) Consolidated other expenses	(Note: 36)		
Dhaka Bank PLC		328,688,361	280,795,813
Dhaka Bank Securities Limited		2,613,898	2,292,981
Dhaka Bank Investment Limited		558,914	162,478
		331,861,173	283,251,272
37. Provision against loans & advances			
On classified loans & advances		1,350,789,058	366,422,152
On classified loans & advances (Special General Provision-COVID-19)		-	-
On unclassified loans & advances (Special General Provision-COVID-19)		-	(21,509,921)
On unclassified loans & advances (except Special General Provision-COVID-19)		(470,747,383)	358,957,911
		880,041,675	703,870,142



		01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
37(a) Consolidated provision against loans & advances			
Dhaka Bank PLC.		880,041,675	703,870,142
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<u>880,041,675</u>	<u>703,870,142</u>
38. Provision for diminution in value of investments			
In quoted shares			
Opening balance		-	-
Less: Adjustment during the year		-	-
Add: Addition during the year		14,911,937	-
Closing balance		<u>14,911,937</u>	<u>-</u>
Unquoted			
		<u>14,911,937</u>	<u>-</u>
38(a) Consolidated provision for diminution in value of investments			
Dhaka Bank PLC.		14,911,937	-
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<u>14,911,937</u>	<u>-</u>
39. Other provisions			
Provision on Off-Balance Sheet (OBS) Exposure	(Note: 39.1)	71,078,056	(4,905,335)
Provision for other assets	(Note: 15.6)	-	1,623,924
		<u>71,078,056</u>	<u>(3,281,411)</u>
39.1 Provision on Off-Balance Sheet (OBS) Exposure			
Provision on Off-Balance Sheet (OBS) Exposure		<u>71,078,056</u>	<u>(4,905,335)</u>
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.			
39(a) Consolidated other provisions			
Dhaka Bank PLC.	(Note: 39)	71,078,056	(3,281,411)
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<u>71,078,056</u>	<u>(3,281,411)</u>
40. Earnings Per Share (EPS)			
Net profit after taxation		802,597,094	758,462,545
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
Earnings Per Share (EPS)-Restated		<u>0.80</u>	<u>0.75</u>
Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 31 March 2024 as per International Accounting Standard-33.			
Explanation of change in EPS: EPS increased due to increase of operating income compared to previous period.			
40(a) Consolidated Earnings Per Share (CEPS)			
Net profit after taxation		846,311,481	765,050,920
Less: Non-controlling interest		4,372	659
Net profit attributable to the shareholders of parent company		<u>846,307,109</u>	<u>765,050,261</u>
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
Consolidated Earnings Per Share (CEPS)-Restated		<u>0.84</u>	<u>0.76</u>
41. Receipts from other operating activities			
Exchange earnings		68,378,270	65,712,592
Other operating income		28,227,357	29,286,974
		<u>96,605,627</u>	<u>94,999,566</u>
Non-Operating Income		<u>96,605,627</u>	<u>94,999,566</u>



