

Dhaka Bank Limited and its Subsidiaries
Consolidated Balance Sheet (Un-audited)
As at 30 September 2016

	30.09.2016 Taka	31.12.2015 Taka
<u>PROPERTY AND ASSETS</u>		
Cash	16,170,003,647	14,966,422,109
Cash in hand (including foreign currencies)	1,863,115,990	1,543,708,584
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	14,306,887,657	13,422,713,525
Balance with other banks and financial institutions	11,720,237,932	10,212,560,427
In Bangladesh	9,225,851,615	6,724,351,465
Outside Bangladesh	2,494,386,318	3,488,208,961
Money at call and on short notice	543,300,000	15,300,000
Investments	22,780,558,693	23,072,924,090
Government	18,783,518,558	19,637,850,305
Others	3,997,040,135	3,435,073,785
Loans, advances and lease/investments	128,257,865,363	118,184,480,515
Loans, cash credits, overdrafts, etc./Investments	125,663,144,582	115,789,830,575
Bills purchased and discounted	2,594,720,780	2,394,649,940
Fixed assets including premises, furniture and fixtures	4,186,272,638	4,109,853,726
Other assets	10,837,329,536	6,630,271,559
Non-banking assets	23,166,033	23,166,033
Total Assets	194,518,733,843	177,214,978,460
<u>LIABILITIES & CAPITAL</u>		
Liabilities		
Borrowings from other banks, financial institutions and agents	8,719,529,464	10,834,730,420
Deposits and other accounts	150,489,175,587	138,591,501,745
Current accounts & other accounts	20,412,585,199	15,782,686,124
Bills payable	1,998,949,689	1,267,436,384
Savings bank deposits	16,334,306,525	14,564,284,031
Term deposits	111,743,334,174	106,977,095,206
Non Convertible Subordinated Bond	4,400,000,000	1,400,000,000
Other Liabilities	16,473,180,978	12,697,374,983
Total Liabilities	180,081,886,030	163,523,607,149
Capital/Shareholders' Equity		
Equity attributable to equity holders of the parent company	14,436,806,494	13,691,333,956
Paid-up capital	6,879,006,860	6,253,642,600
Statutory reserve	5,672,743,209	5,300,741,819
Other reserve	809,051,260	871,896,065
Retained earnings	1,076,005,165	1,265,053,472
Non-controlling interest	41,319	37,355
Total Equity	14,436,847,814	13,691,371,311
Total Liabilities & Shareholders' Equity	194,518,733,843	177,214,978,460


Chief Financial Officer


Managing Director & CEO


Director


Company Secretary


Chairman

Off-Balance Sheet Items**Contingent Liabilities**

Acceptances and Endorsements
Letter of Credit
Letter of Guarantee
Bills for Collection
Other Contingent Liabilities

Other Commitments

Documentary credit 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


30.09.2016 Taka	31.12.2015 Taka
20,751,143,549	14,225,611,128
16,745,238,883	14,238,167,995
18,248,703,071	14,194,068,714
7,690,537,588	7,608,526,452
3,093,052,650	1,988,427,743
66,528,675,740	52,254,802,031
-	-
-	-
-	-
-	-
-	-
66,528,675,740	52,254,802,031


Chief Financial Officer

Managing Director & CEO


Director


Company Secretary

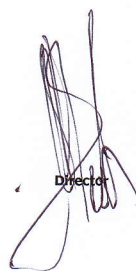

Chairman


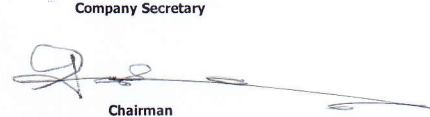
Dhaka Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account (Un-audited)
For the period ended 30 September 2016

