

**Dhaka Bank PLC. & its Subsidiaries**  
Consolidated  
& Separate Financial Statements  
As at and for the period ended 31 March 2024

**Dhaka Bank PLC. and its Subsidiaries**  
**Consolidated Balance Sheet**  
**As at 31 March 2024**

	Notes	31.03.2024 Taka	31.12.2023 Taka
<b><u>PROPERTY AND ASSETS</u></b>			
<b>Cash</b>	3(a)	16,110,042,609	14,268,648,349
Cash in hand (Including foreign currencies)	3.1(a)	3,434,757,272	2,512,157,635
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	12,675,285,337	11,756,490,714
<b>Balance with other banks and financial institutions</b>	4(a)	16,608,812,431	27,728,023,770
In Bangladesh	4.1(a)	6,947,820,466	19,164,994,110
Outside Bangladesh	4.2(a)	9,660,991,965	8,563,029,660
<b>Money at call on short notice</b>	5(a)	3,000,000,000	400,000,000
<b>Investments</b>	6(a)	66,323,669,935	54,256,355,883
Government	6.1(a)	54,871,803,728	42,733,606,542
Others	6.2(a)	11,451,866,207	11,522,749,341
<b>Loans, advances and lease/investments</b>	7(a)	255,969,150,898	255,268,756,096
Loans, cash credits, overdrafts etc./investments	7.1(a)	253,475,521,147	252,236,399,687
Bills purchased and discounted	8(a)	2,493,629,751	3,032,356,409
<b>Fixed assets including premises, furniture and fixtures</b>	9(a)	8,606,117,587	8,638,853,199
<b>Other assets</b>	10(a)	20,116,841,306	19,092,330,897
<b>Non-banking assets</b>	11(a)	33,350,000	33,350,000
<b>Total Assets</b>		<b>386,767,984,766</b>	<b>379,686,318,193</b>
<b><u>LIABILITIES AND CAPITAL</u></b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	12(a)	37,097,665,283	23,473,817,096
<b>Deposits and other accounts</b>	13(a)	271,521,770,247	281,670,640,727
Current accounts and other accounts		44,881,316,508	44,593,545,911
Bills payable		1,642,587,098	3,214,881,514
Savings bank deposits		30,709,558,788	30,648,626,867
Term deposits	13.4(a)	194,288,307,853	203,213,586,435
<b>Bond</b>	14	4,000,000,000	4,000,000,000
<b>Other liabilities</b>	15(a)	51,079,013,576	48,136,372,196
<b>Total Liabilities</b>		<b>363,698,449,106</b>	<b>357,280,830,019</b>
<b>Capital/Shareholders' Equity</b>			
<b>Equity attributable to equity holders of the parent company</b>		<b>23,069,468,190</b>	<b>22,405,421,362</b>
Paid-up capital	16.2	10,066,022,382	10,066,022,382
Statutory reserve	17	10,066,022,382	10,066,022,382
Other reserve	18(a)	11,329,226	66,248,034
Surplus in profit and loss account	19(a)	2,926,094,200	2,207,128,564
Non-controlling interest	19.1(a)	67,471	66,812
<b>Total Shareholders' Equity</b>		<b>23,069,535,661</b>	<b>22,405,488,174</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>386,767,984,766</b>	<b>379,686,318,193</b>



**OFF-BALANCE SHEET ITEMS**

	Notes	31.03.2024 Taka	31.12.2023 Taka
<b>Contingent liabilities</b>	21	<b>195,929,145,224</b>	<b>198,111,406,025</b>
Acceptances and endorsements		66,274,710,297	69,044,809,858
Irrevocable letters of credit		40,037,856,091	33,320,534,119
Letters of guarantee		58,617,805,743	60,383,950,944
Bills for collection		17,461,159,629	18,378,644,376
Other contingent liabilities		13,537,613,466	16,983,466,727
<b>Other Commitments</b>		-	-
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		-	-
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>195,929,145,224</b>	<b>198,111,406,025</b>



Chief Financial Officer



Managing Director &amp; CEO



Company Secretary



Director



Chairman

**Dhaka Bank PLC. and its Subsidiaries**  
**Consolidated Profit & Loss Account**  
**For the period ended 31 March 2024**

