

Dhaka Bank PLC. & its Subsidiaries
Consolidated
& Separate Financial Statements
As at and for the period ended 30 June 2025

Dhaka Bank PLC. and its Subsidiaries
Consolidated Balance Sheet
As at 30 June 2025

	Notes	30.06.2025 Taka	31.12.2024 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3(a)	24,908,279,772	18,524,261,335
Cash in hand (Including foreign currencies)	3.1(a)	4,195,170,102	4,008,377,969
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	20,713,109,670	14,515,883,366
Balance with other banks and financial institutions	4(a)	9,931,759,831	5,440,598,428
In Bangladesh	4.1(a)	1,858,306,375	2,810,699,597
Outside Bangladesh	4.2(a)	8,073,453,456	2,629,898,831
Money at call on short notice	5(a)	3,800,000,000	3,900,000,000
Investments	6(a)	111,323,090,000	103,763,456,996
Government	6.1(a)	98,161,604,990	92,686,184,815
Others	6.2(a)	13,161,485,010	11,077,272,181
Loans, advances and lease/investments	7(a)	266,905,801,388	270,504,766,603
Loans, cash credits, overdrafts etc./investments	7.1(a)	263,392,355,008	267,161,747,376
Bills purchased and discounted	8(a)	3,513,446,380	3,343,019,227
Fixed assets including premises, furniture and fixtures	9(a)	8,325,117,946	8,495,771,478
Other assets	10(a)	24,717,081,134	22,173,069,026
Non-banking assets	11(a)	36,680,000	36,680,000
Total Assets		449,947,810,071	432,838,603,866
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	43,710,396,952	50,256,515,119
Deposits and other accounts	13(a)	317,480,733,682	299,161,230,763
Current accounts and other accounts		41,167,186,029	42,498,268,040
Bills payable		5,828,518,842	1,865,177,231
Savings bank deposits		32,449,439,444	31,181,390,442
Term deposits	13.4(a)	238,035,589,367	223,616,395,050
Bond	14	5,157,000,000	5,004,000,000
Other liabilities	15(a)	59,864,033,240	55,729,094,683
Total Liabilities		426,212,163,874	410,150,840,565
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		23,735,571,103	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)	310,021,361	314,816,719
Surplus in profit and loss account	19(a)	3,293,504,978	2,240,831,967
Non-controlling interest	19.1(a)	75,094	69,851
Total Equity		23,735,646,197	22,687,763,301
Total Liabilities and Equity		449,947,810,071	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

30.06.2025
Taka**31.12.2024**
Taka**226,241,623,372****217,495,265,386**

80,138,891,587

75,335,305,525

40,852,470,516

42,611,200,318

61,050,425,450

63,481,398,432

21,889,461,582

23,499,376,317

22,310,374,237

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

-

-

-

-

-

-

-

-

Total Off-Balance Sheet items including contingent liabilities**226,241,623,372****217,495,265,386**

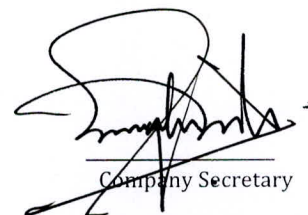
Chief Financial Officer



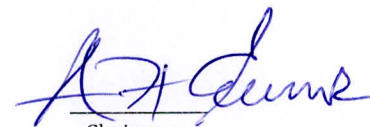
Managing Director



Director



Company Secretary




Chairman

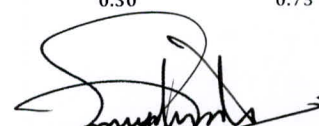
Dhaka Bank PLC. and its Subsidiaries
Consolidated Profit & Loss Account
For the period ended 30 June 2025


Notes	01-Jan-25 to 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka	01-Apr-25 to 30-Jun-25 Taka	01-Apr-24 to 30-Jun-24 Taka
Interest income/profit on investments	22(a) 14,426,905,414	13,415,508,370	7,113,409,659	7,088,217,099
Interest/profit paid on deposits and borrowings etc.	23(a) (12,207,234,525)	(9,339,068,075)	(6,149,627,227)	(4,978,929,313)
Net interest income	2,219,670,889	4,076,440,295	963,782,432	2,109,287,786
Investment income	24(a) 4,015,410,964	2,434,586,190	2,053,965,743	1,244,707,745
Commission, exchange and brokerage	25(a) 2,320,578,483	1,773,443,415	1,152,251,619	1,063,467,819
Other operating income	26(a) 190,648,677	302,156,125	112,089,716	170,914,695
	6,526,638,125	4,510,185,729	3,318,307,077	2,479,090,260
Total operating income (a)	8,746,309,014	8,586,626,024	4,282,089,509	4,588,378,046
Salary and allowances	27(a) 2,117,072,854	1,777,927,544	1,061,568,434	918,543,882
Rent, taxes, insurance, electricity etc.	28(a) 237,330,542	212,828,821	134,159,794	115,210,963
Legal expenses	29(a) 13,681,446	16,126,521	5,065,409	7,088,138
Postage, stamps, telecommunication etc.	30(a) 47,013,638	24,507,851	24,356,332	11,506,925
Stationery, printings, advertisements etc.	31(a) 218,873,986	270,643,979	113,262,770	150,826,662
Chief Executive's salary and fees	32(a) 10,600,000	8,953,840	5,300,000	4,559,200
Directors' fees	33(a) 3,256,094	2,908,788	1,708,855	1,682,249
Auditors' fees	34(a) 207,500	207,500	103,750	109,500
Depreciation and repairs of bank's assets	35(a) 610,634,687	553,995,760	304,021,782	271,784,634
Other expenses	36(a) 708,639,609	566,099,695	376,778,436	282,848,423
Total operating expenses (b)	3,967,310,357	3,434,200,298	2,026,325,561	1,764,160,575
Profit before provision and taxes (c = (a-b))	4,778,998,656	5,152,425,726	2,255,763,948	2,824,217,471
Provision against loans and advances	37(a) 2,512,622,600	1,919,018,890	1,632,580,925	1,215,148,748
Provision against good borrower	-	-	-	-
Provision for diminution in value of investments	38(a) 115,425,019	-	100,513,082	-
Other provisions	39(a) (11,681,404)	159,683,099	(82,759,460)	162,964,510
Total provision (d)	2,616,366,215	2,078,701,989	1,650,334,547	1,378,113,258
Total Profit before taxes (c-d)	2,162,632,441	3,073,723,737	605,429,401	1,446,104,213
Provision for Taxation	1,009,954,187	1,557,842,355	299,062,628	695,273,751
Current tax	1,202,370,044	1,664,471,191	415,008,929	783,640,696
Deferred tax	(192,415,857)	(106,628,836)	(115,946,301)	(88,366,945)
Net Profit after Taxation	1,152,678,254	1,515,881,382	306,366,773	750,830,462
Net profit after tax attributable to:				
Equity holders of DBL	1,152,673,011	1,515,883,158	306,365,902	750,832,897
Non-controlling interest	5,243	(1,776)	871	(2,435)
	1,152,678,254	1,515,881,382	306,366,773	750,830,462
Profit available for distribution				
Surplus in profit and loss account from previous year	19(a) 2,240,831,967	2,207,128,564	3,077,139,076	2,926,094,200
Net profit for the year	1,152,673,011	1,515,883,158	306,365,902	750,832,897
	3,393,504,978	3,723,011,722	3,383,504,978	3,676,927,097
Appropriations				
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Investment fluctuation fund	-	-	-	-
Dividends	-	1,006,602,238	-	1,006,602,238
Start-up fund	-	15,336,412	-	7,751,787
Coupon/dividend on perpetual bond	100,000,000	128,500,000	90,000,000	90,000,000
Surplus in profit and loss account	3,293,504,978	2,572,573,072	3,293,504,978	2,572,573,072
	3,393,504,978	3,723,011,722	3,383,504,978	3,676,927,097
Consolidated earning per share (CEPS)	40(a) 1.15	1.51	0.30	0.75


