Dhaka Bank PLC. & its Subsidiaries

Consolidated
& Separate Financial Statements
As at and for the period ended 30 September 2025

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

	Notes	30.09.2025 Taka	31.12.2024 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3(a)	**18,688,890,552**	**18,524,261,335**
Cash in hand (Including foreign currencies)	3.1(a)	3,861,074,490	4,008,377,969
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	14,827,816,062	14,515,883,366
Balance with other banks and financial institutions	4(a)	**10,812,799,145**	**5,440,598,428**
In Bangladesh	4.1(a)	2,650,753,600	2,810,699,597
Outside Bangladesh	4.2(a)	8,162,045,545	2,629,898,831
Money at call on short notice	5(a)	**3,900,000,000**	**3,900,000,000**
Investments	6(a)	**116,255,820,486**	**103,763,456,996**
Government	6.1(a)	103,267,929,865	92,686,184,815
Others	6.2(a)	12,987,890,621	11,077,272,181
Loans, advances and lease/investments	7(a)	**274,921,257,244**	**270,504,766,603**
Loans, cash credits, overdrafts etc./investments	7.1(a)	271,917,032,063	267,161,747,376
Bills purchased and discounted	8(a)	3,004,225,181	3,343,019,227
Fixed assets including premises, furniture and fixtures	9(a)	**8,190,616,585**	**8,495,771,478**
Other assets	10(a)	**25,378,538,151**	**22,173,069,026**
Non-banking assets	11(a)	**36,680,000**	**36,680,000**
Total Assets		**458,184,602,163**	**432,838,603,866**
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	**39,551,078,951**	**50,256,515,119**
Deposits and other accounts	13(a)	**332,640,422,055**	**299,161,230,763**
Current accounts and other accounts		48,312,843,992	42,498,268,040
Bills payable		1,776,073,450	1,865,177,231
Savings bank deposits		33,301,180,195	31,181,390,442
Term deposits	13.4(a)	249,250,324,418	223,616,395,050
Bond	14	**4,869,000,000**	**5,004,000,000**
Other liabilities	15(a)	**56,880,837,941**	**55,729,094,683**
Total Liabilities		**433,941,338,947**	**410,150,840,565**
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		**24,243,185,514**	**22,687,693,450**
Paid-up capital	16.2	10,569,323,492	10,066,022,382
Statutory reserve	17	10,569,323,492	10,066,022,382
Other reserve	18(a)	1,079,940,177	314,816,719
Surplus in profit and loss account	19(a)	2,024,598,353	2,240,831,967
Non-controlling interest	19.1(a)	77,702	69,851
Total Equity		**24,243,263,216**	**22,687,763,301**
Total Liabilities and Equity		**458,184,602,163**	**432,838,603,866**

OFF-BALANCE SHEET ITEMS

	Notes	30.09.2025 Taka	31.12.2024 Taka
Contingent liabilities	21	**211,248,532,604**	**217,495,265,386**
Acceptances and endorsements		70,270,357,268	75,335,305,525
Irrevocable letters of credit		48,529,271,205	42,611,200,318
Letters of guarantee		61,006,013,217	63,481,398,432
Bills for collection		18,510,419,788	23,499,376,317
Other contingent liabilities		12,932,471,126	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		**211,248,532,604**	**217,495,265,386**

Chief Financial Officer

Company Secretary

Managing Director (CC)

Director

Chairman

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

	Notes	01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka	01-Jul-25 to 30-Sep-25 Taka	01-Jul-24 to 30-Sep-24 Taka
Interest income/profit on investments	22(a)	21,665,281,775	20,427,305,202	7,238,376,361	7,011,796,832
Interest/profit paid on deposits and borrowings etc.	23(a)	(18,664,000,918)	(14,838,579,287)	(6,456,766,393)	(5,499,511,212)
Net interest income		**3,001,280,857**	**5,588,725,915**	**781,609,968**	**1,512,285,620**
Investment income	24(a)	6,496,710,109	4,309,592,951	2,481,299,145	1,875,006,761
Commission, exchange and brokerage	25(a)	3,227,953,582	3,015,453,717	907,375,099	1,242,010,302
Other operating income	26(a)	279,901,352	357,407,304	89,252,675	55,251,180
		10,004,565,043	**7,682,453,972**	**3,477,926,918**	**3,172,268,243**
Total operating income (a)		**13,005,845,900**	**13,271,179,887**	**4,259,536,886**	**4,684,553,863**
Salary and allowances	27(a)	3,243,184,700	2,834,866,842	1,126,111,846	1,056,939,299
Rent, taxes, insurance, electricity etc.	28(a)	363,777,190	318,379,267	126,446,648	105,550,446
Legal expenses	29(a)	27,179,945	21,395,693	13,498,499	5,269,172
Postage, stamps, telecommunication etc.	30(a)	75,628,163	35,926,243	28,614,524	11,418,392
Stationery, printings, advertisements etc.	31(a)	341,363,184	377,377,255	122,489,198	106,733,277
Chief Executive's salary and fees	32(a)	12,000,000	13,016,400	1,400,000	4,062,560
Directors' fees	33(a)	4,552,015	4,115,149	1,295,921	1,206,361
Auditors' fees	34(a)	311,250	311,250	103,750	103,750
Depreciation and repairs of bank's assets	35(a)	903,565,605	861,490,948	292,930,918	307,495,188
Other expenses	36(a)	1,048,050,911	852,659,282	339,411,302	286,559,587
Total operating expenses (b)		**6,019,612,964**	**5,319,538,329**	**2,052,302,606**	**1,885,338,031**
Profit before provision and taxes (c = (a-b))		**6,986,232,936**	**7,951,641,558**	**2,207,234,280**	**2,799,215,832**
Provision against loans and advances	37(a)	3,406,348,902	3,362,043,021	893,726,302	1,443,024,131
Provision against good borrower		-	-	-	-
Provision for diminution in value of investments	38(a)	145,443,386	810,434	30,018,367	810,434
Other provisions	39(a)	(17,276,425)	146,454,238	(5,595,021)	(13,228,861)
Total provision (d)		**3,534,515,863**	**3,509,307,693**	**918,149,648**	**1,430,605,704**
Total Profit before taxes (c-d)		**3,451,717,073**	**4,442,333,865**	**1,289,084,632**	**1,368,610,128**
Provision for Taxation		2,048,039,497	2,675,410,289	1,038,085,310	1,117,567,934
Current tax		2,241,998,530	2,865,370,589	1,039,628,486	1,200,899,398
Deferred tax		(193,959,033)	(189,960,300)	(1,543,176)	(83,331,464)
Net Profit after Taxation		**1,403,677,576**	**1,766,923,576**	**250,999,322**	**251,042,194**
Net profit after tax attributable to:					
Equity holders of DBL		1,403,669,725	1,766,921,308	250,996,714	251,038,150
Non-controlling interest		7,851	2,268	2,608	4,044
		1,403,677,576	**1,766,923,576**	**250,999,322**	**251,042,194**
Profit available for distribution					
Surplus in profit and loss account from previous year	19(a)	2,240,831,967	2,207,128,564	3,293,504,978	2,572,573,072
Net profit for the year		1,403,669,725	1,766,921,308	250,996,714	251,038,150
		3,644,501,692	3,974,049,872	3,544,501,692	2,823,611,222
Appropriations					
Statutory reserve		503,301,110	-	503,301,110	-
General reserve		-	-	-	-
Investment fluctuation fund		-	-	-	-
Dividends		1,006,602,229	1,006,602,238	1,006,602,229	-
Start-up fund		-	17,442,453	-	2,106,041
Coupon/dividend on perpetual bond		110,000,000	138,500,000	10,000,000	10,000,000
Surplus in profit and loss account		2,024,598,353	2,811,505,181	2,024,598,353	2,811,505,181
		3,644,501,692	3,974,049,872	3,544,501,692	2,823,611,222
Consolidated earning per share (CEPS)	40(a)	1.33	1.67	0.24	0.24

Chief Financial Officer

Company Secretary

Managing Director (CC)