	Jan-16 to 30 Sep-16 Taka	Jan-15 to 30 Sep-15 Taka	Jul-16 to 30 Sep-16 Taka	Jul-15 to 30 Sep-15 Taka
OPERATING INCOME				
Interest income/profit on investments	9,309,616,803	9,722,905,080	3,045,105,363	3,120,038,838
Interest paid/profit on deposits and borrowings, etc.	(6,820,818,541)	(7,363,496,803)	(2,356,843,574)	(2,431,214,284)
Net interest income	2,488,798,262	2,359,408,277	688,261,789	688,824,554
Investment income	1,956,989,236	2,119,355,018	609,636,815	813,234,427
Commission, exchange and brokerage	1,019,104,742	830,877,676	357,480,243	214,300,970
Other operating income	168,151,190	317,140,459	13,861,933	77,570,688
Total operating income (a)	3,144,245,168	3,267,373,153	980,978,990	1,105,106,085
	5,633,043,429	5,626,781,431	1,669,240,780	1,793,930,640
OPERATING EXPENSES				
Salary and allowances	1,289,626,082	1,215,087,131	447,511,785	422,079,571
Rent, taxes, insurance, electricity, etc.	390,607,849	349,970,893	136,834,037	120,933,313
Legal expenses	15,093,571	7,930,836	4,781,736	5,299,965
Postage, stamps, telecommunication, etc.	30,186,381	34,085,376	9,936,305	12,577,784
Stationery, printing, advertisement, etc.	111,956,157	148,586,534	39,585,083	54,317,015
Chief executive's salary and fees	9,980,000	7,883,000	3,610,000	3,701,000
Directors' fees	4,010,540	3,188,519	1,494,181	1,209,182
Auditors' fees	1,306,250	90,000	1,123,750	30,000
Depreciation and repairs of Bank's assets	252,670,761	236,041,143	78,746,325	82,719,697
Other expenses	338,600,894	355,309,230	113,949,404	130,118,481
Total operating expenses (b)	2,444,038,486	2,358,172,661	837,572,607	832,986,008
Profit before provision & taxes (c = (a-b))	3,189,004,943	3,268,608,769	831,668,173	960,944,632
Provision against loans and advances	1,096,563,953	919,786,448	256,972,270	521,342,897
Provision against good borrower	-	-	-	-
Provision for diminution in value of investments	-	-	-	(4,226,842)
Other Provisions	170,872,377	119,261,488	39,344,521	26,272,959
Total provision (d)	1,267,436,329	1,039,047,936	296,316,791	543,389,013
Profit before taxation (c-d)	1,921,568,614	2,229,560,833	535,351,382	417,555,619
Provision for taxation	771,920,784	889,315,905	216,977,736	63,994,521
Current tax	768,920,784	889,315,905	213,977,736	63,994,521
Deferred Tax	3,000,000	-	3,000,000	-
Net profit after taxation	1,149,647,829	1,340,244,928	318,373,645	353,561,098
Net profit after tax attributable to:				
Equity holders of DBL	1,149,643,865	1,340,240,892	318,373,538	353,559,141
Non-controlling interest	3,964	4,036	108	1,957
	1,149,647,829	1,340,244,928	318,373,645	353,561,098
Retained surplus from previous year	1,265,053,472	1,591,962,445	-	-
Add: Net profit after tax (attributable to equity holders of DBL)	1,149,643,865	1,340,240,892	318,373,538	353,559,141
	2,414,697,338	2,932,203,337	318,373,538	353,559,141
Appropriations				
Statutory reserve	372,001,391	-	105,506,372	-
General reserve	(38,192,034)	-	-	-
Dividends etc.	1,000,582,816	1,364,431,114	-	-
Retained earnings	1,076,005,166	1,567,772,223	212,867,165	353,559,141
	2,410,397,338	2,932,203,337	318,373,538	353,559,141
Consolidated Earning per Share (CEPS)	1.67	1.95	0.46	0.51


 Chief Financial Officer

 Managing Director & CEO


 Director


 Company Secretary

 Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement (Un-audited)
For the period ended 30 September 2016