Chief Financial Officer


Managing Director


Director


Company Secretary


Chairman

Dhaka Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 30 June 2025

	Notes	01-Jan-25 to 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		16,673,996,462	15,248,165,940
Interest/Profit payments		(12,141,679,121)	(9,254,816,433)
Dividend receipts		203,599,095	169,053,639
Recovery of loans previously written off		105,399,461	214,889,706
Fee and commission receipts in cash		1,374,934,663	1,084,688,637
Cash payments to employees		(2,127,672,854)	(1,786,881,384)
Cash payments to suppliers		(289,785,662)	(320,872,964)
Income taxes paid		(918,300,907)	(1,275,689,942)
Receipts from other operating activities	41(a)	233,498,918	310,778,227
Payments for other operating activities	42(a)	(1,344,232,978)	(1,120,086,973)
Operating profit before changes in operating assets & liabilities (i)		1,769,757,077	3,269,228,453
Increase/Decrease in operating assets and liabilities			
Sale/(Purchase) of trading securities		1,449,574,637	(10,479,611,822)
Loans and advances to customers		3,598,965,216	(6,650,206,464)
Other assets	43(a)	(1,114,176,986)	(513,571,485)
Deposits from other banks		(479,790,078)	646,707,621
Deposits from customers		18,799,292,997	8,071,699,462
Other liabilities account of customers		(789,768,756)	(677,853,514)
Other liabilities	44(a)	1,172,008,930	2,260,219,044
Cash flow from/(used in) operating assets and liabilities (ii)		22,636,105,960	(7,342,617,158)
Net cash flow from/(used in) operating activities (a)= (i+ii)		24,405,863,037	(4,073,388,705)
Cash flows from investing activities			
Proceeds from sale of securities		1,241,786,930	614,476,366
Payment for purchase of securities		(9,013,342,706)	(20,548,981,652)
Purchase of property, plant & equipment		(162,743,222)	(121,979,898)
Sale of property, plant & equipment		2,406,086	443,501
Non-banking assets		-	-
Purchase/Sale of subsidiary		-	-
Net cash used in investing activities (b)		(7,931,892,912)	(20,056,041,683)
Cash flows from financing activities			
Borrowing from other banks		(6,546,118,167)	21,197,630,460
Receipts from issuance of perpetual bond		-	-
Receipts from issuance of non convertible subordinated bond		153,000,000	-
Coupon/dividend paid on perpetual bonds		(100,000,000)	(128,500,000)
Dividends paid		-	(1,006,602,238)
Net cash used in financing activities (c)		(6,493,118,167)	20,062,528,222
Net increase/(decrease) in cash and cash equivalents (a+b+c)		9,980,851,958	(4,066,902,166)
Effects of exchange rate changes on cash and cash equivalent		794,988,182	464,812,225
Cash and cash equivalents at beginning year		27,868,878,663	42,399,934,419
Cash and cash equivalents at end of year*		38,644,718,803	38,797,844,478
*Closing cash and cash equivalents			
Cash in hand		4,195,170,102	3,477,419,828
Balance with Bangladesh Bank and its agent bank(s)		20,713,109,670	12,901,135,459
Balance with other banks & financial institutions		9,931,759,831	20,315,412,391
Money at call on short notice		3,800,000,000	2,100,000,000
Prizebond		4,679,200	3,876,800
Total		38,644,718,803	38,797,844,478
Net Operating Cash Flows Per Share (NOCFPS)	46	24.25	(4.05)

Dhaka Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 June 2025

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Surplus in profit and loss account	Total Equity
Balance as at 01 January 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	-	-	-	-	(4,795,358)	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-	-	(4,795,358)
Net profit for the period	-	-	-	-	-	-	-	1,152,678,254	1,152,678,254
Transfer to reserve	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(100,000,000)	(100,000,000)
Non-controlling interest	-	-	-	-	-	-	5,243	(5,243)	-
Balance as at 30 June 2025	10,066,022,382	10,066,022,382	6,560,631	-	303,460,730	-	75,094	3,293,504,978	23,735,646,197

For the period ended 30 June 2024

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Surplus in profit and loss account	Total Equity
Balance as at 01 January 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	-	-	-	-	(47,586,342)	-	-	-	(47,586,342)
Net profit for the period	-	-	-	-	-	-	-	1,515,881,382	1,515,881,382
Transfer to reserve	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Changes in reserve	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	(15,336,412)	(15,336,412)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(128,500,000)	(128,500,000)
Non-controlling interest	-	-	-	-	-	-	(1,776)	1,776	-
Balance as at 30 June 2024	10,066,022,382	10,066,022,382	6,560,631	-	12,101,061	-	65,036	2,572,573,072	22,723,344,563

Dhaka Bank PLC.
Balance Sheet
As at 30 June 2025

	Notes	30.06.2025 Taka	31.12.2024 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3	24,908,159,772	18,524,141,335
Cash in hand (Including foreign currencies)	3.1	4,195,050,102	4,008,257,969
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	20,713,109,670	14,515,883,366
Balance with other banks and financial institutions	4	9,920,216,901	5,421,938,359
In Bangladesh	4.1	1,846,763,445	2,792,039,528
Outside Bangladesh	4.2	8,073,453,456	2,629,898,831
Money at call on short notice	5	3,800,000,000	3,900,000,000
Investments	6	106,749,234,674	99,337,607,035
Government	6.1	97,244,022,541	91,677,063,427
Others	6.2	9,505,212,133	7,660,543,608
Loans, advances and lease/investments	7	265,614,823,258	268,985,049,741
Loans, cash credits, overdrafts etc./investments	7.1	262,101,376,878	265,642,030,514
Bills purchased and discounted	8	3,513,446,380	3,343,019,227
Fixed assets including premises, furniture and fixtures	9	8,260,225,883	8,422,797,248
Other assets	10	29,330,335,139	26,830,848,557
Non-banking assets	11	36,680,000	36,680,000
Total Assets		448,619,675,627	431,459,062,275
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	43,634,288,923	50,164,399,998
Deposits and other accounts	13	317,935,177,578	299,530,946,326
Current accounts and other accounts		41,167,186,029	42,498,268,040
Bills payable		5,828,518,842	1,865,177,231
Savings bank deposits		32,449,439,444	31,181,390,442
Term deposits		238,490,033,263	223,986,110,613
Bond	14	5,157,000,000	5,004,000,000
Other liabilities	15	58,859,588,890	54,721,548,988
Total Liabilities		425,586,055,391	409,420,895,312
Capital/Shareholders' Equity			
Total Shareholders' Equity		23,033,620,236	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	310,021,361	314,816,719
Surplus in profit and loss account	19	2,591,554,111	1,591,305,480
Total Liabilities and Shareholders' Equity		448,619,675,627	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

226,241,623,372**217,495,265,386**

80,138,891,587

75,335,305,525

40,852,470,516

42,611,200,318

61,050,425,450

63,481,398,432

21,889,461,582

23,499,376,317

22,310,374,237

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

-

-

-

-

-

-

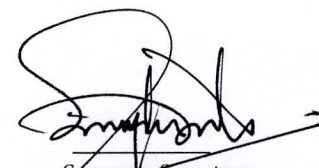
-

-

-

-

Total Off-Balance Sheet items including contingent liabilities**226,241,623,372****217,495,265,386**

Chief Financial Officer

Company Secretary.

Managing Director

Director

Chairman

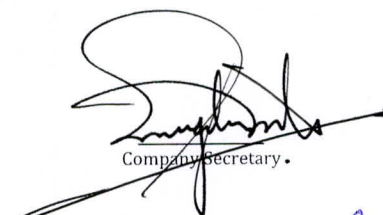
Dhaka Bank PLC.
Profit & Loss Account
For the period ended 30 June 2025

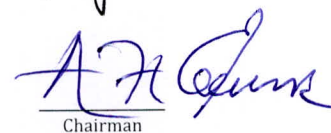
Notes	01-Jan-25 to 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka	01-Apr-25 to 30-Jun-25 Taka	01-Apr-24 to 30-Jun-24 Taka
Interest income/profit on investments	22 14,399,121,407	13,468,241,142	7,101,701,279	7,118,495,632
Interest/profit paid on deposits and borrowings etc.	23 (12,213,040,843)	(9,348,400,869)	(6,155,091,205)	(4,982,947,134)
Net interest income	2,186,080,563	4,119,840,273	946,610,075	2,135,548,498
Investment income	24 3,879,546,324	2,377,570,800	1,986,164,557	1,228,790,852
Commission, exchange and brokerage	25 2,311,283,011	1,750,427,879	1,147,738,629	1,054,173,807
Other operating Income	26 188,473,546	299,336,651	110,062,104	168,498,732
	6,379,302,881	4,427,335,330	3,243,965,290	2,451,463,391
Total operating income (a)	8,565,383,444	8,547,175,603	4,190,575,364	4,587,011,889
Salary and allowances	27 2,093,186,197	1,757,457,578	1,049,588,310	908,413,774
Rent, taxes, insurance, electricity etc.	28 225,340,753	200,728,289	127,766,236	108,944,137
Legal expenses	29 13,298,021	15,301,026	5,019,409	6,780,160
Postage, stamps, telecommunication etc.	30 46,804,395	24,302,012	24,266,151	11,413,891
Stationery, printings, advertisements etc.	31 216,856,720	268,022,264	112,615,241	149,760,668
Chief Executive's salary and fees	32 10,600,000	8,953,840	5,300,000	4,559,200
Directors' fees	33 2,559,996	2,609,655	1,406,000	1,514,055
Auditors' fees	34 -	-	-	-
Depreciation and repairs of bank's assets	35 603,239,867	547,573,648	300,487,182	268,732,689
Other expenses	36 702,837,915	561,343,205	374,149,554	280,547,392
Total operating expenses (b)	3,914,723,865	3,386,291,517	2,000,598,082	1,740,665,965
Profit before provision and taxes (c = (a-b))	4,650,659,579	5,160,884,086	2,189,977,282	2,846,345,924
Provision against loans and advances	37 2,491,622,600	1,919,018,890	1,611,580,925	1,215,148,748
Provision against good borrower	-	-	-	-
Provision for diminution in value of investments	38 94,425,019	-	79,513,082	-
Other provisions	39 (11,681,404)	159,683,099	(82,759,460)	162,964,510
Total provision (d)	2,574,366,215	2,078,701,989	1,608,334,547	1,378,113,258
Total Profit before taxes (c-d)	2,076,293,364	3,082,182,097	581,642,736	1,468,232,666
Provision for Taxation	976,044,733	1,548,540,873	283,991,199	693,053,987
Current tax	1,168,461,181	1,655,169,709	399,938,091	781,420,932
Deferred tax	15.1 (192,416,448)	(106,628,836)	(115,946,892)	(88,366,945)
Net Profit after Taxation	1,100,248,631	1,533,641,224	297,651,537	775,178,679
Profit available for distribution				
Surplus in profit and loss account from previous year	19 1,591,305,480	1,587,997,681	2,383,902,574	2,300,375,601
Net profit for the year	1,100,248,631	1,533,641,224	297,651,537	775,178,679
	2,691,554,111	3,121,638,905	2,681,554,111	3,075,554,280
Appropriations				
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividends	-	1,006,602,238	-	1,006,602,238
Start-up fund	-	15,336,412	-	7,751,787
Coupon/dividend on perpetual bond	100,000,000	128,500,000	90,000,000	90,000,000
Surplus in profit and loss account	2,591,554,111	1,971,200,255	2,591,554,111	1,971,200,255
	2,691,554,111	3,121,638,905	2,681,554,111	3,075,554,280
Earning per share (EPS)	40 1.09	1.52	0.30	0.77