Director

Chairman

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

	Notes	01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		25,224,308,700	22,490,221,987
Interest/Profit payments		(18,713,306,316)	(14,558,323,470)
Dividend receipts		299,817,814	258,952,122
Recovery of loans previously written off		149,193,061	241,244,517
Fee and commission receipts in cash		2,050,987,394	1,711,591,123
Cash payments to employees		(3,255,184,700)	(2,847,883,242)
Cash payments to suppliers		(459,098,950)	(449,090,881)
Income taxes paid		(1,232,177,296)	(1,613,654,063)
Receipts from other operating activities	41(a)	310,195,503	400,263,249
Payments for other operating activities	42(a)	(1,995,726,040)	(1,712,225,360)
Operating profit before changes in operating assets & liabilities (i)		**2,379,009,170**	**3,921,095,982**
Increase/Decrease in operating assets and liabilities			
Sale/(Purchase) of trading securities		(3,187,624,733)	(16,005,524,237)
Loans and advances to customers		(4,416,490,640)	(12,189,872,484)
Other assets	43(a)	(752,968,677)	(53,171,323)
Deposits from other banks		(497,682,428)	5,706,360,416
Deposits from customers		33,976,873,720	6,556,576,756
Other liabilities account of customers		(630,181,940)	(419,363,746)
Other liabilities	44(a)	(3,722,756,622)	1,489,719,169
Cash flow from/(used in) operating assets and liabilities (ii)		**20,769,168,680**	**(14,915,275,449)**
Net cash flow from/(used in) operating activities (a)= (i+ii)		**23,148,177,850**	**(10,994,179,467)**
Cash flows from investing activities			
Proceeds from sale of securities		1,624,908,029	1,413,369,544
Payment for purchase of securities		(8,539,122,104)	(1,798,434,404)
Purchase of property, plant & equipment		(240,382,551)	(178,502,886)
Sale of property, plant & equipment		3,570,285	640,604
Non-banking assets		-	-
Purchase/Sale of subsidiary		-	-
Net cash used in investing activities (b)		**(7,151,026,341)**	**(562,927,142)**
Cash flows from financing activities			
Borrowing from other banks		(10,705,436,168)	(3,050,093,019)
Receipts from issuance of perpetual bond		-	-
Receipts from issuance of non convertible subordinated bond		(135,000,000)	(1,000,000,000)
Coupon/dividend paid on perpetual bonds		(110,000,000)	(138,500,000)
Dividends paid		(503,301,119)	(1,006,602,238)
Net cash used in financing activities (c)		**(11,453,737,287)**	**(5,195,195,257)**
Net increase/(decrease) in cash and cash equivalents (a+b+c)		**4,543,414,222**	**(16,752,301,866)**
Effects of exchange rate changes on cash and cash equivalent		993,908,912	1,019,361,936
Cash and cash equivalents at beginning year		27,868,878,663	42,399,934,419
Cash and cash equivalents at end of year*		**33,406,201,797**	**26,666,994,489**
***Closing cash and cash equivalents**			
Cash in hand		3,861,074,490	3,729,327,731
Balance with Bangladesh Bank and its agent bank(s)		14,827,816,062	11,791,183,348
Balance with other banks & financial institutions		10,812,799,145	8,142,928,610
Money at call on short notice		3,900,000,000	3,000,000,000
Prizebond		4,512,100	3,554,800
Total		**33,406,201,797**	**26,666,994,489**
Net Operating Cash Flows Per Share (NOCFPS)	46	**21.90**	**(10.40)**

Dhaka Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 September 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									-
Surplus/deficit on account of revaluation of investments	-	-	-	-	765,123,458	-	-	-	765,123,458
Net profit for the period	-	-	-	-	-	-	-	1,403,677,576	1,403,677,576
Transfer to reserve	-	-	-	-	-	-	-	-	-
Stock dividend	503,301,110	-	-	-	-	-	-	(503,301,110)	-
Cash dividend	-	-	-	-	-	-	-	(503,301,119)	(503,301,119)
Changes in reserve	-	503,301,110	-	-	-	-	-	(503,301,110)	-
Start-up fund	-	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(110,000,000)	(110,000,000)
Non-controlling interest	-	-	-	-	-	-	7,851	(7,851)	-
Balance as at 30 September 2025	**10,569,323,492**	**10,569,323,492**	**6,560,631**	**-**	**1,073,379,546**	**-**	**77,702**	**2,024,598,353**	**24,243,263,216**

For the period ended 30 September 2024

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	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	-	-	-	-	97,414,751	-	-	-	97,414,751
Net profit for the period	-	-	-	-	-	-	-	1,766,923,576	1,766,923,576
Transfer to reserve	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Changes in reserve	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	(17,442,453)	(17,442,453)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(138,500,000)	(138,500,000)
Non-controlling interest	-	-	-	-	-	-	2,268	(2,268)	-
Balance as at 30 September 2024	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**157,102,154**	**-**	**69,080**	**2,811,505,181**	**23,107,281,810**

Dhaka Bank PLC.
Balance Sheet
As at 30 September 2025

	Notes	30.09.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	3	**18,688,770,552**	**18,524,141,335**
Cash in hand (Including foreign currencies)	3.1	3,860,954,490	4,008,257,969
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	14,827,816,062	14,515,883,366
Balance with other banks and financial institutions	4	**10,792,053,079**	**5,421,938,359**
In Bangladesh	4.1	2,630,007,534	2,792,039,528
Outside Bangladesh	4.2	8,162,045,545	2,629,898,831
Money at call on short notice	5	**3,900,000,000**	**3,900,000,000**
Investments	6	**111,659,495,114**	**99,337,607,035**
Government	6.1	102,372,063,690	91,677,063,427
Others	6.2	9,287,431,424	7,660,543,608
Loans, advances and lease/investments	7	**273,715,893,938**	**268,985,049,741**
Loans, cash credits, overdrafts etc./investments	7.1	270,711,668,757	265,642,030,514
Bills purchased and discounted	8	3,004,225,181	3,343,019,227
Fixed assets including premises, furniture and fixtures	9	**8,129,891,274**	**8,422,797,248**
Other assets	10	**29,945,146,691**	**26,830,848,557**
Non-banking assets	11	**36,680,000**	**36,680,000**
Total Assets		**456,867,930,648**	**431,459,062,275**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	**39,483,094,722**	**50,164,399,998**
Deposits and other accounts	13	**333,222,518,087**	**299,530,946,326**
Current accounts and other accounts		48,312,843,992	42,498,268,040
Bills payable		1,776,073,450	1,865,177,231
Savings bank deposits		33,301,180,195	31,181,390,442
Term deposits		249,832,420,450	223,986,110,613
Bond	14	**4,869,000,000**	**5,004,000,000**
Other liabilities	15	**55,778,161,346**	**54,721,548,988**
Total Liabilities		**433,352,774,155**	**409,420,895,312**
Capital/Shareholders' Equity			
Total Shareholders' Equity		**23,515,156,493**	**22,038,166,963**
Paid-up capital	16.2	10,569,323,492	10,066,022,382
Statutory reserve	17	10,569,323,492	10,066,022,382
Other reserve	18	1,079,940,177	314,816,719
Surplus in profit and loss account	19	1,296,569,332	1,591,305,480
Total Liabilities and Shareholders' Equity		**456,867,930,648**	**431,459,062,275**

OFF-BALANCE SHEET ITEMS	Notes	30.09.2025 Taka	31.12.2024 Taka
Contingent liabilities	21	**211,248,532,604**	**217,495,265,386**
Acceptances and endorsements		70,270,357,268	75,335,305,525
Irrevocable letters of credit		48,529,271,205	42,611,200,318
Letters of guarantee		61,006,013,217	63,481,398,432
Bills for collection		18,510,419,788	23,499,376,317
Other contingent liabilities		12,932,471,126	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		211,248,532,604	217,495,265,386

Chief Financial Officer

Company Secretary

Managing Director (CC)

Director

Chairman

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

	Notes	01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka	01-Jul-25 to 30-Sep-25 Taka	01-Jul-24 to 30-Sep-24 Taka
Interest income/profit on investments	22	21,621,762,433	20,506,136,868	7,222,641,026	7,037,895,726
Interest/profit paid on deposits and borrowings etc.	23	(18,688,175,323)	(14,850,783,031)	(6,475,134,480)	(5,502,382,162)
Net interest income		**2,933,587,110**	**5,655,353,837**	**747,506,547**	**1,535,513,564**
Investment income	24	6,286,712,426	4,161,545,321	2,407,166,102	1,783,974,521
Commission, exchange and brokerage	25	3,200,004,457	2,979,799,169	888,721,446	1,229,371,290
Other operating Income	26	279,332,919	353,845,235	90,859,373	54,508,584
		9,766,049,802	**7,495,189,725**	**3,386,746,921**	**3,067,854,395**
Total operating income (a)		**12,699,636,912**	**13,150,543,562**	**4,134,253,468**	**4,603,367,959**
Salary and allowances	27	3,207,881,573	2,798,658,344	1,114,695,376	1,041,200,767
Rent, taxes, insurance, electricity etc.	28	345,646,504	300,084,750	120,305,751	99,356,461
Legal expenses	29	25,776,790	20,536,073	12,478,769	5,235,047
Postage, stamps, telecommunication etc.	30	75,331,660	35,581,565	28,527,265	11,279,553
Stationery, printings, advertisements etc.	31	338,995,785	373,747,530	122,139,065	105,725,267
Chief Executive's salary and fees	32	12,000,000	13,016,400	1,400,000	4,062,560
Directors' fees	33	3,729,281	3,623,430	1,169,285	1,013,775
Auditors' fees	34	-	-	-	-
Depreciation and repairs of bank's assets	35	893,401,458	851,939,922	290,161,591	304,366,274
Other expenses	36	1,039,439,955	845,419,049	336,602,040	284,075,843
Total operating expenses (b)		**5,942,203,007**	**5,242,607,063**	**2,027,479,142**	**1,856,315,547**
Profit before provision and taxes (c = (a-b))		**6,757,433,905**	**7,907,936,499**	**2,106,774,326**	**2,747,052,412**
Provision against loans and advances	37	3,355,848,902	3,362,043,021	864,226,302	1,443,024,131
Provision against good borrower		-	-	-	-
Provision for diminution in value of investments	38	95,943,386	810,434	1,518,367	810,434
Other provisions	39	(17,276,425)	146,454,238	(5,595,021)	(13,228,861)
Total provision (d)		**3,434,515,863**	**3,509,307,693**	**860,149,648**	**1,430,605,704**
Total Profit before taxes (c-d)		**3,322,918,042**	**4,398,628,806**	**1,246,624,678**	**1,316,446,708**
Provision for Taxation		1,997,750,851	2,654,383,534	1,021,706,118	1,105,842,661
Current tax		2,191,705,952	2,844,343,834	1,023,244,771	1,189,174,125
Deferred tax	15.1	(193,955,101)	(189,960,300)	(1,538,653)	(83,331,464)
Net Profit after Taxation		**1,325,167,191**	**1,744,245,272**	**224,918,560**	**210,604,047**
Profit available for distribution					
Surplus in profit and loss account from previous year	19	1,591,305,480	1,587,997,681	2,591,554,111	1,971,200,255
Net profit for the year		1,325,167,191	1,744,245,272	224,918,560	210,604,048
		2,916,472,671	**3,332,242,953**	**2,816,472,671**	**2,181,804,303**
Appropriations					
Statutory reserve		503,301,110	-	503,301,110	-
General reserve		-	-	-	-
Dividends		1,006,602,229	1,006,602,238	1,006,602,229	-
Start-up fund		-	17,442,453	-	2,106,041
Coupon/dividend on perpetual bond		110,000,000	138,500,000	10,000,000	10,000,000
Surplus in profit and loss account		1,296,569,332	2,169,698,262	1,296,569,332	2,169,698,262
		2,916,472,671	**3,332,242,953**	**2,816,472,671**	**2,181,804,303**
Earning per share (EPS)	40	**1.25**	**1.65**	0.21	0.20