	Jan-16 to 30 Sep-16 Taka	Jan-15 to 30 Sep-15 Taka
Cash Flows from Operating Activities		
Interest / Profit receipts	9,549,823,618	9,526,789,174
Interest / Profit payments	(6,796,573,368)	(7,340,728,176)
Dividend receipts	23,740,615	16,781,890
Fee and commission receipts	798,062,174	674,125,984
Payments to employees	(1,289,626,082)	(1,190,091,656)
Payments to suppliers	(175,318,338)	(189,070,172)
Income taxes paid	(558,219,026)	(922,390,673)
Receipts from other operating activities	252,906,871	328,303,659
Payments for other operating activities	(810,804,137)	(834,982,721)
(i) Operating profit before changes in operating assets & liabilities	993,992,327	68,737,309
Changes in operating assets and liabilities		
Purchase / Sale of trading securities	829,163,876	5,078,637
Loans and advances to customers	(10,288,690,150)	(6,522,139,283)
Other assets	(4,274,545,672)	516,767,444
Deposits from other banks	(6,005,985,586)	1,415,997,678
Deposits from customers	17,790,522,749	3,866,688,375
Other liabilities account of customers	(40,652,249)	(115,669,185)
Other liabilities	2,199,797,326	407,355,502
(ii) Cash flow from/(used in) operating assets and liabilities	209,610,295	(425,920,833)
Net cash flow from/ (used in) operating activities (a)= (i+ii)	1,203,602,622	(357,183,524)
Cash Flows from Investing Activities		
Proceeds from sale of securities	1,862,266,246	2,030,622,557
Sale/ (Purchase) of securities	(561,966,350)	(258,988,611)
Purchase of property, plant & equipment	(243,587,591)	(69,036,546)
Proceeds from sale of fixed assets	3,941,938	12,300
Purchase / sale of subsidiary	-	-
Net cash flow from investing activities (b)	1,060,654,243	1,702,609,701
Cash flows from financing activities		
Borrowing from other banks	(1,899,895,655)	795,428,920
Dividends paid	3,000,000,000	(795,918,154)
Issuance of Non Convertible Subordinated Bond	(375,218,556)	-
Net cash flow from/(used in) financing activities (c)	724,885,790	(489,234)
Net increase/ (decrease) in cash and cash equivalents (a+b+c)	2,989,142,654	1,344,936,943
Add: Effects of exchange rate changes on cash & cash equivalent	136,464,610	145,576,191
Add: Cash and cash equivalents at beginning of the year	25,676,303,809	23,038,884,136
Cash and cash equivalents at end of the period (*)	28,801,911,073	24,529,397,269
(*) Cash and cash equivalents		
Cash in Hand	1,863,115,990	1,652,656,346
Balance with Bangladesh Bank & Sonali Bank	14,306,887,657	17,491,222,138
Balance with other banks & Financial Institutions	12,084,498,826	5,364,066,785
Money at call & Short Notice	543,300,000	17,300,000
Prize Bond	4,108,600	4,152,000
	28,801,911,073	24,529,397,269

Chief Financial Officer

Managing Director & CEO

Director


Company Secretary

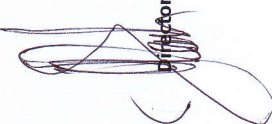
Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Statement of Changes in Equity (Un-audited)
For the period ended 30 September 2016

Particulars	Paid up capital	Non-controlling interest	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment revaluation reserve	Retained Earnings	Total
Balance as at 1 January 2016	6,253,642,600	37,355	5,300,741,819	160,272,618	648,455,000	63,168,447	1,265,053,472	13,691,371,311
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	6,253,642,600	37,355	5,300,741,819	160,272,618	648,455,000	63,168,447	1,265,053,472	13,691,371,311
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	(24,652,771)	-	(24,652,771)
Currency transaction differences	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	38,515,676	-	-
Share Capital of subsidiary company	-	-	-	-	-	-	(4,300,000)	(4,300,000)
Adjustment with retained earnings	-	-	-	-	-	-	1,149,647,829	1,149,647,829
Net Profit for the year	-	-	-	-	-	-	-	-
Transfer to reserve	-	-	-	-	-	-	-	-
Dividend:	625,364,260	-	-	-	-	-	(625,364,260)	-
Stock dividend	-	-	-	-	-	-	(375,218,556)	(375,218,556)
Cash dividend	-	-	-	-	-	-	(333,809,356)	-
Stock dividend paid by subsidiary company	-	-	372,001,391	(38,192,034)	-	-	(333,809,356)	-
Changes in reserve	-	-	-	-	-	-	(3,964)	-
Non-controlling interest	-	3,964	-	-	-	-	-	-
Balance as at 30 September 2016	6,879,006,860	41,319	5,672,743,209	122,080,584	648,455,000	38,515,676	1,076,005,165	14,436,847,814