Chief Financial Officer


Managing Director


Director


Company Secretary


Chairman

Dhaka Bank PLC.
Cash Flow Statement
For the period ended 30 June 2025

	Notes	01-Jan-25 to 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		16,574,729,101	15,285,983,221
Interest/Profit payments		(12,147,485,439)	(9,264,149,227)
Dividend receipts		139,217,809	126,953,740
Recovery of loans previously written off		105,399,461	214,889,706
Fee and commission receipts in cash		1,365,639,191	1,061,673,101
Cash payments to employees		(2,103,786,197)	(1,766,411,418)
Cash payments to suppliers		(276,959,137)	(307,625,302)
Income taxes paid		(923,169,373)	(1,275,069,111)
Receipts from other operating activities	41	231,323,787	307,958,753
Payments for other operating activities	42	(1,337,735,186)	(1,115,031,350)
Operating profit before changes in operating assets & liabilities (i)		1,627,174,017	3,269,172,114
Increase/Decrease in operating assets and liabilities:			
Sale/(Purchase) of trading securities		1,689,118,942	(10,474,666,417)
Loans and advances to customers		3,370,226,484	(6,678,902,605)
Other assets	43	(1,064,152,455)	(531,289,209)
Deposits from other banks		(479,790,078)	646,707,621
Deposits from customers		18,884,021,330	8,467,521,204
Other liabilities account of customers		(789,768,756)	(677,853,514)
Other liabilities	44	1,250,389,184	1,803,437,648
Cash flows from/(used in) operating assets and liabilities (ii)		22,860,044,651	(7,445,045,272)
Net cash flow from/(used in) operating activities (a)= (i+ii)		24,487,218,668	(4,175,873,158)
Cash flows from investing activities			
Proceeds from sale of securities		1,241,786,930	614,476,366
Payment for purchase of securities		(9,104,881,640)	(20,466,492,323)
Purchase of property, plant & equipment		(161,449,872)	(110,617,027)
Sale of property, plant & equipment		2,406,086	443,501
Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash used in investing activities (b)		(8,022,138,496)	(19,962,189,483)
Cash flows from financing activities			
Borrowing from other banks		(6,530,111,075)	21,197,630,461
Receipts from issuance of Perpetual bond		-	-
Receipts from issuance of non convertible subordinated bond		153,000,000	-
Coupon/dividend paid on perpetual bonds		(100,000,000)	(128,500,000)
Dividends paid		-	(1,006,602,238)
Net cash used in financing activities (c)		(6,477,111,075)	20,062,528,223
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		9,987,969,097	(4,075,534,418)
Effects of exchange rate changes on cash and cash equivalent		794,988,182	464,812,225
Cash and cash equivalents at beginning year		27,850,098,594	42,363,627,801
Cash and cash equivalents at end of year*		38,633,055,873	38,752,905,608
*Closing cash and cash equivalents			
Cash in Hand		4,195,050,102	3,477,299,828
Balance with Bangladesh Bank and its agent bank(s)		20,713,109,670	12,901,135,459
Balance with other banks & Financial Institutions		9,920,216,901	20,270,593,521
Money at call on short notice		3,800,000,000	2,100,000,000
Prize Bond		4,679,200	3,876,800
Total		38,633,055,873	38,752,905,608
Net Operating Cash Flows Per Share (NOCFPS)	46	24.33	(4.15)

Dhaka Bank PLC.
Statement of Changes in Equity
For the period ended 30 June 2025

(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 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	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(4,795,358)	-	(4,795,358)
Net profit for the year	-	-	-	-	-	1,100,248,631	1,100,248,631
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	(100,000,000)	(100,000,000)
Changes in reserve	-	-	-	-	-	-	-
Balance as at 30 June 2025	10,066,022,382	10,066,022,382	6,560,631	-	303,460,730	2,591,554,111	23,033,620,236

For the period ended 30 June 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
Changes in translation reserve	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(47,586,342)	-	(47,586,342)
Net profit for the year	-	-	-	-	-	1,533,641,224	1,533,641,224
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Start-up Fund	-	-	-	-	-	(15,336,412)	(15,336,412)
Coupon/dividend on perpetual bond	-	-	-	-	-	(128,500,000)	(128,500,000)
Changes in reserve	-	-	-	-	-	-	-
Balance as at 30 June 2024	10,066,022,382	10,066,022,382	6,560,631	-	12,101,061	1,971,200,255	22,121,906,711

Dhaka Bank PLC. and its Subsidiaries
Notes to the Financial Statements
As at and for the period ended 30 June 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 117 branches all over Bangladesh which includes 89 urban and 28 rural branches, two Offshore Banking Units at DEPZ & CEPZ, 3 SME Service Centers and 35 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 30 June 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 30 June 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 30 June 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 30 June 2025.

2.7 Date of authorization

The Board of Directors in its 490 meeting has approved this financial statements for onward submission to the respective regulatory authorities on 29 July 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.

		30.06.2025 Taka	31.12.2024 Taka
3. Cash			
Cash in hand	(Note: 3.1)	4,195,050,102	4,008,257,969
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	20,713,109,670	14,515,883,366
		24,908,159,772	18,524,141,335
3(a) Consolidated Cash			
Dhaka Bank PLC.	(Note: 3)	24,908,159,772	18,524,141,335
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		24,908,279,772	18,524,261,335
3.1 Cash in hand			
In local currency		3,797,119,697	3,691,995,541
In foreign currencies		397,930,405	316,262,428
		4,195,050,102	4,008,257,969
3.1(a) Consolidated cash in hand			
Dhaka Bank PLC.	(Note: 3.1)	4,195,050,102	4,008,257,969
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		4,195,170,102	4,008,377,969
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency:		14,338,142,066	11,961,467,355
Conventional		13,568,868,572	11,147,280,220
Al-Wadiah current account		769,273,494	814,187,135
In foreign currencies		6,149,688,773	2,291,322,401
		20,487,830,839	14,252,789,756
Balance with Sonali Bank as agent of Bangladesh Bank		225,278,831	263,093,610
		20,713,109,670	14,515,883,366
3.2(a) Consolidated balance with Bangladesh Bank and its agent bank(s)			
Dhaka Bank PLC.	(Note: 3.2)	20,713,109,670	14,515,883,366
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		20,713,109,670	14,515,883,366
4. Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	1,846,763,445	2,792,039,528
Outside Bangladesh	(Note: 4.2)	8,073,453,456	2,629,898,831
		9,920,216,901	5,421,938,359
4(a) Consolidated balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1(a))	1,858,306,375	2,810,699,597
Outside Bangladesh	(Note: 4.2(a))	8,073,453,456	2,629,898,831
		9,931,759,831	5,440,598,428
4.1 In Bangladesh			
Current deposits			
Others Local Commercial Bank (excluding ICB Islamic Bank Limited)		172,232,343	159,515,771
ICB Islamic Bank Limited		11,100,000	11,100,000
		183,332,343	170,615,771
Special Notice Deposits (SND)			
Local Commercial Bank		63,431,102	21,423,757
		63,431,102	21,423,757
Fixed deposits			
Commercial Banks			
Local Commercial Bank		1,500,000,000	2,500,000,000
Placement with OBU		9,284,440,950	9,745,785,659
		10,784,440,950	12,245,785,659
Less : Inter Unit (OBU)		9,284,440,950	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
		1,846,763,445	2,792,039,528