Chief Financial Officer

Company Secretary

Managing Director (CC)

Director

Chairman

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

	Notes	01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		25,062,872,124	22,490,972,972
Interest/Profit payments		(18,737,480,721)	(14,570,527,214)
Dividend receipts		207,737,365	188,985,173
Recovery of loans previously written off		149,193,061	241,244,517
Fee and commission receipts in cash		2,023,038,269	1,675,936,575
Cash payments to employees		(3,219,881,573)	(2,811,674,744)
Cash payments to suppliers		(440,104,235)	(429,865,169)
Income taxes paid		(1,237,931,602)	(1,604,320,997)
Receipts from other operating activities	41	309,627,071	396,701,180
Payments for other operating activities	42	(1,986,292,350)	(1,704,493,408)
Operating profit before changes in operating assets & liabilities (i)		**2,130,777,408**	**3,872,958,885**
Increase/Decrease in operating assets and liabilities:			
Sale/(Purchase) of trading securities		(2,903,894,109)	(15,877,760,771)
Loans and advances to customers		(4,730,844,196)	(12,210,327,805)
Other assets	43	(656,043,380)	(52,535,934)
Deposits from other banks		(497,682,428)	5,706,360,416
Deposits from customers		34,189,254,189	7,240,551,514
Other liabilities account of customers		(630,181,940)	(419,363,746)
Other liabilities	44	(3,667,598,879)	626,148,155
Cash flows from/(used in) operating assets and liabilities (ii)		**21,103,009,257**	**(14,986,928,171)**
Net cash flow from/(used in) operating activities (a)= (i+ii)		**23,233,786,665**	**(11,113,969,286)**
Cash flows from investing activities			
Proceeds from sale of securities		1,624,908,029	1,413,369,544
Payment for purchase of securities		(8,652,377,313)	(1,510,145,697)
Purchase of property, plant & equipment		(238,953,046)	(164,226,446)
Sale of property, plant & equipment		3,570,285	640,604
Non-banking assets		-	-
Purchase/sale of subsidiary		-	(100,000,000)
Net cash used in investing activities (b)		**(7,262,852,045)**	**(360,361,995)**
Cash flows from financing activities			
Borrowing from other banks		(10,681,305,276)	(3,150,093,018)
Receipts from issuance of Perpetual bond		-	-
Receipts from issuance of non convertible subordinated bond		(135,000,000)	(1,000,000,000)
Coupon/dividend paid on perpetual bonds		(110,000,000)	(138,500,000)
Dividends paid		(503,301,119)	(1,006,602,238)
Net cash used in financing activities (c)		**(11,429,606,395)**	**(5,295,195,256)**
Net increase/ (decrease) in cash and cash equivalents (a+b+c)		**4,541,328,225**	**(16,769,526,537)**
Effects of exchange rate changes on cash and cash equivalent		993,908,912	1,019,361,936
Cash and cash equivalents at beginning year		27,850,098,594	42,363,627,801
Cash and cash equivalents at end of year*		**33,385,335,731**	**26,613,463,200**
***Closing cash and cash equivalents**			
Cash in Hand		3,860,954,490	3,729,207,731
Balance with Bangladesh Bank and its agent bank(s)		14,827,816,062	11,791,183,348
Balance with other banks & Financial Institutions		10,792,053,079	8,089,517,321
Money at call on short notice		3,900,000,000	3,000,000,000
Prize Bond		4,512,100	3,554,800
Total		**33,385,335,731**	**26,613,463,200**
Net Operating Cash Flows Per Share (NOCFPS)	46	**21.98**	**(10.52)**

Dhaka Bank PLC.
Statement of Changes in Equity
For the period ended 30 September 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	-	-	-	-	765,123,458	-	765,123,458
Net profit for the year	-	-	-	-	-	1,325,167,191	1,325,167,191
Stock dividend	503,301,110	-	-	-	-	(503,301,110)	-
Cash dividend	-	-	-	-	-	(503,301,119)	(503,301,119)
Start-up fund	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	(110,000,000)	(110,000,000)
Changes in reserve	-	503,301,110	-	-	-	(503,301,110)	-
Balance as at 30 September 2025	**10,569,323,492**	**10,569,323,492**	**6,560,631**	**-**	**1,073,379,546**	**1,296,569,332**	**23,515,156,493**

For the period ended 30 September 2024

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2024	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**59,687,403**	**1,587,997,681**	**21,786,290,479**
Changes in translation reserve	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	97,414,751	-	97,414,751
Net profit for the year	-	-	-	-	-	1,744,245,272	1,744,245,272
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Start-up Fund	-	-	-	-	-	(17,442,453)	(17,442,453)
Coupon/dividend on perpetual bond	-	-	-	-	-	(138,500,000)	(138,500,000)
Changes in reserve	-	-	-	-	-	-	-
Balance as at 30 September 2024	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**157,102,154**	**2,169,698,262**	**22,465,405,811**

Dhaka Bank PLC. and its Subsidiaries
Notes to the Financial Statements
As at and for the period ended 30 September 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 36 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 September 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 September 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 September 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 September 2025.

2.7 Date of authorization

The Board of Directors in its 495 meeting has approved this financial statements for onward submission to the respective regulatory authorities on 23 October 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.

			30.09.2025 Taka	31.12.2024 Taka
3.	**Cash**			
	Cash in hand	(Note: 3.1)	3,860,954,490	4,008,257,969
	Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	14,827,816,062	14,515,883,366
			18,688,770,552	**18,524,141,335**
3(a)	**Consolidated Cash**			
	Dhaka Bank PLC.	(Note: 3)	18,688,770,552	18,524,141,335
	Dhaka Bank Securities Limited		120,000	120,000
	Dhaka Bank Investment Limited		-	-
			18,688,890,552	**18,524,261,335**
3.1	**Cash in hand**			
	In local currency		3,624,596,189	3,691,995,541
	In foreign currencies		236,358,301	316,262,428
			3,860,954,490	**4,008,257,969**
3.1(a)	**Consolidated cash in hand**			
	Dhaka Bank PLC.	(Note: 3.1)	3,860,954,490	4,008,257,969
	Dhaka Bank Securities Limited		120,000	120,000
	Dhaka Bank Investment Limited		-	-
			3,861,074,490	**4,008,377,969**
3.2	**Balance with Bangladesh Bank and its agent bank(s)**			
	Balance with Bangladesh Bank			
	In local currency:		12,483,665,887	11,961,467,355
	Conventional		11,696,840,525	11,147,280,220
	Al-Wadiah current account		786,825,362	814,187,135
	In foreign currencies		2,260,688,193	2,291,322,401
			14,744,354,080	14,252,789,756
	Balance with Sonali Bank as agent of Bangladesh Bank		83,461,982	263,093,610
			14,827,816,062	**14,515,883,366**
3.2(a)	**Consolidated balance with Bangladesh Bank and its agent bank(s)**			
	Dhaka Bank PLC.	(Note: 3.2)	14,827,816,062	14,515,883,366
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			14,827,816,062	**14,515,883,366**
4.	**Balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1)	2,630,007,534	2,792,039,528
	Outside Bangladesh	(Note: 4.2)	8,162,045,545	2,629,898,831
			10,792,053,079	**5,421,938,359**
4(a)	**Consolidated balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1(a))	2,650,753,600	2,810,699,597
	Outside Bangladesh	(Note: 4.2(a))	8,162,045,545	2,629,898,831
			10,812,799,145	**5,440,598,428**
4.1	**In Bangladesh**			
	Current deposits			
	Others Local Commercial Bank (excluding ICB Islamic Bank Limited)		213,387,578	159,515,771
	ICB Islamic Bank Limited		11,100,000	11,100,000
			224,487,578	**170,615,771**
	Special Notice Deposits (SND)			
	Local Commercial Bank		17,871,592	21,423,757
			17,871,592	**21,423,757**
	Fixed deposits			
	Commercial Banks			
	Local Commercial Bank		2,351,705,200	2,500,000,000
	Placement with OBU		9,470,950,100	9,745,785,659
			11,822,655,300	**12,245,785,659**
	Less : Inter Unit (OBU)		9,470,950,100	9,745,785,659
			2,351,705,200	**2,500,000,000**
	Financial Institutions			
	Local NBFI		35,943,164	100,000,000
			35,943,164	**100,000,000**
			2,630,007,534	**2,792,039,528**