	Notes	01-Jan-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
Interest income/profit on investments	22(a)	6,327,291,271	4,530,718,351
Interest/profit paid on deposits and borrowings etc.	23(a)	(4,489,409,691)	(3,426,850,933)
<b>Net interest income</b>		<b>1,837,881,580</b>	<b>1,103,867,418</b>
Investment income	24(a)	1,319,149,374	1,064,335,677
Commission, exchange and brokerage	25(a)	709,975,595	605,343,478
Other operating income	26(a)	131,241,429	46,818,820
		<b>2,160,366,398</b>	<b>1,716,497,975</b>
<b>Total operating income (a)</b>		<b>3,998,247,978</b>	<b>2,820,365,393</b>
Salary and allowances	27(a)	859,383,662	742,358,946
Rent, taxes, insurance, electricity etc.	28(a)	97,617,858	90,331,749
Legal expenses	29(a)	9,038,383	6,158,091
Postage, stamps, telecommunication etc.	30(a)	13,000,926	14,742,988
Stationery, printings, advertisements etc.	31(a)	119,817,317	49,346,388
Chief Executive's salary and fees	32(a)	4,394,640	3,054,400
Directors' fees	33(a)	1,226,539	956,996
Auditors' fees	34(a)	98,000	98,000
Depreciation and repairs of bank's assets	35(a)	282,211,126	280,599,258
Other expenses	36(a)	283,251,272	254,212,090
		<b>1,670,039,723</b>	<b>1,441,858,906</b>
<b>Total operating expenses (b)</b>		<b>2,328,208,255</b>	<b>1,378,506,487</b>
<b>Profit before provision and taxes (c = (a-b))</b>			
Provision against loans and advances	37(a)	703,870,142	419,018,917
Provision against good borrower		-	-
Provision for diminution in value of investments	38(a)	-	-
Other provisions	39(a)	(3,281,411)	(28,880,690)
<b>Total provision (d)</b>		<b>700,588,731</b>	<b>390,138,227</b>
<b>Total Profit before taxes (c-d)</b>		<b>1,627,619,524</b>	<b>988,368,260</b>
Provision for Taxation		862,568,604	386,206,300
Current tax		880,830,495	420,076,302
Deferred tax		(18,261,891)	(33,870,002)
<b>Net Profit after Taxation</b>		<b>765,050,920</b>	<b>602,161,960</b>
<b>Net profit after tax attributable to:</b>			
Equity holders of DBL		765,050,261	602,163,028
Non-controlling interest		659	(1,068)
		<b>765,050,920</b>	<b>602,161,960</b>
<b>Profit available for distribution</b>			
Surplus in profit and loss account from previous year	19(a)	2,207,128,564	2,408,813,895
Net profit for the year		765,050,261	602,163,028
		<b>2,972,178,825</b>	<b>3,010,976,923</b>
<b>Appropriations</b>			
Statutory reserve		-	199,413,891
General reserve		-	-
Investment fluctuation fund		-	-
Dividends		-	-
Start-up fund		7,584,625	6,128,380
Coupon/dividend on perpetual bond		38,500,000	-
Surplus in profit and loss account		2,926,094,200	2,805,434,652
		<b>2,972,178,825</b>	<b>3,010,976,923</b>
<b>Consolidated earning per share (CEPS)</b>	40(a)	<b>0.76</b>	<b>0.60</b>

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Company Secretary

  
Chairman



**Dhaka Bank PLC. and its Subsidiaries**  
**Consolidated Cash Flow Statement**  
**For the period ended 31 March 2024**

	Notes	01-Jan-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
<b>Cash flows from operating activities</b>			
Interest/Profit receipts in cash		7,156,947,352	5,294,125,811
Interest/Profit payments		(4,442,762,690)	(3,376,531,730)
Dividend receipts		88,192,451	72,678,634
Recovery of loans previously written off		101,319,782	8,568,494
Fee and commission receipts in cash		458,976,705	523,065,075
Cash payments to employees		(863,778,302)	(745,413,346)
Cash payments to suppliers		(146,597,486)	(77,549,207)
Income taxes paid		(576,401,016)	(508,235,582)
Receipts from other operating activities	41(a)	95,403,077	95,501,593
Payments for other operating activities	42(a)	(555,990,398)	(502,646,259)
<b>Operating profit before changes in operating assets &amp; liabilities (i)</b>		<b>1,315,309,475</b>	<b>783,563,483</b>
<b>Increase/Decrease in operating assets and liabilities</b>			
Sale/(Purchase) of trading securities		1,051,202,142	5,392,126,465
Loans and advances to customers		(700,394,801)	2,491,120,559
Other assets	43(a)	(389,276,800)	(213,549,116)
Deposits from other banks		3,025,080,755	2,794,334,106
Deposits from customers		(13,173,951,235)	(3,176,529,028)
Other liabilities account of customers		(477,086,602)	(428,203,331)
Other liabilities	44(a)	1,802,936,097	151,288,176
<b>Cash flow from/(used in) operating assets and liabilities (ii)</b>		<b>(8,861,490,444)</b>	<b>7,010,587,831</b>
<b>Net cash flow from/(used in) operating activities (a)= (i+ii)</b>		<b>(7,546,180,969)</b>	<b>7,794,151,314</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		340,584,669	181,851,824
Payment for purchase of securities		(13,172,920,666)	(2,315,223,459)
Purchase of property, plant & equipment		(69,609,399)	(48,294,275)
Sale of property, plant & equipment		231,201	48,000
Non-banking assets		-	-
Purchase/Sale of subsidiary		-	-
<b>Net cash used in investing activities (b)</b>		<b>(12,901,714,195)</b>	<b>(2,181,617,910)</b>
<b>Cash flows from financing activities</b>			
Borrowing from other banks		13,623,848,187	2,240,577,021
Receipts from issuance of perpetual bond		-	200,000,000
Payments for redemption of non convertible subordinated bond		-	-
Coupon/dividend paid on perpetual bonds		(38,500,000)	-
Dividends paid		-	-
<b>Net cash used in financing activities (c)</b>		<b>13,585,348,187</b>	<b>2,440,577,021</b>
<b>Net increase/(decrease) in cash and cash equivalents (a+b+c)</b>		<b>(6,862,546,977)</b>	<b>8,053,110,425</b>
Effects of exchange rate changes on cash and cash equivalent		185,286,298	24,979,139
Cash and cash equivalents at beginning year		42,399,934,419	28,552,699,270
<b>Cash and cash equivalents at end of year*</b>		<b>35,722,673,740</b>	<b>36,630,788,834</b>
<b>*Closing cash and cash equivalents</b>			
Cash in hand		3,434,757,272	2,663,506,409
Balance with Bangladesh Bank and its agent bank(s)		12,675,285,337	11,624,705,608
Balance with other banks & financial institutions		16,608,812,431	22,338,697,017
Money at call on short notice		3,000,000,000	-
Prizebond		3,818,700	3,879,800
<b>Total</b>		<b>35,722,673,740</b>	<b>36,630,788,834</b>
<b>Net Operating Cash Flows Per Share (NOCFPS)</b>	46	<b>(7.50)</b>	<b>7.74</b>



**Dhaka Bank PLC. and its Subsidiaries**  
Consolidated Statement of Changes in Equity  
For the period ended 31 March 2024