Chief Financial Officer


Managing Director & CEO


Director


Company Secretary


Chairman

Dhaka Bank Limited
Balance Sheet (Un-audited)
As at 30 September 2016

	30.09.2016 Taka	31.12.2015 Taka
<u>PROPERTY AND ASSETS</u>		
Cash	16,169,894,147	14,966,312,609
Cash in hand (including foreign currencies)	1,863,006,490	1,543,599,084
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	14,306,887,657	13,422,713,525
Balance with other banks and financial institutions	11,671,066,700	10,180,026,192
In Bangladesh	9,176,680,382	6,691,817,231
Outside Bangladesh	2,494,386,318	3,488,208,961
Money at call and on short notice	543,300,000	15,300,000
Investments	20,294,756,193	20,799,087,940
Government	18,783,518,558	19,637,850,305
Others	1,511,237,635	1,161,237,635
Loans, advances and lease/investments	128,273,000,706	117,840,165,963
Loans, cash credits, overdrafts, etc./Investments	125,678,279,926	115,445,516,023
Bills purchased and discounted	2,594,720,780	2,394,649,940
Fixed assets including premises, furniture and fixtures	4,177,920,281	4,099,983,356
Other assets	12,648,169,141	8,438,430,047
Non-banking assets	23,166,033	23,166,033
Total Assets	193,801,273,203	176,362,472,141
<u>LIABILITIES & CAPITAL</u>		
Liabilities		
Borrowings from other banks, financial institutions and agents	8,747,700,614	10,634,730,420
Deposits and other accounts	150,853,436,481	139,068,899,318
Current accounts & other accounts	20,412,585,199	15,782,686,124
Bills payable	1,998,949,689	1,267,436,384
Savings bank deposits	16,698,567,419	15,041,681,604
Term deposits	111,743,334,174	106,977,095,206
Non Convertible Subordinated Bond	4,400,000,000	1,400,000,000
Other liabilities	15,701,329,216	11,870,171,137
Total Liabilities	179,702,466,311	162,973,800,876
Capital/Shareholders' Equity		
Total Shareholders' Equity	14,098,806,892	13,388,671,265
Paid-up capital	6,879,006,860	6,253,642,600
Statutory reserve	5,672,743,209	5,300,741,819
Other reserve	809,051,260	871,896,065
Retained earnings	738,005,562	962,390,782
Total Liabilities & Shareholders' Equity	193,801,273,203	176,362,472,141

Chief Financial Officer

Managing Director & CEO

Director

Company Secretary

Chairman

Off-Balance Sheet Items**Contingent liabilities**

Acceptances and endorsements
Letter of credit
Letter of guarantee
Bills for collection
Other contingent liabilities

Other commitments

Documentary credit 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

30.09.2016 Taka	31.12.2015 Taka
66,528,675,740	52,254,802,031
20,751,143,549	14,225,611,128
16,745,238,883	14,238,167,995
18,248,703,071	14,194,068,714
7,690,537,588	7,608,526,452
3,093,052,650	1,988,427,743
-	-
-	-
-	-
-	-
-	-
66,528,675,740	52,254,802,031


Chief Financial Officer

Managing Director & CEO



Director



Company Secretary


Chairman


Dhaka Bank Limited
Profit & Loss Account (Un-audited)
For the period ended 30 September 2016