			30.09.2025 Taka	31.12.2024 Taka
4.1(a)	**Consolidated in Bangladesh**			
	Dhaka Bank PLC.	(Note: 4.1)	2,630,007,534	2,792,039,528
	Dhaka Bank Securities Limited		338,031,637	295,192,839
	Dhaka Bank Investment Limited		264,810,461	93,182,793
			3,232,849,632	3,180,415,160
	Less: Intercompany transaction		582,096,032	369,715,563
			2,650,753,600	**2,810,699,597**
4.2	**Outside Bangladesh (Nostro Accounts)**			
	Current deposits			
	Differents foreign bank		8,162,045,545	2,629,898,831
			8,162,045,545	**2,629,898,831**
4.2(a)	**Consolidated outside Bangladesh (Nostro Accounts)**			
	Dhaka Bank PLC.	(Note: 4.2)	8,162,045,545	2,629,898,831
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			8,162,045,545	**2,629,898,831**
5.	**Money at call on short notice**			
	With banking companies	(Note: 5.1)	3,900,000,000	3,900,000,000
	With non-banking financial institutions	(Note: 5.2)	-	-
			3,900,000,000	**3,900,000,000**
5(a)	**Consolidated money at call on short notice**			
	Dhaka Bank PLC.	(Note: 5)	3,900,000,000	3,900,000,000
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			3,900,000,000	**3,900,000,000**
5.1	**With banking companies**			
	Janata Bank PLC.		-	1,900,000,000
	The City Bank PLC.		2,000,000,000	-
	The Premier PLC.		400,000,000	-
	Agrani Bank PLC.		1,500,000,000	-
	Dutch Bangla Bank PLc.		-	2,000,000,000
			3,900,000,000	**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".**

			30.09.2025 Taka	31.12.2024 Taka
5.2	**With non-banking financial institutions**			
	DBH Finance PLC.		-	-
			-	**-**
6.	**Investments**			
	Government securities	(Note: 6.1)	102,372,063,690	91,677,063,427
	Other investments	(Note: 6.2)	9,287,431,424	7,660,543,608
			111,659,495,115	**99,337,607,035**
6(a)	**Consolidated investments**			
	Dhaka Bank PLC.	(Note: 6)	111,659,495,115	99,337,607,035
	Dhaka Bank Securities Limited		3,700,459,197	3,416,728,573
	Dhaka Bank Investment Limited		895,866,175	1,009,121,388
			116,255,820,487	**103,763,456,996**
6.1	**Government securities**			
	Treasury Bills		8,168,247,853	23,193,137,584
	Treasury Bonds		91,102,129,737	65,950,412,943
	Government Ijarah Sukuk		3,097,174,000	2,529,494,000
	Prizebond		4,512,100	4,018,900
			102,372,063,690	**91,677,063,427**
6.1(a)	**Consolidated government securities**			
	Dhaka Bank PLC.	(Note: 6.1)	102,372,063,690	91,677,063,427
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		895,866,175	1,009,121,388
			103,267,929,865	**92,686,184,815**

			30.09.2025 Taka	31.12.2024 Taka
6.2	**Other investments**			
	Investment in shares	(Note: 6.2.1)	3,064,931,424	3,155,543,608
	Investment in subordinated bonds	(Note: 6.2.2)	2,792,500,000	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
			9,287,431,424	**7,660,543,608**
6.2(a)	**Consolidated other investments**			
	Dhaka Bank PLC.	(Note: 6.2)	9,287,431,424	7,660,543,608
	Dhaka Bank Securities Limited		3,700,459,197	3,416,728,573
	Dhaka Bank Investment Limited		-	-
			12,987,890,621	**11,077,272,181**
6.2.1	**Investment in shares**			
	Quoted (Publicly Traded)		652,684,499	585,296,682
	Unquoted		2,412,246,925	2,570,246,925
			3,064,931,424	**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.		40,000,000	80,000,000
	United Commercial Bank PLC.		220,000,000	330,000,000
			2,792,500,000	**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)	270,711,668,757	265,642,030,514
	Bills purchased and discounted	(Note: 8)	3,004,225,181	3,343,019,227
			273,715,893,938	**268,985,049,742**
7(a)	**Consolidated loans, advances and lease/investments including bills purchased and discounted**			
	Dhaka Bank PLC.	(Note: 7)	273,715,893,938	268,985,049,742
	Dhaka Bank Securities Limited		1,205,322,886	1,519,668,912
	Dhaka Bank Investment Limited		-	-
			274,921,216,824	270,504,718,654
	Less: Intercompany transaction		(40,420)	(47,950)
			274,921,257,244	**270,504,766,604**
7.1	**Loans, cash credits, overdrafts etc./investments Broad category-wise breakup**			
	In Bangladesh			
	Secured overdraft/quard		47,704,820,628	45,337,609,139
	Cash credit/murabaha		6,886,745,359	8,833,528,203
	House building loan		4,498,484,580	4,031,395,113
	Transport loan		1,621,422,716	1,651,694,013
	Term loan		96,957,637,938	93,681,571,944
	Loan against trust receipt		4,452,540,449	6,269,719,675
	Payment against documents		10,628,542	326,246,039
	Loan against accepted bills		12,023,026,176	13,712,487,501
	Packing credit		1,548,147,401	1,964,344,925
	Lease finance/izara		4,782,962,970	5,451,790,733
	Credit card		1,783,337,379	1,477,391,318
	Retail loan		2,285,697,070	2,171,880,876
	Other loans		86,156,217,549	80,732,371,035
			270,711,668,757	265,642,030,514
	Outside Bangladesh		-	-
			270,711,668,757	**265,642,030,514**

			30.09.2025 Taka	31.12.2024 Taka
7.1(a)	**Consolidated loans, cash credits, overdrafts etc./investments**			
	Dhaka Bank PLC.	(Note: 7.1)	270,711,668,757	265,642,030,514
	Dhaka Bank Securities Limited		1,205,322,886	1,519,668,912
	Dhaka Bank Investment Limited		-	-
			271,916,991,643	267,161,699,426
	Less: Intercompany transaction		(40,420)	(47,950)
			271,917,032,063	**267,161,747,376**

8.	**Bills purchased and discounted**			
	In Bangladesh		3,004,225,166	3,343,019,213
	Outside Bangladesh		15	14
			3,004,225,181	**3,343,019,227**
8(a)	**Consolidated bills purchased and discounted**			
	Dhaka Bank PLC.	(Note: 8)	3,004,225,181	3,343,019,227
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			3,004,225,181	**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		877,221,178	844,862,134
	Office appliances and equipment		2,391,504,703	2,282,959,302
	Computer		523,597,944	458,121,681
	Software		876,992,442	865,036,925
	Bank's vehicle		378,723,702	382,702,582
	Right of use assets (ROU) as per IFRS 16		3,202,242,594	3,100,901,969
			14,385,705,555	14,070,007,584
	Less: Accumulated depreciation		6,255,814,280	5,647,210,336
			8,129,891,274	**8,422,797,248**
9(a)	**Consolidated fixed assets including premises, furniture and fixtures**			
	Dhaka Bank PLC.	(Note: 9)	8,129,891,274	8,422,797,248
	Dhaka Bank Securities Limited		60,618,390	72,839,526
	Dhaka Bank Investment Limited		106,921	134,704
			8,190,616,585	**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.		118,708,203	22,279,592
	Advance rent	(Note: 10.1.a)	184,500,463	106,368,052
	Prepaid expenses against advertisement		77,913,673	31,793,565
	Interest/Profit accrued and other receivable	(Note: 10.2)	2,458,137,284	1,445,179,943
	Security deposit		22,859,930	23,977,898
	Preliminary, formation, Work-in-progress, renovation expenses and branch adjustments	(Note: 10.3 & 10.4)	490,147,446	310,604,991
	Suspense account	(Note: 10.5)	46,154,658	195,252,122
	Others	(Note: 10.6)	21,496,725,153	19,645,392,513
			29,945,146,691	**26,830,848,557**
10(a)	**Consolidated other assets**			
	Dhaka Bank PLC.	(Note: 10)	29,945,146,691	26,830,848,557
	Dhaka Bank Securities Limited		439,182,881	374,756,526
	Dhaka Bank Investment Limited		44,208,459	17,463,823
			30,428,538,031	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
			25,378,538,151	**22,173,069,026**

		30.09.2025 Taka	31.12.2024 Taka
10.1	**Investment in shares of subsidiary companies**		
	Dhaka Bank Securities Limited	4,049,999,940	4,049,999,940
	(99.99% of subsidiary company owned by DBPLC.)		
	Dhaka Bank Investment Limited	999,999,940	999,999,940
	(99.99% of subsidiary company owned by DBPLC.)		
		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 September 2025 Tk. 205,297,722 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.