			30.06.2025 Taka	31.12.2024 Taka
4.1(a) Consolidated in Bangladesh				
Dhaka Bank PLC.	(Note: 4.1)		1,846,763,445	2,792,039,528
Dhaka Bank Securities Limited			231,076,133	295,192,839
Dhaka Bank Investment Limited			234,910,693	93,182,793
			2,312,750,271	3,180,415,160
Less: Intercompany transaction			454,443,896	369,715,563
			1,858,306,375	2,810,699,597
4.2 Outside Bangladesh (Nostro Accounts)				
Current deposits				
Differents foreign bank			8,073,453,456	2,629,898,831
			8,073,453,456	2,629,898,831
4.2(a) Consolidated outside Bangladesh (Nostro Accounts)				
Dhaka Bank PLC.	(Note: 4.2)		8,073,453,456	2,629,898,831
Dhaka Bank Securities Limited			-	-
Dhaka Bank Investment Limited			-	-
			8,073,453,456	2,629,898,831
5. Money at call on short notice				
With banking companies	(Note: 5.1)		2,800,000,000	3,900,000,000
With non-banking financial institutions	(Note: 5.2)		1,000,000,000	-
			3,800,000,000	3,900,000,000
5(a) Consolidated money at call on short notice				
Dhaka Bank PLC.	(Note: 5)		3,800,000,000	3,900,000,000
Dhaka Bank Securities Limited			-	-
Dhaka Bank Investment Limited			-	-
			3,800,000,000	3,900,000,000
5.1 With banking companies				
Janata Bank PLC.			2,000,000,000	1,900,000,000
Brac Bank PLC			500,000,000	-
Modhumoti Bank PLC			100,000,000	-
Midland Bank PLC			200,000,000	-
Dutch Bangla Bank PLC.			-	2,000,000,000
			2,800,000,000	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	-
			1,000,000,000	-
6. Investments				
Government securities	(Note: 6.1)		97,244,022,541	91,677,063,427
Other investments	(Note: 6.2)		9,505,212,133	7,660,543,608
			106,749,234,675	99,337,607,035
6(a) Consolidated investments				
Dhaka Bank PLC.	(Note: 6)		106,749,234,675	99,337,607,035
Dhaka Bank Securities Limited			3,656,272,877	3,416,728,573
Dhaka Bank Investment Limited			917,582,449	1,009,121,388
			111,323,090,001	103,763,456,996
6.1 Government securities				
Treasury Bills			15,942,126,657	23,193,137,584
Treasury Bonds			78,200,042,684	65,950,412,943
Government Ijarah Sukuk			3,097,174,000	2,529,494,000
Prizebond			4,679,200	4,018,900
			97,244,022,541	91,677,063,427
6.1(a) Consolidated government securities				
Dhaka Bank PLC.	(Note: 6.1)		97,244,022,541	91,677,063,427
Dhaka Bank Securities Limited			-	-
Dhaka Bank Investment Limited			917,582,449	1,009,121,388
			98,161,604,990	92,686,184,815

		30.06.2025 Taka	31.12.2024 Taka
6.2 Other investments			
Investment in shares	(Note: 6.2.1)	3,132,712,133	3,155,543,608
Investment in subordinated bonds	(Note: 6.2.2)	2,942,500,000	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
		9,505,212,133	7,660,543,608
6.2(a) Consolidated other investments			
Dhaka Bank PLC.	(Note: 6.2)	9,505,212,133	7,660,543,608
Dhaka Bank Securities Limited		3,656,272,877	3,416,728,573
Dhaka Bank Investment Limited		-	-
		13,161,485,010	11,077,272,181
6.2.1 Investment in shares			
Quoted (Publicly Traded)		632,465,208	585,296,682
Unquoted		2,500,246,925	2,570,246,925
		3,132,712,133	3,155,543,608
6.2.2 Investment in subordinated bonds			
The City Bank PLC.		80,000,000	160,000,000
One Bank PLC.		52,500,000	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
		2,942,500,000	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)	262,101,376,878	265,642,030,514
Bills purchased and discounted	(Note: 8)	3,513,446,380	3,343,019,227
		265,614,823,258	268,985,049,742
7(a) Consolidated loans, advances and lease/investments including bills purchased and discounted			
Dhaka Bank PLC.	(Note: 7)	265,614,823,258	268,985,049,742
Dhaka Bank Securities Limited		1,423,647,301	1,519,668,912
Dhaka Bank Investment Limited		-	-
		267,038,470,559	270,504,718,654
Less: Intercompany transaction		132,669,171	(47,950)
		266,905,801,388	270,504,766,604
7.1 Loans, cash credits, overdrafts etc./investments Broad category-wise breakup			
In Bangladesh			
Secured overdraft/quard		47,557,544,014	45,337,609,139
Cash credit/murabaha		6,946,605,789	8,833,528,203
House building loan		4,364,646,181	4,031,395,113
Transport loan		1,657,372,209	1,651,694,013
Term loan		97,954,054,790	93,681,571,944
Loan against trust receipt		4,713,195,139	6,269,719,675
Payment against documents		78,976,956	326,246,039
Loan against accepted bills		7,895,400,401	13,712,487,501
Packing credit		1,809,817,756	1,964,344,925
Lease finance/izara		5,055,136,057	5,451,790,733
Credit card		1,704,089,216	1,477,391,318
Retail loan		2,215,441,123	2,171,880,876
Other loans		80,149,097,247	80,732,371,035
		262,101,376,878	265,642,030,514
Outside Bangladesh		-	-
		262,101,376,878	265,642,030,514

		30.06.2025 Taka	31.12.2024 Taka
7.1(a) Consolidated loans, cash credits, overdrafts etc./investments			
Dhaka Bank PLC.	(Note: 7.1)	262,101,376,878	265,642,030,514
Dhaka Bank Securities Limited		1,423,647,301	1,519,668,912
Dhaka Bank Investment Limited		-	-
		263,525,024,179	267,161,699,426
Less: Intercompany transaction		132,669,171	(47,950)
		263,392,355,008	267,161,747,376
8. Bills purchased and discounted			
In Bangladesh		3,493,221,862	3,343,019,213
Outside Bangladesh		20,224,518	14
		3,513,446,380	3,343,019,227
8(a) Consolidated bills purchased and discounted			
Dhaka Bank PLC.	(Note: 8)	3,513,446,380	3,343,019,227
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		3,513,446,380	3,343,019,227
9. Fixed assets including premises, furniture and fixtures			
Cost/valuation			
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		867,746,313	844,862,134
Office appliances and equipment		2,350,948,772	2,282,959,302
Computer		503,475,766	458,121,681
Software		875,180,642	865,036,925
Bank's vehicle		379,835,780	382,702,582
Right of use assets (ROU) as per IFRS 16		3,197,281,574	3,100,901,969
		14,309,891,839	14,070,007,584
Less: Accumulated depreciation		6,049,665,956	5,647,210,336
		8,260,225,883	8,422,797,248
9(a) Consolidated fixed assets including premises, furniture and fixtures			
Dhaka Bank PLC.	(Note: 9)	8,260,225,883	8,422,797,248
Dhaka Bank Securities Limited		64,775,779	72,839,526
Dhaka Bank Investment Limited		116,284	134,704
		8,325,117,946	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.		143,207,491	22,279,592
Advance rent	(Note: 10.1.a)	87,417,296	106,368,052
Prepaid expenses against advertisement		37,423,347	31,793,565
Interest/Profit accrued and other receivable	(Note: 10.2)	1,768,113,833	1,445,179,943
Security deposit		23,237,522	23,977,898
Preliminary, formation, Work-in-progress, renovation expenses and branch adjustments	(Note: 10.3 & 10.4)	567,330,945	310,604,991
Suspense account	(Note: 10.5)	162,956,539	195,252,122
Others	(Note: 10.6)	21,490,648,286	19,645,392,513
		29,330,335,139	26,830,848,557
10(a) Consolidated other assets			
Dhaka Bank PLC.	(Note: 10)	29,330,335,139	26,830,848,557
Dhaka Bank Securities Limited		400,204,124	374,756,526
Dhaka Bank Investment Limited		36,541,751	17,463,823
		29,767,081,014	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
		24,717,081,134	22,173,069,026