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Foreign currency translation reserve	Surplus in profit and loss account	Total Shareholders' 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
Adjustment for prior year	-	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(54,918,808)	-	-	-	-	(54,918,808)
Net profit for the period	-	-	-	-	-	-	-	-	765,050,920	765,050,920
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(7,584,625)	(7,584,625)
Non-controlling interest	-	-	-	-	-	-	659	-	(38,500,000)	(38,500,000)
Balance as at 31 March 2024	10,066,022,382	10,066,022,382	6,560,631	-	4,768,595	-	67,471	-	2,926,094,200	23,069,535,661

For the period ended 31 March 2023

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Foreign currency translation reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2023	9,496,247,530	9,496,247,530	6,560,631	-	48,159,035	53,900,000	72,795	-	2,408,813,895	21,510,001,416
Changes in translation reserve	-	-	-	-	-	-	-	11,761,015	-	11,761,015
Surplus/deficit on account of revaluation of investments	-	-	-	-	(4,371,993)	-	-	-	-	(4,371,993)
Net profit for the period	-	-	-	-	-	-	-	-	602,161,960	602,161,960
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-	-	-	-
Start-up fund	-	199,413,891	-	-	-	-	-	-	(199,413,891)	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(6,128,380)	(6,128,380)
Non-controlling interest	-	-	-	-	-	-	(1,068)	-	1,068	-
Balance as at 31 March 2023	9,496,247,530	9,695,661,421	6,560,631	-	43,787,042	53,900,000	71,727	11,761,015	2,805,434,652	22,113,424,018





**Dhaka Bank PLC.**  
**Balance Sheet**  
**As at 31 March 2024**

	Notes	31.03.2024 Taka	31.12.2023 Taka
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	3	<b>16,109,922,609</b>	<b>14,268,528,349</b>
Cash in hand (Including foreign currencies)	3.1	3,434,637,272	2,512,037,635
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	12,675,285,337	11,756,490,714
<b>Balance with other banks and financial institutions</b>	4	<b>16,562,000,821</b>	<b>27,691,837,152</b>
In Bangladesh	4.1	6,901,008,856	19,128,807,492
Outside Bangladesh	4.2	9,660,991,965	8,563,029,660
<b>Money at call on short notice</b>	5	<b>3,000,000,000</b>	<b>400,000,000</b>
<b>Investments</b>	6	<b>62,996,094,181</b>	<b>50,886,481,131</b>
Government	6.1	54,749,812,877	42,660,199,827
Others	6.2	8,246,281,304	8,226,281,304
<b>Loans, advances and lease/investments</b>	7	<b>256,955,058,370</b>	<b>256,187,206,406</b>
Loans, cash credits, overdrafts etc./investments	7.1	254,461,428,619	253,154,849,997
Bills purchased and discounted	8	2,493,629,751	3,032,356,409
<b>Fixed assets including premises, furniture and fixtures</b>	9	<b>8,522,374,527</b>	<b>8,561,572,932</b>
<b>Other assets</b>	10	<b>21,625,397,984</b>	<b>20,610,223,185</b>
<b>Non-banking assets</b>	11	<b>33,350,000</b>	<b>33,350,000</b>
<b>Total Assets</b>		<b>385,804,198,492</b>	<b>378,639,199,155</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	12	<b>37,097,665,283</b>	<b>23,473,817,095</b>
<b>Deposits and other accounts</b>	13	<b>271,992,217,244</b>	<b>282,079,254,245</b>
Current accounts and other accounts		44,881,316,508	44,593,545,911
Bills payable		1,642,587,098	3,214,881,514
Savings bank deposits		30,709,558,788	30,648,626,867
Term deposits		194,758,754,850	203,622,199,953
<b>Bond</b>	14	<b>4,000,000,000</b>	<b>4,000,000,000</b>
<b>Other liabilities</b>	15	<b>50,270,566,374</b>	<b>47,299,837,336</b>
<b>Total Liabilities</b>		<b>363,360,448,901</b>	<b>356,852,908,676</b>
<b>Capital/Shareholders' Equity</b>			
<b>Total Shareholders' Equity</b>		<b>22,443,749,591</b>	<b>21,786,290,479</b>
Paid-up capital	16.2	10,066,022,382	10,066,022,382
Statutory reserve	17	10,066,022,382	10,066,022,382
Other reserve	18	11,329,226	66,248,034
Surplus in profit and loss account	19	2,300,375,601	1,587,997,681
<b>Total Liabilities and Shareholders' Equity</b>		<b>385,804,198,492</b>	<b>378,639,199,155</b>



**OFF-BALANCE SHEET ITEMS****Contingent liabilities**

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

21

**195,929,145,224****198,111,406,025**

66,274,710,297

69,044,809,858

40,037,856,091

33,320,534,119

58,617,805,743

60,383,950,944

17,461,159,629

18,378,644,376

13,537,613,466

16,983,466,727

**Other commitments**

Documentary credits and short term trade-related transactions  
Forward assets purchased and forward deposits placed  
Undrawn note issuance and revolving underwriting facilities  
Undrawn formal standby facilities, credit lines and other commitments

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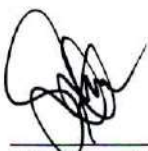
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**Total Off-Balance Sheet items including contingent liabilities****195,929,145,224****198,111,406,025**