			30.09.2025 Taka	31.12.2024 Taka
10.6	**Others**			
	Advance tax	(Note: 10.6.1)	18,251,828,659	17,013,897,057
	Deferred tax assets	(Note: 15.1)	1,066,464,639	872,509,538
	Account receivable others	(Note: 10.6.2)	2,178,431,855	1,758,985,918
			21,496,725,153	**19,645,392,513**
10.6.1	**Advance tax**			
	Opening balance		17,013,897,057	14,958,457,349
	Add: Paid during the year		1,237,931,602	2,055,439,708
			18,251,828,659	17,013,897,057
	Less: Adjustment during the year		-	-
			18,251,828,659	**17,013,897,057**
10.6.2	**Account receivable others**			
	Receivable against Bangladesh/Paribar Sanchaya Patra		2,664,526	21,178,203
	Fees receivable		329,290,664	248,684,312
	Dividend receivable		173,879,644	53,589,679
	Finance to AD branches		40	39
	Protestation account		3,012,677	3,012,677
	ATM settlement account		1,601,175,649	1,264,975,878
	Receivable from exchange houses		1,629,231	672,239
	Excise duty receivable		66,779,424	166,872,891
			2,178,431,855	**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)	31,322,441,122	45,712,802,196
	Outside Bangladesh		8,160,653,600	4,451,597,802
			39,483,094,722	**50,164,399,998**

		30.09.2025 Taka	31.12.2024 Taka
12.1 In Bangladesh			
Call Borrowing			
Different local commercial banks		-	-
		-	**-**
Term Borrowing			
Term Borrowing (DBU to OBU)		9,470,950,100	9,745,785,659
Borrowing from Bangladesh Bank-ALS		16,767,711,000	24,075,567,000
The City Bank Limited		-	6,128,500,000
Borrowing from SME Foundation		18,417,327	17,675,467
		26,257,078,427	**39,967,528,126**
Less : Inter Unit (OBU)		9,470,950,100	9,745,785,659
		16,786,128,327	**30,221,742,467**
Bangladesh Bank refinance			
Small and Medium Enterprise		1,214,366,737	1,462,491,126
Syndication		2,585,539,589	2,815,538,276
PC Refinance		-	1,388,713,000
Export development fund		10,229,262,958	9,405,326,860
FSSP fund		295,576,511	105,336,467
10 Taka Account		300,000	-
Stimulus fund		148,955,000	200,710,000
Digital Nano Loan Refinance		62,312,000	112,944,000
		14,536,312,795	**15,491,059,729**
Total		**31,322,441,122**	**45,712,802,196**
Outside Bangladesh			
Different foreign banks		8,160,653,600	4,451,597,802
		8,160,653,600	**4,451,597,802**
		39,483,094,722	**50,164,399,998**
12(a) Consolidated borrowings from other banks, financial institutions and agents			
Dhaka Bank PLC.	(Note: 12)	39,483,094,722	50,164,399,998
Dhaka Bank Securities Limited		67,943,809	92,067,171
Dhaka Bank Investment Limited		-	-
		39,551,038,531	50,256,467,169
Less: Inter company transaction		(40,420)	(47,950)
		39,551,078,951	**50,256,515,119**
13. Deposits and other accounts			
Current Accounts and other Accounts	(Note: 13.1)	48,312,843,992	42,498,268,040
Bills payable	(Note: 13.2)	1,776,073,450	1,865,177,231
Savings bank deposits	(Note: 13.3)	33,301,180,195	31,181,390,442
Term deposits	(Note: 13.4)	249,832,420,450	223,986,110,613
		333,222,518,087	**299,530,946,326**
Non-interest bearing accounts			
13.1 Current Accounts and other accounts			
Current account		17,403,973,306	17,963,985,241
Foreign currency deposits		8,147,195,340	3,062,738,826
Margin under letter of credit		5,130,309,257	6,556,234,453
Margin under letter of guarantee		3,672,545,059	2,289,378,123
Deposits awaiting disposal		4,077,788	4,941,907
Sundry deposit	(Note: 13.1.1)	13,954,743,242	12,620,989,491
		48,312,843,992	**42,498,268,040**
13.1.1 Sundry deposit			
F.C held against back to back L/C		13,415,734,281	12,077,043,224
Sundry creditors		473,779,253	479,788,222
Unclaimed deposits		45,832,812	46,626,071
Security deposits		19,396,896	17,531,974
		13,954,743,242	**12,620,989,491**
13.2 Bills payable			
Pay order		1,718,112,804	1,810,228,734
Demand draft		57,960,646	54,948,497
		1,776,073,450	**1,865,177,231**
Total non-interest bearing accounts		**50,088,917,442**	**44,363,445,271**

		30.09.2025 Taka	31.12.2024 Taka
	Interest bearing Account		
13.3	**Savings bank deposits**		
	Savings account	32,392,943,381	30,189,129,584
	Mudaraba savings accounts	908,236,814	992,260,858
		33,301,180,195	**31,181,390,442**
13.4	**Term deposits**		
	Special notice deposits	35,828,202,559	40,705,498,584
	Unclaimed dividend account*	20,024,126	28,026,120
	Fixed deposits	191,556,365,592	162,155,899,269
	Deposit pension scheme	19,559,212,113	18,681,575,330
	Gift cheque	39,788,597	43,625,887
	Non Resident Foreign Currency Deposit (NFCD)	2,828,827,463	2,371,485,423
		249,832,420,450	**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.

			30.09.2025 Taka	31.12.2024 Taka
13.4 (a)	**Consolidated term deposits**			
	Dhaka Bank PLC.		249,832,420,450	223,986,110,613
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			249,832,420,450	223,986,110,613
	Less: Inter company transaction		582,096,032	369,715,563
			249,250,324,418	**223,616,395,050**
	Total interest bearing account		**283,133,600,645**	**255,167,501,055**
	Total deposits and other accounts		**333,222,518,087**	**299,530,946,326**
13 (a)	**Consolidated deposits and other accounts**			
	Dhaka Bank PLC.	(Note: 13)	333,222,518,087	299,530,946,326
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			333,222,518,087	**299,530,946,326**
	Less: Inter company transaction		582,096,032	369,715,563
			332,640,422,055	**299,161,230,763**
14.	**Bond**			
	Non convertible subordinated bond	(Note: 14.1)	2,869,000,000	3,004,000,000
	Perpetual Bond	(Note: 14.2)	2,000,000,000	2,000,000,000
			4,869,000,000	**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 and fully redeemed in the year 2025.

- The Bank issued 4th tranche of non-convertible subordinated bond of Tk. 2,869,000,000 out of Tk. 4,000,000,000 up to September 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 286.90 Crore as of 30 September 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:

	30.09.2025 Taka	31.12.2024 Taka
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**

		30.09.2025 Taka	31.12.2024 Taka

15. Other liabilities

		30.09.2025 Taka	31.12.2024 Taka
Accrued interest		975,416,624	1,024,722,022
Provision on loans and advances		19,060,031,545	19,575,769,548
Provision for Off-Balance Sheet exposure		1,736,193,189	1,778,469,614
Interest suspense account		7,046,224,595	5,514,723,670
Provision for expenses		784,626,402	849,029,456
Provision for decrease in value of investments		107,536,088	11,592,702
Provision for other assets		154,975,528	129,975,528
Provision for current tax		20,330,240,227	18,138,534,275
Deferred tax liability	(Note: 15.1)	-	-
Tax deducted at source & payable		624,511,895	885,286,814
Excise duty payable		15,217,172	384,624,193
Other account payable	(Note: 15.2)	4,943,188,080	6,428,821,165
		55,778,161,346	**54,721,548,988**

15(a) Consolidated other liabilities

		30.09.2025 Taka	31.12.2024 Taka
Dhaka Bank PLC.	(Note: 15)	55,778,161,346	54,721,548,988
Dhaka Bank Securities Limited		1,074,224,886	989,737,875
Dhaka Bank Investment Limited		28,451,709	17,807,820
		56,880,837,941	55,729,094,683
Less: Inter-company transactions			
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		-	-
		56,880,837,941	**55,729,094,683**

15.1 Deferred tax liabilities/(asset)

<u>30 September 2025</u>	**Carrying amount**	**Tax base**	**Taxable/(deductible) temporary difference**
Fixed asset excluding land	2,317,517,597	3,025,451,376	(707,933,780)
Deductible temporary difference :			
Provision against classified loan	(1,984,182,036)	-	(1,984,182,036)
Right of use-assets (net-off advance)	948,420,451	-	948,420,451
Lease obligation	(1,100,210,336)	-	(1,100,210,336)
			(2,843,905,701)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			**(1,066,464,638)**

<u>31 December 2024</u>	**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)	**30.09.2025 Taka**	**31.12.2024 Taka**
Closing deferred tax (asset)/liability	(1,066,464,638)	(872,509,537)
Opening deferred tax (asset)/liability	(872,509,537)	(570,694,032)
	(193,955,101)	**(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.

		30.09.2025 Taka	31.12.2024 Taka
15.2	**Other account payable**		
	3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	9,110,841	9,246,152
	Application, processing, utilisation fee & adjusting account credit*	(545,692,450)	36,031,372
	Export proceeds suspense	2,029,936,533	2,451,646,738
	Finance from bill discounting OBU	8,060,015	7,603,213
	Compensation income of Islamic Banking operations	249,766,502	221,457,528
	ATM settlement account	1,320,345,829	1,047,646,872
	Import payment suspense	632,741,792	1,054,767,827
	Provision for start-up fund	87,281,290	87,281,290
	Provision for CSR fund	41,147,392	180,126,597
	Provision against NBA	10,280,000	10,280,000
	Lease liabilities as per IFRS 16	1,100,210,336	1,322,733,576
		4,943,188,080	**6,428,821,165**

* Includes Taka 155.53 crore receivable from Bangladesh Bank against Cash Incentive on Wage Earners Remittance as on 30.09.2025.