		30.06.2025 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 June 2025 Tk. 221,894,016 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)	17,937,066,430	17,013,897,057
Deferred tax assets	(Note: 15.1)	1,064,925,986	872,509,538
Account receivable others	(Note: 10.6.2)	2,488,655,870	1,758,985,918
		21,490,648,286	19,645,392,513
10.6.1 Advance tax			
Opening balance		17,013,897,057	14,958,457,349
Add: Paid during the year		923,169,373	2,055,439,708
		17,937,066,430	17,013,897,057
Less: Adjustment during the year		-	-
		17,937,066,430	17,013,897,057
10.6.2 Account receivable others			
Receivable against Bangladesh/Paribar Sanchaya Patra		13,545,168	21,178,203
Fees receivable		308,717,193	248,684,312
Dividend receivable		137,370,797	53,589,679
Finance to AD branches		41	39
Protestation account		3,012,677	3,012,677
ATM settlement account		1,947,195,784	1,264,975,878
Receivable from exchange houses		1,456,727	672,239
Excise duty receivable		77,357,484	166,872,891
		2,488,655,870	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)	38,598,123,623	45,712,802,196
Outside Bangladesh		5,036,165,300	4,451,597,802
		43,634,288,923	50,164,399,998

		30.06.2025 Taka	31.12.2024 Taka
12.1 In Bangladesh			
Call Borrowing			
Different local commercial banks		-	-
		-	-
Term Borrowing			
Term Borrowing (DBU to OBU)		9,284,440,950	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		14,292,427	17,675,467
		33,374,300,377	39,967,528,126
Less : Inter Unit (OBU)		9,284,440,950	9,745,785,659
		24,089,859,427	30,221,742,467
Bangladesh Bank refinance			
Small and Medium Enterprise		1,348,454,143	1,462,491,126
Syndication		2,678,211,503	2,815,538,276
PC Refinance		-	1,388,713,000
Export development fund		9,956,752,027	9,405,326,860
FSSP fund		310,475,023	105,336,467
Stimulus fund		166,265,000	200,710,000
Digital Nano Loan Refinance		48,106,500	112,944,000
		14,508,264,196	15,491,059,729
Total		38,598,123,623	45,712,802,196
Outside Bangladesh			
Difference foreign banks		5,036,165,300	4,451,597,802
		5,036,165,300	4,451,597,802
		43,634,288,923	50,164,399,998
12(a) Consolidated borrowings from other banks, financial institutions and agents			
Dhaka Bank PLC.	(Note: 12)	43,634,288,923	50,164,399,998
Dhaka Bank Securities Limited		208,777,200	92,067,171
Dhaka Bank Investment Limited		-	-
		43,843,066,123	50,256,467,169
Less: Inter company transaction		132,669,171	(47,950)
		43,710,396,952	50,256,515,119
13. Deposits and other accounts			
Current Accounts and other Accounts	(Note: 13.1)	41,167,186,029	42,498,268,040
Bills payable	(Note: 13.2)	5,828,518,842	1,865,177,231
Savings bank deposits	(Note: 13.3)	32,449,439,444	31,181,390,442
Term deposits	(Note: 13.4)	238,490,033,263	223,986,110,613
		317,935,177,578	299,530,946,326
Non-interest bearing accounts			
13.1 Current Accounts and other accounts			
Current account		16,993,432,472	17,963,985,241
Foreign currency deposits		5,063,906,884	3,062,738,826
Margin under letter of credit		5,406,190,523	6,556,234,453
Margin under letter of guarantee		2,296,965,845	2,289,378,123
Deposits awaiting disposal		8,488,967	4,941,907
Sundry deposit	(Note: 13.1.1)	11,398,201,339	12,620,989,491
		41,167,186,029	42,498,268,040
13.1.1 Sundry deposit			
F.C held against back to back L/C		10,806,157,140	12,077,043,224
Sundry creditors		527,132,215	479,788,222
Unclaimed deposits		45,832,812	46,626,071
Security deposits		19,079,172	17,531,974
		11,398,201,339	12,620,989,491
13.2 Bills payable			
Pay order		5,771,784,220	1,810,228,734
Demand draft		56,734,622	54,948,497
		5,828,518,842	1,865,177,231
Total non-interest bearing accounts		46,995,704,871	44,363,445,271

		30.06.2025 Taka	31.12.2024 Taka
13.3	<u>Interest bearing Account</u>		
	Savings bank deposits		
	Savings account	31,536,386,861	30,189,129,584
	Mudaraba savings accounts	913,052,583	992,260,858
		32,449,439,444	31,181,390,442
13.4	Term deposits		
	Special notice deposits	39,242,194,195	40,705,498,584
	Unclaimed dividend account*	26,452,895	28,026,120
	Fixed deposits	177,487,528,465	162,155,899,269
	Deposit pension scheme	18,707,408,512	18,681,575,330
	Gift cheque	40,123,197	43,625,887
	Non Resident Foreign Currency Deposit (NFC D)	2,986,326,000	2,371,485,423
		238,490,033,263	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.	238,490,033,263	223,986,110,613
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		238,490,033,263	223,986,110,613
	Less: Inter company transaction	454,443,896	369,715,563
		238,035,589,367	223,616,395,050
	Total interest bearing account	270,939,472,707	255,167,501,055
	Total deposits and other accounts	317,935,177,578	299,530,946,326
13 (a)	Consolidated deposits and other accounts		
	Dhaka Bank PLC.	(Note: 13) 317,935,177,578	299,530,946,326
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		317,935,177,578	299,530,946,326
	Less: Inter company transaction	454,443,896	369,715,563
		317,480,733,682	299,161,230,763
14.	Bond		
	Non convertible subordinated bond	(Note: 14.1) 3,157,000,000	3,004,000,000
	Perpetual Bond	(Note: 14.2) 2,000,000,000	2,000,000,000
		5,157,000,000	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 30 June 2025) and will be fully redeemed in the year 2025.		
	- The Bank issued 4th tranche of non-convertible subordinated bond of Tk. 2,157,000,000 out of Tk. 4,000,000,000 up to June 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 215.70 Crore as of 30 June 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

		30.06.2025 Taka	31.12.2024 Taka
15. Other liabilities			
Accrued interest		1,090,277,426	1,024,722,022
Provision on loans and advances		20,992,315,106	19,575,769,548
Provision for Off-Balance Sheet exposure		1,766,788,210	1,778,469,614
Interest suspense account		6,807,397,015	5,514,723,670
Provision for expenses		774,405,155	849,029,456
Provision for decrease in value of investments		106,017,721	11,592,702
Provision for other assets		129,975,528	129,975,528
Provision for current tax		19,306,995,456	18,138,534,275
Deferred tax liability	(Note: 15.1)	-	-
Tax deducted at source & payable		465,466,552	885,286,814
Excise duty payable		14,675,700	384,624,193
Other account payable	(Note: 15.2)	7,405,275,021	6,428,821,165
		58,859,588,890	54,721,548,988
15(a) Consolidated other liabilities			
Dhaka Bank PLC.	(Note: 15)	58,859,588,890	54,721,548,988
Dhaka Bank Securities Limited		967,460,903	989,737,875
Dhaka Bank Investment Limited		36,983,447	17,807,820
		59,864,033,240	55,729,094,683
Less: Inter-company transactions			
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		59,864,033,240	55,729,094,683
15.1 Deferred tax liabilities/(asset)			
30 June 2025	Carrying amount	Tax base	Taxable/(deductible) temporary difference
Fixed asset excluding land	2,344,527,642	3,027,818,724	(683,291,083)
Deductible temporary difference :			
Provision against classified loan	(1,999,890,013)	-	(1,999,890,013)
Right of use-assets (net-off advance)	1,035,148,720	-	1,035,148,720
Lease obligation	(1,191,770,250)	-	(1,191,770,250)
			(2,839,802,625)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			(1,064,925,985)
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)		30.06.2025 Taka	31.12.2024 Taka
Closing deferred tax (asset)/liability		(1,064,925,985)	(872,509,537)
Opening deferred tax (asset)/liability		(872,509,537)	(570,694,032)
		(192,416,448)	(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.