Chief Financial Officer



Company Secretary



Managing Director &amp; CEO



Director



Chairman




**Dhaka Bank PLC.**  
**Profit & Loss Account**  
**For the period ended 31 March 2024**

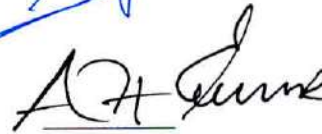
	Notes	01-Jan-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
Interest income/profit on investments	22	6,349,745,510	4,544,658,583
Interest/profit paid on deposits and borrowings etc.	23	(4,494,724,664)	(3,431,075,418)
<b>Net interest income</b>		<b>1,855,020,846</b>	<b>1,113,583,165</b>
Investment income	24	1,278,050,877	1,047,044,851
Commission, exchange and brokerage	25	696,254,072	596,517,766
Other operating Income	26	130,837,918	46,677,988
		<b>2,105,142,867</b>	<b>1,690,240,605</b>
<b>Total operating income (a)</b>		<b>3,960,163,713</b>	<b>2,803,823,770</b>
Salary and allowances	27	849,043,804	731,073,002
Rent, taxes, insurance, electricity etc.	28	91,784,152	85,135,576
Legal expenses	29	8,520,866	4,900,591
Postage, stamps, telecommunication etc.	30	12,888,121	14,623,990
Stationery, printings, advertisements etc.	31	118,261,596	48,602,930
Chief Executive's salary and fees	32	4,394,640	3,054,400
Directors' fees	33	1,095,600	696,400
Auditors' fees	34	-	-
Depreciation and repairs of bank's assets	35	278,840,959	277,723,364
Other expenses	36	280,795,813	250,805,835
<b>Total operating expenses (b)</b>		<b>1,645,625,551</b>	<b>1,416,616,088</b>
<b>Profit before provision and taxes (c = (a-b))</b>		<b>2,314,538,162</b>	<b>1,387,207,682</b>
Provision against loans and advances	37	703,870,142	419,018,917
Provision against good borrower		-	-
Provision for diminution in value of investments	38	-	-
Other provisions	39	(3,281,411)	(28,880,690)
<b>Total provision (d)</b>		<b>700,588,731</b>	<b>390,138,227</b>
<b>Total Profit before taxes (c-d)</b>		<b>1,613,949,431</b>	<b>997,069,455</b>
Provision for Taxation		855,486,886	384,231,432
Current tax		873,748,777	418,101,434
Deferred tax	15.1	(18,261,891)	(33,870,002)
<b>Net Profit after Taxation</b>		<b>758,462,545</b>	<b>612,838,023</b>
<b>Profit available for distribution</b>			
Surplus in profit and loss account from previous year	19	1,587,997,681	1,725,490,083
Net profit for the year		758,462,545	612,838,023
		<b>2,346,460,226</b>	<b>2,338,328,106</b>
<b>Appropriations</b>			
Statutory reserve		-	199,413,891
General reserve		-	-
Dividends		-	-
Start-up fund		7,584,625	6,128,380
Coupon/dividend on perpetual bond		38,500,000	-
Surplus in profit and loss account		2,300,375,601	2,132,785,835
		<b>2,346,460,226</b>	<b>2,338,328,106</b>
<b>Earning per share (EPS)</b>	40	<b>0.75</b>	<b>0.61</b>

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Company Secretary

  
Chairman

**Dhaka Bank PLC.**  
**Cash Flow Statement**  
**For the period ended 31 March 2024**

	Notes	01-Jan-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
<b>Cash flows from operating activities</b>			
Interest/Profit receipts in cash		7,169,325,356	5,308,066,044
Interest/Profit payments		(4,448,077,663)	(3,380,756,215)
Dividend receipts		57,170,189	55,387,808
Recovery of loans previously written off		101,319,782	8,568,494
Fee and commission receipts in cash		445,255,182	514,239,363
Cash payments to employees		(853,438,444)	(734,127,402)
Cash payments to suppliers		(139,670,583)	(68,127,511)
Income taxes paid		(566,066,927)	(540,267,640)
Receipts from other operating activities	41	94,999,566	95,360,761
Payments for other operating activities	42	(553,444,000)	(498,979,408)
<b>Operating profit before changes in operating assets &amp; liabilities (i)</b>		<b>1,307,372,458</b>	<b>759,364,294</b>
<b>Increase/Decrease in operating assets and liabilities:</b>			
Sale/(Purchase) of trading securities		976,396,503	5,400,917,607
Loans and advances to customers		(767,851,964)	2,473,720,965
Other assets	43	(370,129,806)	(209,165,318)
Deposits from other banks		3,025,080,755	2,794,334,106
Deposits from customers		(13,112,117,756)	(3,158,677,064)
Other liabilities account of customers		(477,086,602)	(428,203,331)
Other liabilities	44	1,817,957,941	230,536,004
<b>Cash flows from/(used in) operating assets and liabilities (ii)</b>		<b>(8,907,750,929)</b>	<b>7,103,462,969</b>
<b>Net cash flow from/(used in) operating activities (a)= (i+ii)</b>		<b>(7,600,378,471)</b>	<b>7,862,827,263</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		340,584,669	181,851,824
Payment for purchase of securities		(13,140,371,961)	(2,315,223,459)
Purchase of property, plant & equipment		(58,585,595)	(48,277,466)
Sale of property, plant & equipment		231,201	48,000
Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
<b>Net cash used in investing activities (b)</b>		<b>(12,858,141,686)</b>	<b>(2,181,601,101)</b>
<b>Cash flows from financing activities</b>			
Borrowing from other banks		13,623,848,188	2,240,577,021
Receipts from issuance of Perpetual bond		-	200,000,000
Payments for redemption of non convertible subordinated bond		-	-
Coupon/dividend paid on perpetual bonds		(38,500,000)	-
Dividends paid		-	-
<b>Net cash used in financing activities (c)</b>		<b>13,585,348,188</b>	<b>2,440,577,021</b>
<b>Net increase/ (decrease) in cash and cash equivalents (a+b+c)</b>		<b>(6,873,171,969)</b>	<b>8,121,803,183</b>
Effects of exchange rate changes on cash and cash equivalent		185,286,298	24,979,139
Cash and cash equivalents at beginning year		42,363,627,801	28,406,101,258
<b>Cash and cash equivalents at end of year*</b>		<b>35,675,742,130</b>	<b>36,552,883,580</b>
<b>*Closing cash and cash equivalents</b>			
Cash in Hand		3,434,637,272	2,663,386,409
Balance with Bangladesh Bank and its agent bank(s)		12,675,285,337	11,624,705,608
Balance with other banks & Financial Institutions		16,562,000,821	22,260,911,763
Money at call on short notice		3,000,000,000	-
Prize Bond		3,818,700	3,879,800
<b>Total</b>		<b>35,675,742,130</b>	<b>36,552,883,580</b>
<b>Net Operating Cash Flows Per Share (NOCFPS)</b>	46	<b>(7.55)</b>	<b>7.81</b>