16. Share capital

16.1 Authorised Capital

	30.09.2025 Taka	31.12.2024 Taka
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

	30.09.2025 Taka	31.12.2024 Taka
2024: 1,006,602,238 ordinary shares of Tk. 10.00 each	10,569,323,492	10,066,022,382
	10,569,323,492	**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
2024	5% cash & 5% stock dividend	50,330,111	503,301,110	10,569,323,492

	30.09.2025 Taka	31.12.2024 Taka

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

Tier-I Capital (going - concern capital)

	30.09.2025 Taka	31.12.2024 Taka
Common Equity Tier-I Capital (CET 1)		
Paid up capital	10,569,323,492	10,066,022,382
Statutory reserve	10,569,323,492	10,066,022,382
General reserve	6,560,631	6,560,631
Surplus in profit and loss account (after adjustment of provision shortfall of Taka 136.31 crore)	(66,555,135)	1,591,305,480
	21,078,652,480	**21,729,910,875**
Less : Regulatory adjustment		
Deferred Tax Assets (DTA)	744,068,263	568,888,698
Book value of Goodwill and value of all other intangible assets (software)	258,741,916	306,015,243
	20,075,842,301	**20,855,006,934**
Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
Total Tier-I Capital	**22,075,842,301**	**22,855,006,934**
Tier-II Capital (gone concern capital)		
General provision	9,969,304,329	12,652,008,308
Non-convertible subordinated bond	2,059,802,729	-
	12,029,107,059	**12,652,008,308**
Less : Regulatory adjustment	**-**	**-**
Total Tier-II Capital	**12,029,107,059**	**12,652,008,308**
A. Total Eligible Capital	**34,104,949,360**	**35,507,015,242**
B. Risk Weighted Assets		
Credit risk:		
Balance sheet business	194,643,855,647	193,875,976,458
Off-Balance sheet business	40,468,597,261	42,559,202,476
	235,112,452,907	**236,435,178,934**
Market risk	2,463,734,532	4,277,317,378
Operational risk	24,148,564,529	24,148,564,529
Total Risk Weighted Assets	**261,724,751,968**	**264,861,060,841**
C. Required Capital on Risk Weighted Assets	**32,715,593,996**	**33,107,632,605**
D. Capital Surplus/(Shortfall) [A-C]	**1,389,355,364**	**2,399,382,637**
Total Capital Ratio (%)*	**13.03%**	**13.41%**

Capital requirement	30.09.2025		31.12.2024	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.43%	8.50%	8.63%
Tier-II Capital (gone concern capital)	4.00%	4.60%	4.00%	4.78%
Total	**12.50%**	**13.03%**	**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)

	30.09.2025 Taka	31.12.2024 Taka
Common Equity Tier-I Capital (CET 1)		
Paid up capital	10,569,323,492	10,066,022,382
Minority interest	77,702	69,851
Statutory reserve	10,569,323,492	10,066,022,382
General reserve	6,560,631	6,560,631
Surplus in profit and loss account (after adjustment of provision shortfall of Taka 136.31 crore)	661,473,886	2,240,831,967
	21,806,759,203	**22,379,507,213**
Less : Regulatory adjustment		
Book value of Goodwill and value of all other intangible assets (software)	258,741,916	306,015,243
Deferred Tax Assets (DTA)	904,563,875	729,380,378
	20,643,453,412	**21,344,111,592**
Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
Total Tier-I Capital	**22,643,453,412**	**23,344,111,592**

	30.09.2025 Taka	31.12.2024 Taka
Tier-II Capital (gone concern capital)		
General provision	9,969,304,329	12,652,008,308
Non-convertible subordinated bond	2,413,200,693	307,968,312
	12,382,505,022	**12,959,976,620**
Less : Regulatory adjustment	**-**	**-**
Total Tier-II Capital	**12,382,505,022**	**12,959,976,620**
A. Total Eligible Capital	**35,025,958,434**	**36,304,088,212**
B. Risk Weighted Assets		
Credit risk:		
Balance sheet business	196,202,936,226	196,551,571,795
Off-Balance sheet business	40,468,597,261	42,559,202,476
	236,671,533,487	**239,110,774,271**
Market risk	7,508,978,935	7,110,122,328
Operational risk	24,345,821,377	24,345,821,394
Total Risk-weighted Assets	**268,526,333,799**	**270,566,717,993**
C. Required Capital on Risk Weighted Assets	**33,565,791,725**	**33,820,839,749**
D. Capital Surplus/(Shortfall) [A-C]	**1,460,166,709**	**2,483,248,463**
Total Capital Ratio (%)*	**13.04%**	**13.42%**

Capital requirement	30.09.2025		31.12.2024	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.43%	8.50%	8.63%
Tier-II Capital (gone concern capital)	4.00%	4.61%	4.00%	4.79%
Total	**12.50%**	**13.04%**	**12.50%**	**13.42%**

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

17. Statutory reserve

		30.09.2025	31.12.2024
Opening balance		10,066,022,382	10,066,022,382
Add: Addition during the year		503,301,110	-
		10,569,323,492	**10,066,022,382**

18. Other reserve

		30.09.2025	31.12.2024
General reserve	(Note 18.1)	6,560,631	6,560,631
Assets revaluation reserve	(Note 18.2)	-	-
Investment revaluation reserve	(Note 18.3)	1,073,379,546	308,256,088
		1,079,940,177	**314,816,719**

18(a) Consolidated other reserve

	30.09.2025	31.12.2024
Dhaka Bank PLC.	1,079,940,177	314,816,719
Dhaka Bank Securities Limited	-	-
Dhaka Bank Investment Limited	-	-
	1,079,940,177	**314,816,719**

18.1 General reserve

	30.09.2025	31.12.2024
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

	30.09.2025	31.12.2024
Opening balance	-	-
Less : Adjustment for reversal	-	-
	-	**-**

		30.09.2025 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	4,593,896,994	1,332,103,420
	Less: Adjustment during the year	(3,828,773,536)	(1,029,439,424)
		1,073,379,546	308,256,088
		1,073,379,546	**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	1,325,167,191	1,250,919,229
		2,916,472,671	2,838,916,910
	Less: Transfer to statutory reserve	503,301,110	-
	Less: Start-up fund	-	12,509,192
	Less: Coupon/dividend on perpetual bond	110,000,000	228,500,000
	Less: Stock dividend	503,301,110	-
	Less: Cash dividend	503,301,119	1,006,602,238
		1,619,903,339	1,247,611,430
		1,296,569,332	**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	1,403,669,725	1,281,314,833
		3,644,501,692	3,488,443,397
	Less: Transfer to statutory reserve	503,301,110	-
	Less: Start-up fund	-	12,509,192
	Less: Coupon/dividend on perpetual bond	110,000,000	228,500,000
	Less: Transfer to investment fluctuation fund	-	-
	Less: Stock dividend	503,301,110	-
	Less: Cash dividend	503,301,119	1,006,602,238
		1,619,903,339	1,247,611,430
		2,024,598,353	**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	406	94
	Addition for the year from Dhaka Bank Investment Limited	7,445	2,945
		77,702	**69,851**
20.	**Profit & loss account**		
	Income		
	Interest, discount and similar income	21,621,762,433	27,820,122,395
	Dividend income	207,737,365	274,999,716
	Fee, commission and brokerage	2,023,038,269	2,406,493,859
	Gains less losses arising from investment securities	6,097,801,672	5,675,252,702
	Gains less losses arising from dealing in foreign currencies	1,176,966,188	2,034,560,409
	Other operating income	260,506,309	423,655,436
		31,387,812,236	**38,635,084,517**
	Expenses		
	Interest, fee and commission	18,688,175,323	20,603,872,077
	Administrative expenses	4,009,361,594	5,031,357,780
	Other operating expenses	1,039,439,955	1,217,092,220
	Depreciation and repairs of Bank's assets	893,401,458	1,177,090,848
		24,630,378,330	**28,029,412,925**
		6,757,433,905	**10,605,671,592**

	30.09.2025 Taka	31.12.2024 Taka
21. Contingent liabilities		
Acceptances & endorsements	**70,270,357,268**	**75,335,305,525**
Irrevocable letters of credit	**48,529,271,205**	**42,611,200,318**
Usance/Defer letter of credit	23,533,669,714	16,435,076,817
Sight letter of credit	8,473,737,799	8,229,839,822
Back to back letter of credit	6,519,055,337	8,216,358,454
BD-Sight (EDF)	1,697,225,198	1,941,712,165
Back to back - local	8,305,583,156	7,788,213,060
Letters of guarantee	**61,006,013,217**	**63,481,398,432**
Bid bond	3,502,731,395	2,551,445,531
Performance bond	23,797,988,932	25,296,968,859
Counter guarantee	712,075,274	912,504,121
Other guarantee	27,192,844,898	29,232,586,290
Shipping guarantee	5,800,372,718	5,487,893,630
Bills for collection	**18,510,419,788**	**23,499,376,317**
Local bills for collection	11,429,754,087	13,953,633,395
Foreign bills for collection	7,080,665,701	9,545,742,922
Other contingent liabilities	**12,932,471,126**	**12,567,984,794**
Forward exchange position	1,657,447,288	99,644,372
Other contingent liabilities for ECA financing	3,418,015,362	3,535,854,736
Contingent interest suspense	7,857,008,476	8,932,485,686
	211,248,532,604	**217,495,265,386**

