

Dhaka Bank Limited and its Subsidiaries
Consolidated Balance Sheet
As at 30 June 2017

	30.06.2017 Taka	31.12.2016 Taka
<u>PROPERTY AND ASSETS</u>		
Cash	17,413,569,487	16,715,758,759
Cash in hand (including foreign currencies)	2,458,933,025	1,797,462,755
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	14,954,636,462	14,918,296,004
Balance with other banks and financial institutions	12,989,127,413	11,229,483,485
In Bangladesh	8,628,274,696	8,640,709,728
Outside Bangladesh	4,360,852,717	2,588,773,757
Money at call and on short notice	11,300,000	1,051,300,000
Investments	24,261,957,120	23,783,240,894
Government	17,621,349,752	18,805,722,760
Others	6,640,607,368	4,977,518,134
Loans, advances and lease/investments	146,201,861,590	134,833,390,731
Loans, cash credits, overdrafts, etc./Investments	142,737,699,243	131,707,113,368
Bills purchased and discounted	3,464,162,347	3,126,277,363
Fixed assets including premises, furniture and fixtures	4,215,256,675	4,201,264,376
Other assets	17,858,940,218	11,439,308,527
Non-banking assets	23,166,033	23,166,033
Total Assets	222,975,178,536	203,276,912,804
<u>LIABILITIES & CAPITAL</u>		
Liabilities		
Borrowings from other banks, financial institutions and agents	20,795,785,579	11,496,873,150
Deposits and other accounts	161,348,502,445	156,756,948,353
Current accounts & other accounts	22,069,635,540	21,093,467,455
Bills payable	3,442,051,048	2,047,637,778
Savings bank deposits	18,312,116,990	16,735,239,732
Term deposits	117,524,698,867	116,880,603,388
Non Convertible Subordinated Bond	3,800,000,000	3,800,000,000
Other Liabilities	22,209,506,699	16,308,113,207
Total Liabilities	208,153,794,724	188,361,934,709
Capital/Shareholders' Equity		
Equity attributable to equity holders of the parent company	14,821,332,351	14,914,932,104
Paid-up capital	7,222,957,200	6,879,006,860
Statutory reserve	6,058,221,156	5,850,338,780
Other reserve	687,779,791	800,010,946
Retained earnings	852,374,204	1,385,575,519
Non-controlling interest	51,461	45,991
Total Equity	14,821,383,812	14,914,978,095
Total Liabilities & Shareholders' Equity	222,975,178,536	203,276,912,804

Off-Balance Sheet Items**Contingent Liabilities**

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

30.06.2017	31.12.2016
Taka	Taka

25,018,169,916	25,263,660,677
22,461,531,032	17,447,623,500
25,798,971,264	19,928,711,771
10,669,165,848	8,250,158,750
1,928,051,000	2,036,246,400
85,875,889,061	72,926,401,097

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

-	-
-	-
-	-
-	-
-	-
85,875,889,061	72,926,401,097

Total off-balance sheet items including contingent liabilities



Chief Financial Officer




Company Secretary



Managing Director & CEO



Director



Chairman

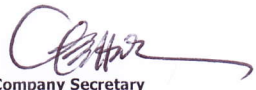
Dhaka Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account
For the period ended 30 June 2017