**Dhaka Bank PLC.**  
Statement of Changes in Equity  
For the period ended 31 March 2024

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2024	10,066,022,382	10,066,022,382	6,560,631	-	59,687,403	-	1,587,997,681	21,786,290,479
Changes in translation reserve	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(54,918,808)	-	-	(54,918,808)
Net profit for the year	-	-	-	-	-	-	758,462,545	758,462,545
Stock dividend	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	(7,584,625)	(7,584,625)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(38,500,000)	(38,500,000)
Changes in reserve	-	-	-	-	-	-	-	-
Balance as at 31 March 2024	10,066,022,382	10,066,022,382	6,560,631	-	4,768,595	-	2,300,375,601	22,443,749,591

For the period ended 31 March 2023

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2023	9,496,247,530	9,496,247,530	6,560,631	-	48,159,035	-	1,725,490,083	20,772,704,809
Changes in translation reserve	-	-	-	-	-	11,761,015	-	11,761,015
Surplus/deficit on account of revaluation of investments	-	-	-	-	(4,371,993)	-	-	(4,371,993)
Net profit for the year	-	-	-	-	-	-	612,838,023	612,838,023
Stock dividend	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-	(6,128,380)	(6,128,380)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-
Changes in reserve	-	199,413,891	-	-	-	-	(199,413,891)	-
Balance as at 31 March 2023	9,496,247,530	9,695,661,421	6,560,631	-	43,787,042	11,761,015	2,132,785,835	21,386,803,474





**Dhaka Bank PLC. and its Subsidiaries**  
**Notes to the Financial Statements**  
**As at and for the period ended 31 March 2024**

**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 114 branches all over Bangladesh which includes 71 urban and 43 rural branches, two Offshore Banking Units at DEPZ & CEPZ, 3 SME Service Centers and 30 sub branches. Out of the above, 2 branches of the Bank are run under Islamic Shariah, with a working method substantially different from conventional branches. The Bank has two subsidiary companies in the name of Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. The Bank has been holding 99.99% shares of Dhaka Bank Securities Limited (which has 6 branches in Dhaka, Chattogram and Sylhet) and Dhaka Bank Investment Limited. Moreover, the Bank has a dedicated philanthropic unit named Dhaka Bank Foundation, operating since 28 July 2004. Dhaka Bank Limited renamed to Dhaka Bank PLC. in effect from 09 November 2023.

The registered office of the Bank is at Plot: CWS (C)-10, Bir Uttam A. K. Khandaker Road, Gulshan-1, Dhaka-1212, Bangladesh.

The consolidated financial statements of the Bank as at and for the period ended 31 March 2024 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

**1.2 Principal activities of the Bank**

The principal activities of the Bank are to provide wide array of financial products (loans and deposits) and services that includes all kinds of conventional and Islamic banking services to its customers. It offers corporate banking, retail banking, trade services, cash management, treasury, SME, retail, custodial and clearing services to its customers. These activities are conducted through its branches, SME service centres, sub branches, Islamic windows and vibrant alternative delivery channels (ATM booths, internet banking) in Bangladesh. The Bank also provides off-shore banking services through its Offshore Banking Units (OBU) and islami banking services through its Islamic Banking branches.

**2. Consolidated and separate financial statements**

The separate financial statements of the Bank as at and for the period ended 31 March 2024 comprise those of Domestic Banking Unit (main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and its subsidiaries during the financial year. A summary of accounting principles and policies which have been applied consistently (unless otherwise stated), are set out below and in the notes of respective areas.

**2.1 Basis of preparation of financial statements and statement of compliance**

The separate financial statements of the Bank as at and for the period ended 31 March 2024 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 2024 to 31 March 2024.

### 2.7 **Date of authorization**

The Board of Directors in its 468th meeting has approved this financial statements for onward submission to the respective regulatory authorities on 14 May 2024.

### 2.8 **Material accounting policies**

The accounting policies set out below have been applied consistently to all periods presented in these consolidated financial statements of the group and those of the Bank have been applied consistently except otherwise instructed by Bangladesh Bank as the prime regulator. Certain comparative amounts in the financial statements have been reclassified and rearranged to conform to the current period's presentation.

#### **Accounting policies of subsidiaries**

The financial statements of subsidiaries (Dhaka Bank Securities Limited and Dhaka Bank Investment Limited) which are included in the Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances. All subsidiaries of the Bank have been incorporated in Bangladesh.