	30.06.2025 Taka	31.12.2024 Taka
15.2 Other account payable		
3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	64,485,852	9,246,152
Application, processing, membership, utilisation fee & adjusting account credit	113,476,152	36,031,372
Export proceeds suspense	2,683,471,470	2,451,646,738
Finance from bill discounting OBU	8,128,297	7,603,213
Compensation income of Islamic Banking operations	241,580,101	221,457,528
ATM settlement account	1,921,144,418	1,047,646,872
Import payment suspense	1,022,509,799	1,054,767,827
Provision for start-up fund	87,281,290	87,281,290
Provision for CSR fund	61,147,392	180,126,597
Provision against NBA	10,280,000	10,280,000
Lease liabilities as per IFRS 16	1,191,770,250	1,322,733,576
	7,405,275,021	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)

	30.06.2025 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	2,591,554,111	1,591,305,480
	22,730,159,506	21,729,910,875

Less : Regulatory adjustment

Deferred Tax Assets (DTA)	749,958,755	568,888,698
Book value of Goodwill and value of all other intangible assets (software)	276,779,705	306,015,243
Others if any (Provision shortfall of excess Taka 500.00 crore)	385,904,193	-
	21,317,516,853	20,855,006,934

Additional Tier-I Capital (AT 1)

	2,000,000,000	2,000,000,000
Total Tier-I Capital	23,317,516,853	22,855,006,934

Tier-II Capital (gone concern capital)

General provision	12,146,050,413	12,652,008,308
Non-convertible subordinated bond	1,013,342,462	-
	13,159,392,875	12,652,008,308

Less : Regulatory adjustment

	-	-
Total Tier-II Capital	13,159,392,875	12,652,008,308

A. Total Eligible Capital

	36,476,909,729	35,507,015,242
--	-----------------------	-----------------------

B. Risk Weighted Assets

Credit risk:

Balance sheet business	190,409,398,486	193,875,976,458
Off-Balance sheet business	43,866,772,736	42,559,202,476
	234,276,171,222	236,435,178,934

Market risk

Operational risk	2,104,799,216	4,277,317,378
	24,148,564,529	24,148,564,529

Total Risk Weighted Assets	260,529,534,967	264,861,060,841
-----------------------------------	------------------------	------------------------

C. Required Capital on Risk Weighted Assets

	32,566,191,871	33,107,632,605
--	-----------------------	-----------------------

D. Capital Surplus/(Shortfall) [A-C]

	3,910,717,858	2,399,382,637
--	----------------------	----------------------

Total Capital Ratio (%)*

	14.00%	13.41%
--	---------------	---------------

Capital requirement	30.06.2025		31.12.2024	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.95%	8.50%	8.63%
Tier-II Capital (gone concern capital)	4.00%	5.05%	4.00%	4.78%
Total	12.50%	14.00%	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	75,094	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	3,293,504,978	2,240,831,967
	23,432,185,467	22,379,507,213

Less : Regulatory adjustment

Book value of Goodwill and value of all other intangible assets (software)	276,779,705	306,015,243
Deferred Tax Assets (DTA)	910,449,844	729,380,378
Others if any (Provision shortfall of excess Taka 500.00 crore)	385,904,193	-
	21,859,051,725	21,344,111,592

Additional Tier-I Capital (AT 1)

	2,000,000,000	2,000,000,000
Total Tier-I Capital	23,859,051,725	23,344,111,592

	30.06.2025 Taka	31.12.2024 Taka
<u>Tier-II Capital (gone concern capital)</u>		
General provision	12,146,050,413	12,652,008,308
Non-convertible subordinated bond	1,376,515,646	307,968,312
	13,522,566,059	12,959,976,620
Less : Regulatory adjustment	-	-
Total Tier-II Capital	13,522,566,059	12,959,976,620
A. Total Eligible Capital	37,381,617,784	36,304,088,212
B. Risk Weighted Assets		
Credit risk:		
Balance sheet business	190,465,049,619	196,551,571,795
Off-Balance sheet business	43,866,772,736	42,559,202,476
	234,331,822,355	239,110,774,271
Market risk	7,170,577,473	7,110,122,328
Operational risk	24,345,821,377	24,345,821,394
Total Risk-weighted Assets	265,848,221,205	270,566,717,993
C. Required Capital on Risk Weighted Assets	33,231,027,651	33,820,839,749
D. Capital Surplus/(Shortfall) [A-C]	4,150,590,133	2,483,248,463
Total Capital Ratio (%)*	14.06%	13.42%

Capital requirement	30.06.2025		31.12.2024	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.97%	8.50%	8.63%
Tier-II Capital (gone concern capital)	4.00%	5.09%	4.00%	4.79%
Total	12.50%	14.06%	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)	-	-
Investment revaluation reserve	(Note 18.3)	303,460,730	308,256,088
		310,021,361	314,816,719
18(a) Consolidated other reserve			
Dhaka Bank PLC.		310,021,361	314,816,719
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		310,021,361	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		-	-
		-	-

	30.06.2025 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	2,999,338,295	1,332,103,420
Less: Adjustment during the year	(3,004,133,653)	(1,029,439,424)
	303,460,730	308,256,088
	303,460,730	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	1,100,248,631	1,250,919,229
	2,691,554,111	2,838,916,910
Less: Transfer to statutory reserve	-	-
Less: Start-up fund	-	12,509,192
Less: Coupon/dividend on perpetual bond	100,000,000	228,500,000
Less: Stock dividend	-	-
Less: Cash dividend	-	1,006,602,238
	100,000,000	1,247,611,430
	2,591,554,111	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	1,152,673,011	1,281,314,833
	3,393,504,978	3,488,443,397
Less: Transfer to statutory reserve	-	-
Less: Start-up fund	-	12,509,192
Less: Coupon/dividend on perpetual bond	100,000,000	228,500,000
Less: Transfer to investment fluctuation fund	-	-
Less: Stock dividend	-	-
Less: Cash dividend	-	1,006,602,238
	100,000,000	1,247,611,430
	3,293,504,978	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	236	94
Addition for the year from Dhaka Bank Investment Limited	5,007	2,945
	75,094	69,851
20. Profit & loss account		
Income		
Interest, discount and similar income	14,399,121,407	27,820,122,395
Dividend income	139,217,809	274,999,716
Fee, commission and brokerage	1,365,639,191	2,406,493,859
Gains less losses arising from investment securities	3,740,328,515	5,675,252,702
Gains less losses arising from dealing in foreign currencies	945,643,820	2,034,560,409
Other operating income	188,473,546	423,655,436
	20,778,424,288	38,635,084,517
Expenses		
Interest, fee and commission	12,213,040,843	20,603,872,077
Administrative expenses	2,608,646,083	5,031,357,780
Other operating expenses	702,837,915	1,217,092,220
Depreciation and repairs of Bank's assets	603,239,867	1,177,090,848
	16,127,764,709	28,029,412,925
	4,650,659,579	10,605,671,592

	30.06.2025 Taka	31.12.2024 Taka
21. Contingent liabilities		
Acceptances & endorsements	80,138,891,587	75,335,305,525
Irrevocable letters of credit	40,852,470,516	42,611,200,318
Usance/Defer letter of credit	19,973,235,020	16,435,076,817
Sight letter of credit	8,833,186,564	8,229,839,822
Back to back letter of credit	4,001,072,415	8,216,358,454
BD-Sight (EDF)	1,492,482,902	1,941,712,165
Back to back - local	6,552,493,615	7,788,213,060
Letters of guarantee	61,050,425,450	63,481,398,432
Bid bond	3,931,635,241	2,551,445,531
Performance bond	24,353,912,368	25,296,968,859
Counter guarantee	733,603,942	912,504,121
Other guarantee	28,723,806,686	29,232,586,290
Shipping guarantee	3,307,467,214	5,487,893,630
Bills for collection	21,889,461,582	23,499,376,317
Local bills for collection	12,665,408,108	13,953,633,395
Foreign bills for collection	9,224,053,474	9,545,742,922
Other contingent liabilities	22,310,374,237	12,567,984,794
Forward exchange position	8,748,822,924	99,644,372
Other contingent liabilities for ECA financing	3,446,989,727	3,535,854,736
Contingent interest suspense	10,114,561,585	8,932,485,686
	226,241,623,372	217,495,265,386