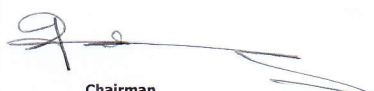
	Jan-16 to 30 Sep-16 Taka	Jan-15 to 30 Sep-15 Taka	Jul-16 to 30 Sep-16 Taka	Jul-15 to 30 Sep-15 Taka
OPERATING INCOME				
Interest income/profit on investments	9,308,031,302	9,745,972,463	3,093,821,892	3,107,463,978
Interest paid/profit on deposits and borrowings, etc.	(6,818,390,830)	(7,357,781,881)	(2,391,670,254)	(2,400,913,254)
Net interest income	2,489,640,471	2,388,190,582	702,151,638	706,550,724
Investment income	1,848,435,772	1,942,012,543	572,417,558	728,637,427
Commission, exchange and brokerage	972,254,487	785,940,045	339,336,945	196,141,190
Other operating income	167,504,907	314,628,844	13,422,344	76,869,395
Total operating income (a)	2,988,195,166	3,042,581,432	925,176,847	1,001,648,013
	5,477,835,638	5,430,772,015	1,627,328,485	1,708,198,737
OPERATING EXPENSES				
Salary and allowances	1,264,659,760	1,190,091,656	438,797,857	411,482,152
Rent, taxes, insurance, electricity, etc.	376,208,171	339,036,444	131,643,588	117,234,890
Legal expenses	14,886,571	7,747,461	4,666,736	5,153,965
Postage, stamps, telecommunication, etc.	29,740,136	33,645,788	9,801,397	12,428,311
Stationery, printing, advertisement, etc.	111,272,020	147,676,923	39,330,579	54,014,501
Chief executive's salary and fees	9,980,000	7,883,000	3,610,000	3,701,000
Directors' fees	3,373,757	2,310,224	1,141,031	854,182
Auditors' fees	1,035,000	-	1,035,000	-
Depreciation and repairs of Bank's assets	246,463,188	224,194,615	76,355,156	78,780,430
Other expenses	332,773,752	351,640,202	112,098,487	129,018,772
Total operating expenses (b)	2,390,392,355	2,304,226,312	818,479,832	812,668,202
Profit before provision & taxes (c = (a-b))	3,087,443,282	3,126,545,702	808,848,653	895,530,535
Provision against loans and advances	1,096,563,953	919,786,448	256,972,270	521,342,897
Provision against good borrower	-	-	-	-
Provision for diminution in value of investments	-	-	-	(4,226,842)
Other provisions	130,872,377	28,761,488	24,344,521	(13,727,041)
Total provision (d)	1,227,436,329	948,547,936	281,316,791	503,389,013
Profit before taxation (c-d)	1,860,006,953	2,177,997,766	527,531,862	392,141,522
Provision for taxation	750,000,000	870,113,764	210,235,207	50,155,802
Current tax	747,000,000	870,113,764	207,235,207	50,155,802
Deferred Tax	3,000,000	-	3,000,000	-
Net profit after taxation	1,110,006,953	1,307,884,002	317,296,655	341,985,720
Profit available for distribution				
Retained earnings from previous year	962,390,782	1,364,431,114	-	-
Add: Retained earnings of current period	1,110,006,953	1,307,884,002	317,296,655	341,985,720
	2,072,397,735	2,672,315,116	317,296,655	341,985,720
Appropriations				
Statutory reserve	372,001,391	-	105,506,372	-
General reserve	(38,192,034)	-	-	-
Dividends etc.	1,000,582,816	1,364,431,114	-	-
Retained earnings	738,005,562	1,307,884,002	211,790,283	341,985,720
	2,072,397,735	2,672,315,116	317,296,655	341,985,720
Earning per Share (EPS)	1.61	1.90	0.46	0.50


Chief Financial Officer


Managing Director & CEO


Director


Company Secretary

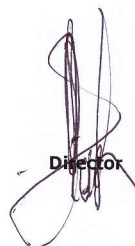

Chairman


Dhaka Bank Limited
Cash Flow Statement (Un-audited)
For the period ended 30 September 2016