		31.03.2024 Taka	31.12.2023 Taka
<b>3. Cash</b>			
Cash in hand	(Note: 3.1)	3,434,637,272	2,512,037,635
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	12,675,285,337	11,756,490,714
		<b>16,109,922,609</b>	<b>14,268,528,349</b>
<b>3(a) Consolidated Cash</b>			
Dhaka Bank PLC.	(Note: 3)	16,109,922,609	14,268,528,349
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		<b>16,110,042,609</b>	<b>14,268,648,349</b>
<b>3.1 Cash in hand</b>			
In local currency		3,269,091,143	2,382,178,673
In foreign currencies		165,546,129	129,858,962
		<b>3,434,637,272</b>	<b>2,512,037,635</b>
<b>3.1(a) Consolidated cash in hand</b>			
Dhaka Bank PLC.	(Note: 3.1)	3,434,637,272	2,512,037,635
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		<b>3,434,757,272</b>	<b>2,512,157,635</b>
<b>3.2 Balance with Bangladesh Bank and its agent bank(s)</b>			
Balance with Bangladesh Bank			
In local currency:		12,020,011,171	10,734,541,128
Conventional		11,250,856,142	9,998,206,800
Al-Wadiah current account		769,155,029	736,334,328
In foreign currencies		634,841,223	902,424,491
		12,654,852,394	11,636,965,619
Balance with Sonali Bank as agent of Bangladesh Bank		20,432,943	119,525,095
		<b>12,675,285,337</b>	<b>11,756,490,714</b>
<b>3.2(a) Consolidated balance with Bangladesh Bank and its agent bank(s)</b>			
Dhaka Bank PLC.	(Note: 3.2)	12,675,285,337	11,756,490,714
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>12,675,285,337</b>	<b>11,756,490,714</b>
<b>4. Balance with other banks and financial institutions</b>			
In Bangladesh	(Note: 4.1)	6,901,008,856	19,128,807,492
Outside Bangladesh	(Note: 4.2)	9,660,991,965	8,563,029,660
		<b>16,562,000,821</b>	<b>27,691,837,151</b>
<b>4(a) Consolidated balance with other banks and financial institutions</b>			
In Bangladesh	(Note: 4.1(a))	6,947,820,466	19,164,994,110
Outside Bangladesh	(Note: 4.2(a))	9,660,991,965	8,563,029,660
		<b>16,608,812,431</b>	<b>27,728,023,770</b>
<b>4.1 In Bangladesh</b>			
<b>Current deposits</b>			
Others Local Commercial Bank (excluding ICB Islamic Bank Limited)		152,097,494	126,847,084
ICB Islamic Bank Limited		11,200,000	11,300,000
		<b>163,297,494</b>	<b>138,147,084</b>
<b>Special Notice Deposits (SND)</b>			
Local Commercial Bank		27,711,362	22,660,408
		<b>27,711,362</b>	<b>22,660,408</b>
<b>Fixed deposits</b>			
<b>Commercial Banks</b>			
Local Commercial Bank		170,000,000	1,268,000,000
Placement with OBU		8,055,515,340	8,303,365,164
		<b>8,225,515,340</b>	<b>9,571,365,164</b>
Less : Inter Unit (OBU)		8,055,515,340	8,303,365,164
		<b>170,000,000</b>	<b>1,268,000,000</b>
<b>Financial Institutions</b>			
Local NBFI		6,540,000,000	17,700,000,000
		<b>6,540,000,000</b>	<b>17,700,000,000</b>
		<b>6,901,008,856</b>	<b>19,128,807,492</b>





		31.03.2024 Taka	31.12.2023 Taka
<b>4.1(a) Consolidated in Bangladesh</b>			
Dhaka Bank PLC.	(Note: 4.1)	6,901,008,856	19,128,807,492
Dhaka Bank Securities Limited		313,746,549	197,351,714
Dhaka Bank Investment Limited		203,512,058	247,448,422
		7,418,267,463	19,573,607,628
Less: Intercompany transaction		470,446,997	408,613,518
		<b>6,947,820,466</b>	<b>19,164,994,110</b>
<b>4.2 Outside Bangladesh (Nostro Accounts)</b>			
<b>Current deposits</b>			
Differents foreign bank		9,660,991,965	8,563,029,660
		<b>9,660,991,965</b>	<b>8,563,029,660</b>
<b>4.2(a) Consolidated outside Bangladesh (Nostro Accounts)</b>			
Dhaka Bank PLC.	(Note: 4.2)	9,660,991,965	8,563,029,660
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>9,660,991,965</b>	<b>8,563,029,660</b>
<b>5. Money at call on short notice</b>			
With banking companies	(Note: 5.1)	-	-
With non-banking financial institutions	(Note: 5.2)	3,000,000,000	400,000,000
		<b>3,000,000,000</b>	<b>400,000,000</b>
<b>5(a) Consolidated money at call on short notice</b>			
Dhaka Bank PLC.	(Note: 5)	3,000,000,000	400,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>3,000,000,000</b>	<b>400,000,000</b>
<b>5.1 With banking companies</b>			
Midland Bank		-	-
Community Bank		-	-
		-	-
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.1.12 Crore now presented under the head "Balance with other banks and financial institutions".			
<b>5.2 With non-banking financial institutions</b>			
DBH		3,000,000,000	400,000,000
		<b>3,000,000,000</b>	<b>400,000,000</b>
<b>6. Investments</b>			
Government securities	(Note: 6.1)	54,749,812,877	42,660,199,827
Other investments	(Note: 6.2)	8,246,281,304	8,226,281,304
		<b>62,996,094,181</b>	<b>50,886,481,131</b>
<b>6(a) Consolidated investments</b>			
Dhaka Bank PLC.	(Note: 6)	62,996,094,181	50,886,481,131
Dhaka Bank Securities Limited		3,205,584,903	3,296,468,037
Dhaka Bank Investment Limited		121,990,851	73,406,715
		<b>66,323,669,935</b>	<b>54,256,355,883</b>
<b>6.1 Government securities</b>			
Treasury Bills		6,239,079,438	7,596,299,438
Treasury Bonds		46,064,914,739	32,618,638,089
Government Ijarah Sukuk		2,442,000,000	2,442,000,000
Prizebond		3,818,700	3,262,300
		<b>54,749,812,877</b>	<b>42,660,199,827</b>
<b>6.1(a) Consolidated government securities</b>			
Dhaka Bank PLC.	(Note: 6.1)	54,749,812,877	42,660,199,827
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		121,990,851	73,406,715
		<b>54,871,803,728</b>	<b>42,733,606,542</b>
<b>6.2 Other investments</b>			
Investment in shares	(Note: 6.2.1)	3,348,781,304	2,968,781,304
Investment in subordinated bonds	(Note: 6.2.2)	1,897,500,000	2,257,500,000
Investment in perpetual bond	(Note: 6.2.3)	2,000,000,000	2,000,000,000
Investment on Beximco Green Sukuk al Istisna'a		1,000,000,000	1,000,000,000
		<b>8,246,281,304</b>	<b>8,226,281,304</b>