			01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka
22.	**Interest income/profit on investments**			
	Term loan		12,129,415,264	11,212,840,829
	Overdrafts		5,432,828,987	5,472,964,463
	Loan against trust receipt		564,500,148	363,986,117
	Packing credits		171,330,177	73,197,039
	Cash credits/Bai-Muajjal		650,256,246	619,189,389
	Payment against Documents		14,789,450	4,848,212
	House building loan		251,244,618	228,112,759
	Transport loan		127,976,059	25,082,036
	Syndicate loan		526,091,658	773,489,863
	Lease rental/izara		504,797,308	538,890,871
	Credit card		181,485,044	113,089,133
	Total interest/profit & rental income on loans & advances		20,554,714,961	19,425,690,710
	Call lending and fund placement with banks		604,713,669	821,265,622
	Accounts with foreign banks		462,333,803	259,180,536
			21,621,762,433	**20,506,136,868**
22(a)	**Consolidated Interest income/profit on investments**			
	Dhaka Bank PLC.	(Note: 22)	21,621,762,433	20,506,136,868
	Dhaka Bank Securities Limited		60,163,832	67,927,889
	Dhaka Bank Investment Limited		-	-
			21,681,926,265	20,574,064,757
	Less: Intercompany transaction		16,644,490	146,759,555
			21,665,281,775	**20,427,305,202**
23.	**Interest/profit paid on deposits and borrowings etc.**			
	Savings account including mudaraba		499,920,040	424,395,639
	Special notice deposit		1,975,040,428	1,545,811,543
	Term deposits		13,280,526,339	9,978,979,390
	Deposits under Scheme		976,851,803	1,192,966,601
	Call borrowing & fund placement		22,590,875	66,794,632
	Non-convertible Subordinate Bond		266,418,910	132,198,356
	Overseas accounts charges		20,284,362	15,851,739
	HTM/HFT securities (Including REPO)		514,094,906	539,074,209
	Others	(Note: 23.1)	1,132,447,661	954,710,922
			18,688,175,323	**14,850,783,031**
23.1	**Others**			
	Interest paid on NFCD		137,832,404	121,971,740
	Interest/profit paid against refinance from Bangladesh Bank		530,692,174	447,443,196
	Interest paid on gift cheque		523,781	560,142
	Interest paid on excel account		241,392	229,737
	Interest paid on Fund Borrowing-OBU		463,157,910	384,506,108
			1,132,447,661	**954,710,922**
23(a)	**Consolidated interest/profit paid on deposits & borrowings etc.**			
	Dhaka Bank PLC.	(Note: 23)	18,688,175,323	14,850,783,031
	Dhaka Bank Securities Limited		7,527,140	146,719,460
	Dhaka Bank Investment Limited		-	-
			18,695,702,463	14,997,502,491
	Less: Inter company transaction		31,701,546	158,923,204
			18,664,000,918	**14,838,579,287**
24.	**Investment income**			
	Interest on treasury bills/bonds		3,844,793,263	2,168,752,389
	Profit on govt. Islamic bond		114,817,905	40,863,951
	Capital gain on government securities		1,624,908,029	1,413,369,544
	Interest on subordinated bond		244,705,865	118,170,763
	Coupon/dividend on perpetual bond		182,250,000	163,903,501
	Profit on Beximco Green Sukuk al Istisnaa		67,500,000	67,500,000
	Dividend on shares		207,737,365	188,985,173
			6,286,712,426	**4,161,545,321**
24(a)	**Consolidated investment income**			
	Dhaka Bank PLC.	(Note: 24)	6,286,712,426	4,161,545,321
	Dhaka Bank Securities Limited		115,549,985	132,850,320
	Dhaka Bank Investment Limited		94,447,698	15,197,310
			6,496,710,109	**4,309,592,951**

		01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka
25.	**Commission, exchange and brokerage**		
	Commission on letter of credit	963,465,835	834,082,948
	Commission on letter of guarantee	225,313,035	243,492,054
	Processing fee consumer loan	18,709,683	15,774,147
	Other comm/fees (Clearing, cash tr., risk prem., utilisation fee, remittance etc.)	606,163,386	420,468,280
	Rebate from foreign bank outside Bangladesh	29,749,299	17,730,287
	Commission & fee on credit card	179,637,031	144,388,859
	Exchange gain including gain from foreign currency dealings	1,176,966,188	1,303,862,593
		3,200,004,457	**2,979,799,169**
25(a)	**Consolidated commission, exchange and brokerage**		
	Dhaka Bank PLC. (Note: 25)	3,200,004,457	2,979,799,169
	Dhaka Bank Securities Limited	27,949,125	35,654,548
	Dhaka Bank Investment Limited	-	-
		3,227,953,582	**3,015,453,717**
26.	**Other operating income**		
	Other income on credit card and ATM	40,632,300	32,733,020
	Incidental charges	31,980,124	31,667,400
	Swift charge recoveries	20,805,211	24,951,191
	Locker rent	14,325,550	13,630,140
	Capital gain on sale of shares	18,826,611	9,218,772
	Profit from sale of fixed assets	3,570,063	400,195
	Recovery from written off loans	149,193,061	241,244,517
		279,332,919	**353,845,235**
26(a)	**Consolidated other operating income**		
	Dhaka Bank PLC. (Note: 26)	279,332,919	353,845,235
	Dhaka Bank Securities Limited	568,433	3,562,069
	Dhaka Bank Investment Limited	15,057,055	12,163,649
		294,958,407	369,570,953
	Less: Inter company transaction	15,057,056	12,163,649
		279,901,352	**357,407,304**
27.	**Salary and allowances**		
	Basic salary	995,152,357	890,582,272
	Allowances	1,412,754,839	1,119,450,219
	Bonus & ex-gratia	385,753,792	312,904,070
	Leave fare assistance	126,117,079	120,663,718
	Bank's contribution to superannuation fund	-	59,597,265
	Bank's contribution to gratuity fund	190,505,799	206,747,242
	Bank's contribution to provident fund	97,597,708	88,713,558
		3,207,881,573	**2,798,658,344**
27(a)	**Consolidated salary and allowances**		
	Dhaka Bank PLC. (Note: 27)	3,207,881,573	2,798,658,344
	Dhaka Bank Securities Limited	32,925,104	34,230,285
	Dhaka Bank Investment Limited	2,378,023	1,978,213
		3,243,184,700	**2,834,866,842**
28.	**Rent, taxes, insurance, electricity etc.**		
	Office rent (Note: 28.1)	96,982,996	75,403,274
	Electricity and lighting	77,370,141	70,085,418
	Regulatory charges	17,145,018	17,330,625
	Insurance	154,148,349	137,265,433
		345,646,504	**300,084,750**
28.1	**Office rent**		
	Actual office rent	478,889,138	440,131,780
	Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"	381,906,142	364,728,506
		96,982,996	**75,403,274**

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-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka
28(a)	**Consolidated rent, taxes, insurance, electricity etc.**			
	Dhaka Bank PLC.	(Note: 28)	345,646,504	300,084,750
	Dhaka Bank Securities Limited		17,206,451	18,294,517
	Dhaka Bank Investment Limited		924,235	-
			363,777,190	**318,379,267**
29.	**Legal expenses**			
	Legal expenses		19,193,237	14,037,961
	Other professional fees		6,583,554	6,498,112
			25,776,790	**20,536,073**
29(a)	**Consolidated legal expenses**			
	Dhaka Bank PLC.	(Note: 29)	25,776,790	20,536,073
	Dhaka Bank Securities Limited		210,925	517,500
	Dhaka Bank Investment Limited		1,192,230	342,120
			27,179,945	**21,395,693**
30.	**Postage, stamps, telecommunication etc.**			
	Stamps, postage & courier		6,315,284	5,143,012
	Telephone charges		37,209,865	7,595,261
	Fax, internet & radio link charges		31,806,510	22,843,292
			75,331,660	**35,581,565**
30(a)	**Consolidated postage, stamps, telecommunication etc.**			
	Dhaka Bank PLC.	(Note: 30)	75,331,660	35,581,565
	Dhaka Bank Securities Limited		287,403	344,678
	Dhaka Bank Investment Limited		9,100	-
			75,628,163	**35,926,243**
31.	**Stationery, printing, advertisement etc.**			
	Table stationery		19,852,144	16,758,916
	Printing stationery		61,843,400	144,524,238
	Security stationery		12,481,680	3,620,781
	Computer stationery		34,179,050	35,899,814
	Advertisement		210,639,511	172,943,781
			338,995,785	**373,747,530**
31(a)	**Consolidated stationery, printing, advertisement etc.**			
	Dhaka Bank PLC.	(Note: 31)	338,995,785	373,747,530
	Dhaka Bank Securities Limited		2,359,079	3,418,717
	Dhaka Bank Investment Limited		8,320	211,008
			341,363,184	**377,377,255**
32.	**Chief executive's salary and fees**			
	Basic salary		7,700,000	8,566,800
	House rent allowances		1,050,000	492,000
	Living allowances		700,000	246,000
	Medical allowances		350,000	82,000
	Bonus		2,200,000	3,629,600
			12,000,000	**13,016,400**
32(a)	**Consolidated chief executive's salary and fees**			
	Dhaka Bank PLC.	(Note: 32)	12,000,000	13,016,400
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			12,000,000	**13,016,400**
33.	**Directors' fees**			
	Directors fees		3,624,756	3,526,600
	Fees related to Shariah Council Meeting		101,250	96,830
			3,729,281	**3,623,430**

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)	3,729,281	3,623,430
	Dhaka Bank Securities Limited		662,734	341,719
	Dhaka Bank Investment Limited		160,000	150,000
			4,552,015	**4,115,149**