	Jan-16 to 30 Sep-16 Taka	Jan-15 to 30 Sep-15 Taka
Cash Flow from Operating Activities		
Interest / Profit receipts	9,425,832,980	9,555,571,478
Interest / Profit payments	(6,667,620,860)	(7,340,728,176)
Dividend receipts	1,750,000	16,781,890
Fee and commission receipts	751,211,919	626,676,739
Payments to employees	(1,264,659,760)	(1,190,091,656)
Payments to suppliers	(156,933,727)	(189,070,172)
Income taxes paid	(557,807,060)	(922,390,673)
Receipts from other operating activities	248,140,927	328,303,659
Payments for other operating activities	(804,340,212)	(785,507,816)
(i) Operating profit before changes in operating assets & liabilities	975,574,208	99,545,273
Changes in operating assets and liabilities		
Purchase / Sale of trading securities	829,163,876	5,078,637
Loans and advances to customers	(10,432,834,743)	(6,522,139,283)
Other assets	(3,698,751,339)	559,978,608
Deposits from other banks	(6,005,985,586)	1,415,997,678
Deposits from customers	17,790,522,749	3,866,688,375
Other liabilities account of customers	(40,652,249)	(115,669,185)
Other liabilities	1,743,604,029	341,007,167
(ii) Cash flow from operating assets and liabilities	185,066,737	(449,058,004)
Net cash flow from/(used in) operating activities (a)= (i+ii)	1,160,640,945	(349,512,731)
Cash Flow from Investing Activities		
Proceeds from sale of securities	1,775,703,397	1,853,280,082
Sale/ (Purchase) of securities	(350,000,000)	(39,779,372)
Purchase of property, plant & equipment	(242,395,581)	(68,297,512)
Proceeds from sale of fixed assets	3,941,938	12,300
Purchase / sale of subsidiary	-	-
Net cash flow from investing activities (b)	1,187,249,754	1,745,215,498
Cash Flow from Financing Activities		
Borrowing from other banks	(1,887,029,807)	773,428,920
Issuance of Non Convertible Subordinated Bond	3,000,000,000	-
Dividends paid	(375,218,556)	(795,918,154)
Net cash flow from/(used in) financing activities (c)	737,751,637	(22,489,234)
Net increase/ (decrease) in cash and cash equivalents (a+b+c)	3,085,642,336	1,373,213,533
Add: Effects of exchange rate changes on cash & cash equivalent	136,464,610	145,576,191
Add: Cash and cash equivalents at beginning of the period	25,166,262,501	22,572,570,073
Cash and cash equivalents at end of the period (*)	28,388,369,447	24,091,359,797
(*) Cash and cash equivalents		
Cash in Hand	1,863,006,490	1,652,546,846
Balance with Bangladesh Bank & Sonali Bank	14,306,887,657	17,491,222,138
Balance with other banks & Financial Institutions	11,671,066,700	4,926,138,813
Money at call & Short Notice	543,300,000	17,300,000
Prize Bond	4,108,600	4,152,000
	28,388,369,447	24,091,359,797


Chief Financial Officer


Managing Director & CEO


Director


Company Secretary

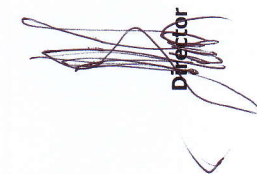

Chairman

Dhaka Bank Limited
Statement of Changes in Equity (Un-audited)
For the period ended 30 September 2016

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Retained Earnings	Total
Balance as at 1 January 2016	6,253,642,600	5,300,741,819	160,272,618	648,455,000	63,168,447	962,390,782	13,388,671,265
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	6,253,642,600	5,300,741,819	160,272,618	648,455,000	63,168,447	962,390,782	13,388,671,265
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(24,652,771)	-	(24,652,771)
Currency transaction differences	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	38,515,676	-	-
Net Profit for the period	-	-	-	-	-	1,110,006,953	1,110,006,953
Transfer to reserve	-	-	-	-	-	-	-
Dividend:	-	-	-	-	-	-	-
Stock dividend	625,364,260	-	-	-	-	(625,364,260)	-
Cash dividend	-	-	-	-	-	(375,218,556)	(375,218,556)
Changes in reserve	-	372,001,391	(38,192,034)	-	-	(333,809,356)	-
Balance as at 30 September 2016	6,879,006,860	5,672,743,209	122,080,584	648,455,000	38,515,676	738,005,562	14,098,806,891


Chief Financial Officer


Managing Director & CEO


Director


Company Secretary


Chairman