		31.03.2024 Taka	31.12.2023 Taka
<b>6.2(a) Consolidated other investments</b>			
Dhaka Bank PLC.	(Note: 6.2)	8,246,281,304	8,226,281,304
Dhaka Bank Securities Limited		3,205,584,903	3,296,468,037
Dhaka Bank Investment Limited		-	-
		<b>11,451,866,207</b>	<b>11,522,749,341</b>
<b>6.2.1 Investment in shares</b>			
Quoted (Publicly Traded)		392,839,365	392,839,365
Unquoted		2,955,941,939	2,575,941,939
		<b>3,348,781,304</b>	<b>2,968,781,304</b>
<b>6.2.2 Investment in subordinated bonds</b>			
Mutual Trust Bank PLC. (MTBL)		-	180,000,000
The City Bank PLC.		177,500,000	257,500,000
One Bank PLC.		210,000,000	210,000,000
Bank Asia PLC.		150,000,000	150,000,000
Shahjalal Islami Bank PLC.		200,000,000	200,000,000
Trust Bank Ltd.		200,000,000	200,000,000
Dutch Bangla Bank PLC.		200,000,000	200,000,000
Islami Bank Bangladesh PLC.		200,000,000	300,000,000
Eastern Bank PLC.		120,000,000	120,000,000
United Commercial Bank PLC.		440,000,000	440,000,000
		<b>1,897,500,000</b>	<b>2,257,500,000</b>
<b>6.2.3 Investment in perpetual bond</b>			
UCBPLC perpetual bond		650,000,000	650,000,000
Trust Bank perpetual bond		1,000,000,000	1,000,000,000
Southeast Perpetual Bond		350,000,000	350,000,000
		<b>2,000,000,000</b>	<b>2,000,000,000</b>
<b>7. Loans, advances and lease/investments including Bills purchased and discounted</b>			
Loans, cash credits, overdrafts etc./investments	(Note: 7.1)	254,461,428,619	253,154,849,997
Bills purchased and discounted	(Note: 8)	2,493,629,751	3,032,356,409
		<b>256,955,058,370</b>	<b>256,187,206,406</b>
<b>7(a) Consolidated loans, advances and lease/investments including bills purchased and discounted</b>			
Dhaka Bank PLC.	(Note: 7)	256,955,058,370	256,187,206,406
Dhaka Bank Securities Limited		1,522,908,366	1,525,916,895
Dhaka Bank Investment Limited		-	-
		258,477,966,736	257,713,123,301
Less: Intercompany transaction		2,508,815,838	2,444,367,205
		<b>255,969,150,898</b>	<b>255,268,756,096</b>
<b>7.1 Loans, cash credits, overdrafts etc./investments Broad category-wise breakup</b>			
In Bangladesh			
Secured overdraft/quard		46,160,673,876	46,377,466,652
Cash credit/murabaha		7,855,955,100	8,879,832,572
House building loan		3,420,840,101	3,150,748,091
Transport loan		1,835,570,485	2,008,691,878
Term loan		89,264,339,169	87,131,192,567
Loan against trust receipt		2,783,823,710	3,382,418,742
Payment against documents		-	23,655,757
Loan against accepted bills		4,396,319,687	2,568,747,667
Packing credit		1,318,973,335	1,203,625,684
Lease finance/izara		5,597,196,618	5,973,434,113
Credit card		1,280,562,779	1,140,911,338
Retail loan		2,066,862,121	1,999,998,264
Other loans		88,480,311,637	89,314,126,671
		254,461,428,619	253,154,849,997
Outside Bangladesh		-	-
		<b>254,461,428,619</b>	<b>253,154,849,997</b>
<b>7.1(a) Consolidated loans, cash credits, overdrafts etc./investments</b>			
Dhaka Bank PLC.	(Note: 7.1)	254,461,428,619	253,154,849,997
Dhaka Bank Securities Limited		1,522,908,366	1,525,916,895
Dhaka Bank Investment Limited		-	-
		255,984,336,985	254,680,766,892
Less: Intercompany transaction		2,508,815,838	2,444,367,205
		<b>253,475,521,147</b>	<b>252,236,399,687</b>