	Jan-17 to 30 Jun-17 Taka	Jan-16 to 30 Jun-16 Taka	Apr-17 to 30 Jun-17 Taka	Apr-16 to 30 Jun-16 Taka
OPERATING INCOME				
Interest income/profit on investments	6,399,211,214	6,264,511,439	3,281,779,996	3,154,355,889
Interest paid/profit on deposits and borrowings, etc.	(4,667,124,234)	(4,463,974,967)	(2,384,861,675)	(2,120,182,470)
Net interest income	1,732,086,981	1,800,536,472	896,918,321	1,034,173,419
Investment income	1,299,456,206	1,347,352,420	572,856,029	601,674,819
Commission, exchange and brokerage	1,342,971,777	661,624,500	741,007,018	359,111,649
Other operating income	134,272,696	154,289,257	106,607,760	100,940,986
Total operating income (a)	2,776,700,680	2,163,266,177	1,420,470,807	1,061,727,454
OPERATING EXPENSES				
Salary and allowances	1,026,697,580	842,114,298	503,768,648	425,797,520
Rent, taxes, insurance, electricity, etc.	295,964,126	253,773,812	156,633,315	137,864,479
Legal expenses	8,651,871	10,311,835	3,689,602	5,597,644
Postage, stamps, telecommunication, etc.	19,608,221	20,250,076	12,795,990	10,224,992
Stationery, printing, advertisement, etc.	67,539,744	72,371,074	41,759,840	39,580,720
Chief executive's salary and fees	7,965,000	6,370,000	4,950,000	3,610,000
Directors' fees	2,259,861	2,516,358	1,011,203	1,430,358
Auditors' fees	207,500	182,500	103,750	123,750
Depreciation and repairs of Bank's assets	179,772,513	173,924,436	92,019,953	91,321,916
Other expenses	295,671,385	224,651,490	163,529,617	125,272,171
Total operating expenses (b)	1,904,337,802	1,606,465,879	980,261,918	840,823,550
Profit before provision (c = (a-b))	2,604,449,858	2,357,336,771	1,337,127,210	1,255,077,323
Provision against loans and advances	1,324,485,986	839,591,683	728,456,036	335,614,979
Provision against good borrower	-	-	-	-
Provision for diminution in value of investments	-	-	-	-
Other Provisions	156,386,763	131,527,856	97,900,303	89,627,002
Total provision (d)	1,480,872,749	971,119,539	826,356,340	425,241,981
Profit before taxation (c-d)	1,123,577,109	1,386,217,232	510,770,870	829,835,342
Provision for taxation	528,459,504	554,943,048	328,464,908	294,397,456
Current tax	528,459,504	554,943,048	328,464,908	294,397,456
Deferred Tax	-	-	-	-
Net profit after taxation	595,117,605	831,274,184	182,305,961	535,437,887
Net profit after tax attributable to:				
Equity holders of DBL	595,112,135	831,265,822	182,304,571	535,435,116
Non-controlling interest	5,471	8,362	1,390	2,771
	595,117,605	831,274,184	182,305,961	535,437,887
Appropriations				
Statutory reserve	207,882,377	266,495,018	97,160,547	209,498,676
General reserve	(115,519,953)	(38,192,034)	(115,519,953)	(38,192,034)
Investment Fluctuation Fund	4,100,000	-	-	-
Dividends etc.	1,031,851,026	1,000,582,816	1,031,851,026	1,000,582,816
Retained earnings	852,374,204	864,938,000	(615,187,049)	(636,454,342)
	1,980,687,653	2,093,823,800	398,304,571	535,435,116
Consolidated Earning per Share (CEPS)	0.82	1.15	0.25	0.74