		01-Jan-25 to 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka
22.	Interest income/profit on investments		
	Term loan	7,940,235,888	7,365,570,371
	Overdrafts	3,643,300,314	3,395,000,986
	Loan against trust receipt	390,775,538	194,920,036
	Packing credits	112,156,691	43,819,637
	Cash credits/Bai-Muajjal	446,016,082	378,232,366
	Payment against Documents	12,791,258	952,208
	House building loan	160,129,615	143,908,265
	Transport loan	103,089,211	73,641,579
	Syndicate loan	471,468,380	539,860,201
	Lease rental/izara	342,488,184	341,786,116
	Credit card	118,991,024	71,559,329
	Total interest/profit & rental income on loans & advances	13,741,442,185	12,549,251,093
	Call lending and fund placement with banks	389,226,848	773,666,431
	Accounts with foreign banks	268,452,373	145,323,618
		14,399,121,407	13,468,241,142
22(a)	Consolidated Interest income/profit on investments		
	Dhaka Bank PLC.	(Note: 22) 14,399,121,407	13,468,241,142
	Dhaka Bank Securities Limited	31,606,228	42,497,866
	Dhaka Bank Investment Limited	-	-
		14,430,727,635	13,510,739,008
	Less: Intercompany transaction	3,822,221	95,230,638
		14,426,905,414	13,415,508,370
23.	Interest/profit paid on deposits and borrowings etc.		
	Savings account including mudaraba	297,597,932	278,657,421
	Special notice deposit	1,347,061,627	864,991,681
	Term deposits	8,543,358,083	6,113,434,922
	Deposits under Scheme	644,098,634	844,511,061
	Call borrowing & fund placement	11,563,056	42,765,785
	Non-convertible Subordinate Bond	181,011,030	95,353,425
	Overseas accounts charges	14,474,331	11,008,799
	HTM/HFT securities (Including REPO)	373,918,032	296,847,803
	Others	799,958,119	800,829,973
		12,213,040,843	9,348,400,869
23.1	Others		
	Interest paid on NFCD	87,755,607	79,834,342
	Interest/profit paid against refinance from Bangladesh Bank	362,880,073	304,143,725
	Interest paid on gift cheque	382,634	357,125
	Interest paid on excel account	168,123	167,476
	Interest paid on Fund Borrowing-OBU	348,771,683	416,327,305
		799,958,119	800,829,973
23(a)	Consolidated interest/profit paid on deposits & borrowings etc.		
	Dhaka Bank PLC.	(Note: 23) 12,213,040,843	9,348,400,869
	Dhaka Bank Securities Limited	5,406,480	95,190,543
	Dhaka Bank Investment Limited	-	-
		12,218,447,323	9,443,591,412
	Less: Inter company transaction	11,212,799	104,523,337
		12,207,234,525	9,339,068,075
24.	Investment income		
	Interest on treasury bills/bonds	2,156,266,046	1,381,219,298
	Profit on govt. Islamic bond	56,859,194	25,903,870
	Capital gain on government securities	1,241,786,930	614,476,366
	Interest on subordinated bond	133,916,345	80,864,026
	Coupon/dividend on perpetual bond	121,500,000	103,153,501
	Profit on Beximco Green Sukuk al Istisnaa	30,000,000	45,000,000
	Dividend on shares	139,217,809	126,953,740
		3,879,546,324	2,377,570,800
24(a)	Consolidated investment income		
	Dhaka Bank PLC.	(Note: 24) 3,879,546,324	2,377,570,800
	Dhaka Bank Securities Limited	71,852,336	49,596,513
	Dhaka Bank Investment Limited	64,012,304	7,418,877
		4,015,410,964	2,434,586,190

		01-Jan-25 to 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka
25. Commission, exchange and brokerage			
Commission on letter of credit		636,283,681	536,268,326
Commission on letter of guarantee		144,705,080	153,964,528
Processing fee consumer loan		12,970,075	9,993,049
Other comm/fees (Clearing, cash tr., risk prem., utilisation fee, remittance etc.)		432,643,152	248,357,812
Rebate from foreign bank outside Bangladesh		20,873,746	11,205,566
Commission & fee on credit card		118,163,458	101,883,819
Exchange gain including gain from foreign currency dealings		945,643,820	688,754,777
		2,311,283,011	1,750,427,879
25(a) Consolidated commission, exchange and brokerage			
Dhaka Bank PLC.	(Note: 25)	2,311,283,011	1,750,427,879
Dhaka Bank Securities Limited		9,295,472	23,015,536
Dhaka Bank Investment Limited		-	-
		2,320,578,483	1,773,443,415
26. Other operating income			
Other income on credit card and ATM		26,666,450	23,885,970
Incidental charges		29,957,742	29,742,027
Swift charge recoveries		14,467,557	19,079,673
Locker rent		9,576,400	9,003,540
Profit from sale of fixed assets		2,405,936	430,744
Recovery from written off loans		105,399,461	214,889,706
		188,473,546	299,336,651
26(a) Consolidated other operating income			
Dhaka Bank PLC.	(Note: 26)	188,473,546	299,336,651
Dhaka Bank Securities Limited		279,297	2,819,475
Dhaka Bank Investment Limited		9,286,412	9,292,698
		198,039,255	311,448,824
Less: Inter company transaction		7,390,578	9,292,699
		190,648,677	302,156,125
27. Salary and allowances			
Basic salary		642,310,454	572,346,532
Allowances		921,234,934	719,310,559
Bonus & ex-gratia		255,580,231	197,718,652
Leave fare assistance		84,053,082	79,314,194
Bank's contribution to superannuation fund		-	29,480,640
Bank's contribution to gratuity fund		127,003,866	102,135,843
Bank's contribution to provident fund		63,003,630	57,151,157
		2,093,186,197	1,757,457,578
27(a) Consolidated salary and allowances			
Dhaka Bank PLC.	(Note: 27)	2,093,186,197	1,757,457,578
Dhaka Bank Securities Limited		22,329,767	19,201,266
Dhaka Bank Investment Limited		1,556,890	1,268,700
		2,117,072,854	1,777,927,544
28. Rent, taxes, insurance, electricity etc.			
Office rent	(Note: 28.1)	66,268,109	58,574,377
Electricity and lighting		45,750,180	41,998,118
Regulatory charges		10,344,125	11,272,469
Insurance		102,978,339	88,883,325
		225,340,753	200,728,289
28.1 Office rent			
Actual office rent		321,209,888	293,595,725
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		254,941,779	235,021,347
		66,268,109	58,574,377

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 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka
28(a) Consolidated rent, taxes, insurance, electricity etc.			
Dhaka Bank PLC.	(Note: 28)	225,340,753	200,728,289
Dhaka Bank Securities Limited		11,786,009	12,100,532
Dhaka Bank Investment Limited		203,780	-
		237,330,542	212,828,821
29. Legal expenses			
Legal expenses		11,234,936	10,939,957
Other professional fees		2,063,085	4,361,069
		13,298,021	15,301,026
29(a) Consolidated legal expenses			
Dhaka Bank PLC.	(Note: 29)	13,298,021	15,301,026
Dhaka Bank Securities Limited		107,425	517,500
Dhaka Bank Investment Limited		276,000	307,995
		13,681,446	16,126,521
30. Postage, stamps, telecommunication etc.			
Stamps, postage & courier		4,731,914	2,804,021
Telephone charges		23,808,016	5,294,526
Fax, internet & radio link charges		18,264,465	16,203,465
		46,804,395	24,302,012
30(a) Consolidated postage, stamps, telecommunication etc.			
Dhaka Bank PLC.	(Note: 30)	46,804,395	24,302,012
Dhaka Bank Securities Limited		202,743	205,839
Dhaka Bank Investment Limited		6,500	-
		47,013,638	24,507,851
31. Stationery, printing, advertisement etc.			
Table stationery		12,679,090	11,898,701
Printing stationery		32,545,240	121,808,353
Security stationery		7,489,620	3,261,609
Computer stationery		23,498,706	24,672,082
Advertisement		140,644,065	106,381,519
		216,856,720	268,022,264
31(a) Consolidated stationery, printing, advertisement etc.			
Dhaka Bank PLC.	(Note: 31)	216,856,720	268,022,264
Dhaka Bank Securities Limited		2,014,896	2,502,017
Dhaka Bank Investment Limited		2,370	119,698
		218,873,986	270,643,979
32. Chief executive's salary and fees			
Basic salary		6,600,000	6,224,240
House rent allowances		900,000	360,000
Living allowances		600,000	180,000
Medical allowances		300,000	60,000
Bonus (Eid Ul Fitr & Eid Ul Adha)		2,200,000	2,129,600
		10,600,000	8,953,840
32(a) Consolidated chief executive's salary and fees			
Dhaka Bank PLC.	(Note: 32)	10,600,000	8,953,840
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		10,600,000	8,953,840
33. Directors' fees			
Directors fees		2,522,496	2,558,600
Fees related to Shariah Council Meeting		36,000	51,055
		2,559,996	2,609,655
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)	2,559,996	2,609,655
Dhaka Bank Securities Limited		580,098	219,133
Dhaka Bank Investment Limited		116,000	80,000
		3,256,094	2,908,788