		01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
41(a) Consolidated receipts from other operating activities			
Dhaka Bank PLC.	(Note: 41)	96,605,627	94,999,566
Dhaka Bank Securities Limited		147,519	403,511
Dhaka Bank Investment Limited		2,184,643	5,314,973
		98,937,789	100,718,050
Less: Intercompany Transactions		2,184,643	5,314,973
		96,753,146	95,403,077
42. Payments for other operating activities			
Rent, taxes, insurance, lighting etc.		220,359,663	209,017,995
Directors' fees & Meeting expenses		1,153,996	1,095,600
Repair of bank's assets		98,060,774	77,861,415
Other expenses		313,406,309	265,468,990
		632,980,742	553,444,000
Dhaka Bank Foundation		632,980,742	553,444,000
42(a) Consolidated payments for other operating activities			
Dhaka Bank PLC.	(Note: 42)	632,980,742	553,444,000
Dhaka Bank Securities Limited		2,963,141	2,383,920
Dhaka Bank Investment Limited		602,914	162,478
		636,546,797	555,990,398
43. Other assets			
Stationery, stamps, printing materials etc.		99,977,980	194,630,393
Advance rent and advertisement		345,255,496	261,500,691
Security deposit		23,610,430	23,117,430
Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses		662,227,153	477,171,569
Suspense account		216,997,022	45,524,516
Account receivable others		2,195,191,124	2,089,386,401
		3,543,259,205	3,091,331,000
Net decrease during the year		(875,288,634)	(370,129,806)
43(a) Consolidated other assets			
Dhaka Bank PLC.	(Note: 43)	(875,288,634)	(370,129,806)
Dhaka Bank Securities Limited		(34,677,336)	(18,686,766)
Dhaka Bank Investment Limited		(5,913,072)	(460,228)
Net (decrease)/increase during the year		(915,879,042)	(389,276,800)
44. Other liabilities			
Provision against expenses		1,085,528,745	593,369,811
Provision for other assets		129,975,528	79,698,157
Interest suspense account		6,218,112,156	4,429,145,180
Other account payable		5,932,320,451	6,919,306,692
		13,365,936,881	12,021,519,840
Amount transferred to DBL Foundation Trustee Account		-	-
Adjustment of Loss on shares from Provision for decrease in value of Investment		-	-
Rebate disbursed to good borrowers		-	-
Adjustment of loan from provision		8,716,136	(64,741,768)
Net (increase)/decrease during the year		1,774,836,774	1,817,957,941
44(a) Consolidated other liabilities			
Dhaka Bank PLC.	(Note: 44)	1,774,836,774	1,817,957,941
Dhaka Bank Securities Limited		(84,385,972)	(15,084,845)
Dhaka Bank Investment Limited		28,750	63,000
Net (increase)/decrease during the year		1,690,479,552	1,802,936,096



45. Reconciliation statement of cash flows from operating activities

	01-Jan-25 to 31-Mar-25 Taka	01-Jan-24 to 31-Mar-24 Taka
Net profit after taxation	802,597,094	758,462,545
Addition of :		
Depreciation	204,691,911	200,979,544
Provision (tax)	692,053,534	855,486,886
Provision (loans and others)	966,031,668	700,588,731
Increase in interest payable	-	-
Decrease in interest receivable	120,019,744	46,647,001
Prior year adjustment made during the year/period	-	-
IFRS 16 effect	(107,503,095)	(101,907,020)
Provision for CSR fund	-	-
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(426,048,053)	(185,286,298)
Proceeds from sale of fixed assets	(1,086,224)	(231,162)
Proceeds from sale of securities	(703,804,792)	(340,584,669)
Decrease in interest payable	-	-
Increase in interest receivable	(375,289,517)	(60,716,173)
Income taxes paid	(456,021,965)	(566,066,927)
Operating profit before changes in operating assets and liabilities	715,640,306	1,307,372,458

46. Calculation of Net Operating Cash Flow Per Share (NOCFPS)

Net cash flow from operating activities (Stand-alone)	13,706,506,109	(7,600,378,471)
Net cash flow from operating activities (consolidated)	13,503,949,321	(7,546,180,969)
Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone	13.62	(7.55)
Net Operating Cash Flow Per Share (NOCFPS)-Consolidated	13.42	(7.50)

Explanation of Significant Deviation in NOCFPS: NOCFPS increased due to increase of deposits from customers as compared to previous period.

47. Calculation of Net Asset Value Per Share (NAVPS)

Shareholders' Equity (Stand-alone)	22,900,211,591	22,443,749,591
Shareholders' Equity (Consolidated))	23,593,448,093	23,069,468,190
Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
Net Asset value Per Share (NAVPS)-Stand-alone	22.75	22.30
Net Asset value Per Share (NAVPS)-Consolidated	23.44	22.92