Chief Financial Officer


Managing Director & CEO


Director


Company Secretary


Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 30 June 2017

	Jan-17 to 30 Jun-17 Taka	Jan-16 to 30 Jun-16 Taka
Cash Flows from Operating Activities		
Interest / Profit receipts	7,684,844,720	6,442,914,532
Interest / Profit payments	(4,675,961,723)	(4,626,072,827)
Dividend receipts	28,238,982	21,710,655
Recovery of loans previously written off	14,214,949	
Fee and commission receipts	686,690,715	538,443,552
Payments to employees	(1,034,662,580)	(842,114,298)
Payments to suppliers	(105,944,485)	(102,932,985)
Income taxes paid	(695,490,238)	(416,298,275)
Receipts from other operating activities	143,332,558	206,658,970
Payments for other operating activities	(641,324,163)	(551,707,086)
(i) Operating profit before changes in operating assets & liabilities	1,403,938,737	670,602,240
Changes in operating assets and liabilities		
Purchase / Sale of trading securities	(311,294,599)	2,373,104,127
Loans and advances to customers	(11,368,470,858)	(10,915,770,906)
Other assets	(5,721,656,493)	(3,133,552,100)
Deposits from other banks	3,579,289,591	(4,166,319,723)
Deposits from customers	1,012,264,502	9,564,772,623
Other liabilities account of customers	(84,480,818)	(16,755,718)
Other liabilities	3,967,609,604	1,820,486,886
(ii) Cash flow from operating assets and liabilities	(8,926,739,072)	(4,474,034,810)
Net cash flow from operating activities (a)= (i+ii)	(7,522,800,335)	(3,803,432,571)
Cash Flows from Investing Activities		
Proceeds from sale of securities	811,202	1,276,081,153
Sale/ (Purchase) of securities	(167,346,329)	243,532,585
Purchase of property, plant & equipment	(136,569,574)	(202,811,632)
Proceeds from sale of fixed assets	228,200	3,785,938
Purchase / sale of subsidiary	-	-
Net cash (used in) investing activities (b)	(302,876,501)	1,320,588,043
Cash flows from financing activities		
Borrowing from other banks	9,298,912,429	4,835,982,086
Issuance of Non Convertible Subordinated Bond	-	3,000,000,000
Redemption of Non Convertible Subordinated Bond	-	-
Dividends paid	(687,900,686)	(375,218,556)
Net cash flow from financing activities (c)	8,611,011,743	7,460,763,530
Net increase in cash and cash equivalents (a+b+c)	785,334,907	4,977,919,002
Add: Effects of exchange rate changes on cash & cash equivalent	633,006,250	71,144,957
Add: Cash and cash equivalents at beginning of the year	29,000,627,043	25,676,303,809
Cash and cash equivalents at end of the period (*)	30,418,968,201	30,725,367,768
(*) Cash and cash equivalents		
Cash in Hand	2,458,933,025	2,091,082,285
Balance with Bangladesh Bank & Sonali Bank	14,954,636,462	17,401,193,566
Balance with other banks & Financial Institutions	12,989,127,413	11,215,909,417
Money at call & Short Notice	11,300,000	13,300,000
Prize Bond	4,971,300	3,882,500
	30,418,968,201	30,725,367,768


Chief Financial Officer


Managing Director & CEO


Director


Company Secretary



Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 June 2017


(Amount in Taka)

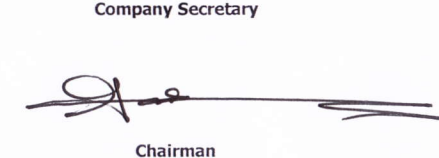
Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment revaluation reserve	Investment Fluctuation Fund	Non-controlling interest	Retained Earnings	Total
Balance as at 1 January 2017	6,879,006,860	5,850,338,780	122,080,584	622,516,800	29,513,562	25,900,000	45,991	1,385,575,519	14,914,978,095
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	6,879,006,860	5,850,338,780	122,080,584	622,516,800	29,513,562	25,900,000	45,991	1,385,575,519	14,914,978,095
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(811,202)	-	-	-	(811,202)
Currency transaction differences	-	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	28,702,360	-	-	-	-
Net Profit for the period	-	-	-	-	-	-	-	595,117,605	595,117,605
Stock dividend paid by Subsidiary Company	-	-	-	-	-	-	-	-	-
Transfer to reserve									
Dividend:									
Stock dividend	343,950,340	-	-	-	-	-	-	(343,950,340)	-
Cash dividend	-	-	-	-	-	-	-	(687,900,686)	(687,900,686)
Changes in reserve	-	207,882,377	(115,519,953)	-	-	4,100,000	-	(96,462,424)	-
Non-controlling interest	-	-	-	-	-	-	5,471	(5,471)	-
Balance as at 30 June 2017	7,222,957,200	6,058,221,156	6,560,631	622,516,800	28,702,360	30,000,000	51,461	852,374,204	14,821,383,812


Chief Financial Officer


Managing Director & CEO


Director


Company Secretary


Chairman