		01-Jan-25 to 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka
34. Auditor's fees		-	-
34(a) Consolidated auditor's fees			
Dhaka Bank PLC.	(Note: 34)	-	-
Dhaka Bank Securities Limited		150,000	150,000
Dhaka Bank Investment Limited		57,500	57,500
		207,500	207,500
35. Depreciation and repairs of the Bank's assets			
<u>Depreciation & amortization</u>			
Building & renovation		18,459,594	18,868,344
Furniture & fixture		24,929,801	25,728,399
Office appliance & equipment		86,684,630	86,231,198
Computer		25,584,261	18,259,209
Software		39,379,256	38,447,576
Motor vehicle		7,198,439	7,314,487
Right of use-assets (ROU) as per IFRS 16		218,164,713	205,864,201
		420,400,692	400,713,414
<u>Repair & Maintenance:</u>			
Office Premises		41,774,926	31,272,125
Office Equipment		36,768,772	24,788,149
Office Furniture		1,520,353	1,327,989
Motor Vehicle		9,857,739	8,630,425
Computer and Accessories		522,135	433,445
Software (AMC)		92,395,250	80,408,101
		182,839,175	146,860,234
		603,239,867	547,573,648
35(a) Consolidated depreciation and repairs of the Bank's assets			
Dhaka Bank PLC.	(Note: 35)	603,239,867	547,573,648
Dhaka Bank Securities Limited		7,375,950	6,406,726
Dhaka Bank Investment Limited		18,870	15,386
		610,634,687	553,995,760
36. Other Expenses			
Contractual service charge (own & third party)		241,147,685	220,877,955
Fuel costs		19,710,378	19,037,176
Entertainment (canteen & other)		35,852,439	25,788,108
Donation		63,471,526	61,274,872
Subscription		9,855,270	7,315,704
Travelling expenses		14,815,679	8,861,653
Conveyance		12,737,401	10,888,293
Branch opening expenses		68,752	333,548
Godown expenses		888,767	997,361
Training expenses		6,667,838	5,094,885
Books and papers		2,143,605	1,814,270
WASA charges		3,633,577	3,209,252
Staff uniform		3,345,160	1,858,010
Potted plants		861,804	848,799
Business development & promotion		130,046,095	58,537,130
Reuters charges		1,435,219	2,437,479
Fees and expenses for credit card		94,392,873	74,027,054
ATM network service charges		26,307,834	26,270,276
Interest expense for lease liability as per IFRS 16		30,784,432	31,531,381
		702,837,915	561,343,205
36(a) Consolidated other expenses			
Dhaka Bank PLC	(Note: 36)	702,837,915	561,343,205
Dhaka Bank Securities Limited		4,677,401	4,530,930
Dhaka Bank Investment Limited		1,124,293	225,560
		708,639,609	566,099,695
37. Provision against loans & advances			
On classified loans & advances		2,773,196,689	751,684,053
On classified loans & advances (Special General Provision-COVID-19)		-	-
On unclassified loans & advances (Special General Provision-COVID-19)		-	(42,533,732)
On unclassified loans & advances (except Special General Provision-COVID-19)		(281,574,089)	1,209,868,569
		2,491,622,600	1,919,018,890

		01-Jan-25 to 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka
37(a) Consolidated provision against loans & advances			
Dhaka Bank PLC.		2,491,622,600	1,919,018,890
Dhaka Bank Securities Limited		21,000,000	-
Dhaka Bank Investment Limited		-	-
		2,512,622,600	1,919,018,890
38. Provision for diminution in value of investments			
In quoted shares			
Opening balance		-	-
Less: Adjustment during the year		-	-
Add: Addition during the year		94,425,019	-
Closing balance		94,425,019	-
Unquoted		-	-
		94,425,019	-
38(a) Consolidated provision for diminution in value of investments			
Dhaka Bank PLC.		94,425,019	-
Dhaka Bank Securities Limited		21,000,000	-
Dhaka Bank Investment Limited		-	-
		115,425,019	-
39. Other provisions			
Provision on Off-Balance Sheet (OBS) Exposure	(Note: 39.1)	(11,681,404)	158,059,175
Provision for other assets	(Note: 15.6)	-	1,623,924
		(11,681,404)	159,683,099
39.1 Provision on Off-Balance Sheet (OBS) Exposure		(11,681,404)	158,059,175
Provision on Off-Balance Sheet (OBS) Exposure			
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)	(11,681,404)	159,683,099
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		(11,681,404)	159,683,099
40. Earnings Per Share (EPS)			
Net profit after taxation		1,100,248,631	1,533,641,224
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
Earnings Per Share (EPS)-Restated		1.09	1.52
Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 30 June 2025 as per International Accounting Standard-33.			
Explanation of change in EPS: EPS decreased due to decrease of operating profit and increase of loans provision compared to previous period.			
40(a) Consolidated Earnings Per Share (CEPS)			
Net profit after taxation		1,152,678,254	1,515,881,382
Less: Non-controlling interest		5,243	(1,776)
Net profit attributable to the shareholders of parent company		1,152,673,011	1,515,883,158
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
Consolidated Earnings Per Share (CEPS)-Restated		1.15	1.51
41. Receipts from other operating activities			
Exchange earnings		150,655,638	223,942,552
Other operating income		80,668,149	84,016,201
		231,323,787	307,958,753
Non-Operating Income		-	-
		231,323,787	307,958,753

		01-Jan-25 to 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka
41(a) Consolidated receipts from other operating activities			
Dhaka Bank PLC.	(Note: 41)	231,323,787	307,958,753
Dhaka Bank Securities Limited		279,297	2,819,475
Dhaka Bank Investment Limited		9,286,412	9,292,698
		240,889,496	320,070,926
Less: Intercompany Transactions		7,390,578	9,292,699
		233,498,918	310,778,227
42. Payments for other operating activities			
Rent, taxes, insurance, lighting etc.		480,282,532	435,749,637
Directors' fees & Meeting expenses		2,559,996	2,609,655
Repair of bank's assets		182,839,175	146,860,234
Other expenses		672,053,483	529,811,824
		1,337,735,186	1,115,031,350
Dhaka Bank Foundation		-	-
		1,337,735,186	1,115,031,350
42(a) Consolidated payments for other operating activities			
Dhaka Bank PLC.	(Note: 42)	1,337,735,186	1,115,031,350
Dhaka Bank Securities Limited		5,257,499	4,750,063
Dhaka Bank Investment Limited		1,240,293	305,560
		1,344,232,978	1,120,086,973
43. Other assets			
Stationery, stamps, printing materials etc.		143,207,491	116,589,424
Advance rent and advertisement		346,734,659	317,318,615
Security deposit		23,237,522	23,117,430
Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses		567,330,945	883,163,310
Suspense account		162,956,539	79,905,704
Account receivable others		2,488,655,870	1,832,395,921
		3,732,123,026	3,252,490,403
Net decrease during the year		(1,064,152,455)	(531,289,209)
43(a) Consolidated other assets			
Dhaka Bank PLC.	(Note: 43)	(1,064,152,455)	(531,289,209)
Dhaka Bank Securities Limited		(42,880,212)	19,251,578
Dhaka Bank Investment Limited		(7,144,319)	(1,533,854)
Net (decrease)/increase during the year		(1,114,176,986)	(513,571,485)
44. Other liabilities			
Provision against expenses		774,405,155	599,730,380
Provision for other assets		129,975,528	79,698,157
Interest suspense account		6,807,397,015	4,525,498,432
Other account payable		6,213,504,771	7,570,848,549
		13,925,282,469	12,775,775,518
Amount transferred to DBL Foundation Trustee Account		-	(41,600,090)
Adjustment of Loss on shares from Provision for decrease in value of Investment		-	-
Rebate disbursed to good borrowers		-	-
Adjustment of loan from provision		(1,075,077,042)	(791,917,648)
Net (increase)/decrease during the year		1,250,389,184	1,803,437,648
44(a) Consolidated other liabilities			
Dhaka Bank PLC.	(Note: 44)	1,250,389,184	1,803,437,648
Dhaka Bank Securities Limited		(78,322,754)	456,821,331
Dhaka Bank Investment Limited		(57,500)	(39,935)
Net (increase)/decrease during the year		1,172,008,930	2,260,219,044

	01-Jan-25 to 30-Jun-25 Taka	01-Jan-24 to 30-Jun-24 Taka
45. Reconciliation statement of cash flows from operating activities		
Net profit after taxation	1,100,248,631	1,533,641,224
Addition of :		
Depreciation	420,400,692	400,713,414
Provision (tax)	976,044,733	1,548,540,873
Provision (loans and others)	2,574,366,215	2,078,701,989
Increase in interest payable	-	-
Decrease in interest receivable	65,555,404	510,220,909
Prior year adjustment made during the year/period	-	-
IFRS 16 effect	(224,157,347)	(203,489,966)
Provision for CSR fund	-	-
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(794,988,182)	(464,812,225)
Proceeds from sale of fixed assets	(2,405,936)	(430,744)
Proceeds from sale of securities	(1,241,786,930)	(614,476,366)
Decrease in interest payable		
Increase in interest receivable	(322,933,891)	(244,367,882)
Income taxes paid	(923,169,373)	(1,275,069,111)
Operating profit before changes in operating assets and liabilities	1,627,174,017	3,269,172,114
46. Calculation of Net Operating Cash Flow Per Share (NOCFPS)		
Net cash flow from operating activities (Stand-alone)	24,487,218,668	(4,175,873,158)
Net cash flow from operating activities (consolidated)	24,405,863,037	(4,073,388,705)
Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone	24.33	(4.15)
Net Operating Cash Flow Per Share (NOCFPS)-Consolidated	24.25	(4.05)
Explanation of Significant Deviation in NOCFPS: NOCFPS increased due to increase of deposits from customers, sale of trading securities and decrease in loans and advances to customers as compared to previous period.		
47. Calculation of Net Asset Value Per Share (NAVPS)		
Shareholders' Equity (Stand-alone)	23,033,620,236	22,121,906,711
Shareholders' Equity (Consolidated))	23,735,571,103	22,723,279,528
Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
Net Asset value Per Share (NAVPS)-Stand-alone	22.88	21.98
Net Asset value Per Share (NAVPS)-Consolidated	23.58	22.57