			01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka
34.	**Auditor's fees**		-	-
34(a)	**Consolidated auditor's fees**			
	Dhaka Bank PLC.	(Note: 34)	-	-
	Dhaka Bank Securities Limited		225,000	225,000
	Dhaka Bank Investment Limited		86,250	86,250
			311,250	**311,250**
35.	**Depreciation and repairs of the Bank's assets**			
	Depreciation & amortization			
	Building & renovation		27,689,390	28,302,515
	Furniture & fixture		37,599,306	38,537,992
	Office appliance & equipment		131,326,829	128,400,226
	Computer		39,893,186	28,467,290
	Software		59,228,845	57,783,145
	Motor vehicle		11,011,571	10,796,851
	Right of use-assets (ROU) as per IFRS 16		326,450,296	319,156,711
			633,199,422	**611,444,731**
	Repair & Maintenance:			
	Office Premises		60,757,482	55,733,191
	Office Equipment		48,458,058	33,676,510
	Office Furniture		2,105,746	1,808,478
	Motor Vehicle		14,716,706	14,139,492
	Computer and Accessories		671,732	609,195
	Software (AMC)		133,492,312	134,528,325
			260,202,036	**240,495,191**
			893,401,458	**851,939,922**
35(a)	**Consolidated depreciation and repairs of the Bank's assets**			
	Dhaka Bank PLC.	(Note: 35)	893,401,458	851,939,922
	Dhaka Bank Securities Limited		10,135,914	9,526,277
	Dhaka Bank Investment Limited		28,233	24,749
			903,565,605	**861,490,948**
36.	**Other Expenses**			
	Contractual service charge (own & third party)		351,306,603	326,283,147
	Fuel costs		29,113,133	28,251,898
	Entertainment (canteen & other)		53,980,129	39,641,448
	Donation		88,501,618	109,638,646
	Subscription		13,520,323	11,145,679
	Travelling expenses		19,951,655	13,307,975
	Conveyance		19,040,201	15,545,357
	Branch opening expenses		203,642	668,793
	Godown expenses		983,137	1,374,772
	Training expenses		11,191,533	7,806,657
	Books and papers		2,411,435	2,007,927
	WASA charges		5,670,837	5,006,006
	Staff uniform		4,115,970	2,540,005
	Potted plants		1,212,767	1,289,936
	Business development & promotion		199,672,483	73,912,078
	Reuters charges		4,324,705	3,736,727
	Fees and expenses for credit card		151,239,082	117,868,195
	ATM network service charges		32,847,202	34,793,784
	Interest expense for lease liability as per IFRS 16		44,631,567	49,857,517
			1,039,439,955	**845,419,049**
36(a)	**Consolidated other expenses**			
	Dhaka Bank PLC	(Note: 36)	1,039,439,955	845,419,049
	Dhaka Bank Securities Limited		6,990,431	6,770,179
	Dhaka Bank Investment Limited		1,620,525	470,054
			1,048,050,911	**852,659,282**
37.	**Provision against loans & advances**			
	On classified loans & advances		5,513,318,633	3,095,453,896
	On classified loans & advances (Special General Provision-COVID-19)		-	-
	On unclassified loans & advances (Special General Provision-COVID-19)		-	(96,264,107)
	On unclassified loans & advances (except Special General Provision-COVID-19)		(2,157,469,731)	362,853,232
			3,355,848,902	**3,362,043,021**

		01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka
37(a)	**Consolidated provision against loans & advances**		
	Dhaka Bank PLC.	3,355,848,902	3,362,043,021
	Dhaka Bank Securities Limited	50,500,000	-
	Dhaka Bank Investment Limited	-	-
		3,406,348,902	**3,362,043,021**
38.	**Provision for diminution in value of investments**		
	In quoted shares		
	Opening balance	-	-
	Less: Adjustment during the year	-	-
	Add: Addition during the year	95,943,386	810,434
	Closing balance	**95,943,386**	**810,434**
	Unquoted	-	-
		95,943,386	**810,434**
38(a)	**Consolidated provision for diminution in value of investments**		
	Dhaka Bank PLC.	95,943,386	810,434
	Dhaka Bank Securities Limited	49,500,000	-
	Dhaka Bank Investment Limited	-	-
		145,443,386	**810,434**
39.	**Other provisions**		
	Provision on Off-Balance Sheet (OBS) Exposure (Note: 39.1)	(42,276,425)	144,830,314
	Provision for other assets (Note: 15.6)	25,000,000	1,623,924
		(17,276,425)	**146,454,238**
39.1	**Provision on Off-Balance Sheet (OBS) Exposure**		
	Provision on Off-Balance Sheet (OBS) Exposure	**(42,276,425)**	**144,830,314**

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

		01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka
39(a)	**Consolidated other provisions**		
	Dhaka Bank PLC. (Note: 39)	(17,276,425)	146,454,238
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		(17,276,425)	**146,454,238**
40.	**Earnings Per Share (EPS)**		
	Net profit after taxation	1,325,167,191	1,744,245,272
	Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
	Earnings Per Share (EPS)-Restated	**1.25**	**1.65**

Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 30 September 2025 as per International Accounting Standard-33.

Explanation of change in EPS: EPS decreased due to decrease of operating profit compared to previous period.

		01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka
40(a)	**Consolidated Earnings Per Share (CEPS)**		
	Net profit after taxation	1,403,677,576	1,766,923,576
	Less: Non-controlling interest	7,851	2,268
	Net profit attributable to the shareholders of parent company	**1,403,669,725**	**1,766,921,308**
	Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
	Consolidated Earnings Per Share (CEPS)-Restated	**1.33**	**1.67**
41.	**Receipts from other operating activities**		
	Exchange earnings	183,057,276	284,500,657
	Other operating income	126,569,795	112,200,523
		309,627,071	**396,701,180**
	Non-Operating Income	**-**	**-**
		309,627,071	**396,701,180**

			01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka
41(a)	**Consolidated receipts from other operating activities**			
	Dhaka Bank PLC.	(Note: 41)	309,627,071	396,701,180
	Dhaka Bank Securities Limited		568,433	3,562,069
	Dhaka Bank Investment Limited		15,057,055	12,163,649
			325,252,559	412,426,898
	Less: Intercompany Transactions		15,057,056	12,163,649
			310,195,503	**400,263,249**
42.	**Payments for other operating activities**			
	Rent, taxes, insurance, lighting etc.		727,552,646	664,813,256
	Directors' fees & Meeting expenses		3,729,281	3,623,430
	Repair of bank's assets		260,202,036	240,495,191
	Other expenses		994,808,387	795,561,531
			1,986,292,350	**1,704,493,408**
	Dhaka Bank Foundation		-	-
			1,986,292,350	**1,704,493,408**
42(a)	**Consolidated payments for other operating activities**			
	Dhaka Bank PLC.	(Note: 42)	1,986,292,350	1,704,493,408
	Dhaka Bank Securities Limited		7,653,165	7,111,898
	Dhaka Bank Investment Limited		1,780,525	620,054
			1,995,726,040	**1,712,225,360**
43.	**Other assets**			
	Stationery, stamps, printing materials etc.		118,708,203	71,413,470
	Advance rent and advertisement		467,711,858	297,439,271
	Security deposit		22,859,930	23,816,742
	Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses		490,147,446	1,140,327,378
	Suspense account		46,154,658	(693,566,297)
	Account receivable others		2,178,431,855	1,934,306,564
			3,324,013,951	**2,773,737,128**
	Net decrease during the year		**(656,043,380)**	**(52,535,934)**
43(a)	**Consolidated other assets**			
	Dhaka Bank PLC.	(Note: 43)	(656,043,380)	(52,535,934)
	Dhaka Bank Securities Limited		(70,652,405)	4,191,944
	Dhaka Bank Investment Limited		(26,272,892)	(4,827,332)
	Net (decrease)/increase during the year		**(752,968,677)**	**(53,171,323)**
44.	**Other liabilities**			
	Provision against expenses		784,626,402	708,349,425
	Provision for other assets		154,975,528	79,698,157
	Interest suspense account		7,046,224,595	5,211,897,316
	Other account payable		3,842,977,744	5,966,828,761
			11,828,804,269	**11,966,773,658**
	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		(3,871,586,905)	(1,160,205,281)
	Net (increase)/decease during the year		**(3,667,598,879)**	**626,148,155**
44(a)	**Consolidated other liabilities**			
	Dhaka Bank PLC.	(Note: 44)	(3,667,598,879)	626,148,155
	Dhaka Bank Securities Limited		(37,149,218)	863,517,617
	Dhaka Bank Investment Limited		(18,008,525)	53,396
	Net (increase)/decease during the year		**(3,722,756,622)**	**1,489,719,168**

	01-Jan-25 to 30-Sep-25 Taka	01-Jan-24 to 30-Sep-24 Taka

45. Reconciliation statement of cash flows from operating activities

Net profit after taxation	1,325,167,191	1,744,245,272
Addition of :		
Depreciation	633,199,422	611,444,731
Provision (tax)	1,997,750,851	2,654,383,534
Provision (loans and others)	3,434,515,863	3,509,307,693
Increase in interest payable	-	-
Decrease in interest receivable	(49,305,398)	280,255,817
Prior year adjustment made during the year/period	-	-
IFRS 16 effect	(337,274,575)	(314,870,989)
Provision for CSR fund	-	-
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(993,908,912)	(1,019,361,936)
Proceeds from sale of fixed assets	(3,570,063)	(400,195)
Proceeds from sale of securities	(1,624,908,029)	(1,413,369,544)
Decrease in interest payable		
Increase in interest receivable	(1,012,957,341)	(574,354,500)
Income taxes paid	(1,237,931,602)	(1,604,320,997)
Operating profit before changes in operating assets and liabilities	**2,130,777,408**	**3,872,958,885**

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

Net cash flow from operating activities (Stand-alone)	23,233,786,665	(11,113,969,286)
Net cash flow from operating activities (consolidated)	23,148,177,850	(10,994,179,467)
Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone	**21.98**	**(10.52)**
Net Operating Cash Flow Per Share (NOCFPS)-Consolidated	**21.90**	**(10.40)**

Explanation of Significant Deviation in NOCFPS: NOCFPS increased mainly 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)	23,515,156,493	22,465,405,811
Shareholders' Equity (Consolidated))	24,243,185,514	23,107,212,730
Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
Net Asset value Per Share (NAVPS)-Stand-alone	**22.25**	**21.26**
Net Asset value Per Share (NAVPS)-Consolidated	**22.94**	**21.86**