		31.03.2024 Taka	31.12.2023 Taka
<b>8. Bills purchased and discounted</b>			
In Bangladesh		2,487,676,788	2,711,530,788
Outside Bangladesh		5,952,963	320,825,621
		<b>2,493,629,751</b>	<b>3,032,356,409</b>
<b>8(a) Consolidated bills purchased and discounted</b>	(Note: 8)		
Dhaka Bank PLC.		2,493,629,751	3,032,356,409
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>2,493,629,751</b>	<b>3,032,356,409</b>
<b>9. Fixed assets including premises, furniture and fixtures</b>			
<b>Cost/revaluation</b>			
Land		4,658,655,505	4,658,655,505
Building & renovation		1,509,467,487	1,509,467,487
Furniture and fixture including office decoration		828,270,515	820,330,607
Office appliances and equipment		2,218,264,076	2,197,764,716
Computer		392,184,409	373,501,162
Software		850,939,987	848,448,519
Bank's vehicle		352,090,453	352,090,453
Right of use assets (ROU) as per IFRS 16		2,762,333,667	2,659,138,084
		13,572,206,099	13,419,396,532
Less: Accumulated depreciation		5,049,831,572	4,857,823,601
		<b>8,522,374,527</b>	<b>8,561,572,932</b>
<b>9(a) Consolidated fixed assets including premises, furniture and fixtures</b>	(Note: 9)		
Dhaka Bank PLC.		8,522,374,527	8,561,572,932
Dhaka Bank Securities Limited		83,628,446	77,158,751
Dhaka Bank Investment Limited		114,614	121,516
		<b>8,606,117,587</b>	<b>8,638,853,199</b>
<b>10. Other assets</b>			
Investment in shares of subsidiary companies	(Note: 10.1)	1,749,999,880	1,749,999,880
Stationery, stamps, printing materials etc.		194,630,393	57,598,794
Advance rent	(Note: 10.1.a)	6,709,366	29,207,413
Prepaid expenses against advertisement		37,314,796	59,416,305
Interest/Profit accrued and other receivable	(Note: 10.2)	888,063,434	827,347,261
Security deposit		23,117,430	23,117,430
Preliminary, formation, Work-in-progress, renovation expenses and branch adjustments	(Note: 10.3 & 10.4)	477,171,569	223,333,627
Suspense account	(Note: 10.5)	45,524,516	169,963,940
Others	(Note: 10.6)	18,202,866,600	17,470,238,535
		<b>21,625,397,984</b>	<b>20,610,223,185</b>
<b>10(a) Consolidated other assets</b>	(Note: 10)		
Dhaka Bank PLC.		21,625,397,984	20,610,223,185
Dhaka Bank Securities Limited		282,962,720	275,950,807
Dhaka Bank Investment Limited		10,318,656	7,994,958
		21,918,679,360	20,894,168,951
Less: Inter-company transactions			
Investment in Dhaka Bank Securities Limited		1,499,999,940	1,499,999,940
Investment in Dhaka Bank Investment Limited		249,999,940	249,999,940
Stock dividend from Dhaka Bank Securities Limited		-	-
Receivable from Dhaka Bank Investment Limited		-	-
Receivable from Dhaka Bank Securities Limited		51,838,174	51,838,174
		1,801,838,054	1,801,838,054
		<b>20,116,841,306</b>	<b>19,092,330,897</b>
<b>10.1 Investment in shares of subsidiary companies</b>			
Dhaka Bank Securities Limited (99.99% of subsidiary company owned by DBPLC.)		1,499,999,940	1,499,999,940
Dhaka Bank Investment Limited (99.99% of subsidiary company owned by DBPLC.)		249,999,940	249,999,940
		<b>1,749,999,880</b>	<b>1,749,999,880</b>

Shareholding in Dhaka Bank Securities Limited as at 31 March 2024 was 210,792,274 shares after considering the stock dividend issued from 2011 to 2022.

**10.1.a** Advance rent up to March 2024 Tk. 217,476,530 has been considered with right of use-assets (ROU) as per IFRS 16.



		31.03.2024 Taka	31.12.2023 Taka
<b>10.2 Interest accrued and other receivable</b>	Amount represents interest/profit accrued on loans/investment but not collected, commission & brokerage receivable on shares and debenture and other income receivable etc.		
<b>10.3</b>	The amount represents payment in advance against opening of new branches, various types of insurance premiums, legal expenses, software maintenance etc. The advance for work-in-progress of Head Office Building at Gulshan and Kakrail corporate office now presented as "work-in-progress land & building" under the head Fixed assets including premises, furniture and fixtures.		
<b>10.4 Branch adjustment</b>	Branch adjustment account represents outstanding amount of Inter-Branch and Head Office transactions at the Balance Sheet date.		
<b>10.5 Suspense account</b>	Suspense account represents advance paid/(received) against renovation of different branches which is capital expenditure and will be adjusted after receiving the final bills.		
<b>10.6 Others</b>			
Advance tax	(Note: 10.6.1)	15,524,524,276	14,958,457,349
Deferred tax assets	(Note: 15.1)	588,955,923	570,694,032
Account receivable others	(Note: 10.6.2)	2,089,386,401	1,941,087,155
		<b>18,202,866,600</b>	<b>17,470,238,535</b>
<b>10.6.1 Advance tax</b>			
Opening balance		14,958,457,349	12,153,308,939
Add: Paid during the year		566,066,927	2,805,148,410
		15,524,524,276	14,958,457,349
Less: Adjustment during the year		-	-
		<b>15,524,524,276</b>	<b>14,958,457,349</b>
<b>10.6.2 Account receivable others</b>			
Receivable against Bangladesh/Paribar Sanchaya Patra		153,052,814	105,767,219
Fees receivable		113,423,873	160,664,494
Dividend receivable		86,217,373	35,727,185
Finance to AD branches		36	36
Protestation account		3,012,677	3,012,677
ATM settlement account		1,605,548,604	1,441,808,604
Receivable from exchange houses		1,295,268	521,327
Excise duty receivable		74,997,582	141,747,438
Receivable from Dhaka Bank Investment Limited		-	-
Receivable from Dhaka Bank Securities Limited		51,838,174	51,838,174
		<b>2,089,386,401</b>	<b>1,941,087,155</b>
<b>11. Non-banking assets</b>			
Land and building		<b>33,350,000</b>	<b>33,350,000</b>
<b>11(a) Consolidated non-banking assets</b>			
Dhaka Bank PLC.	(Note: 11)	33,350,000	33,350,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>33,350,000</b>	<b>33,350,000</b>
<b>12. Borrowings from other banks, financial institutions and agents</b>			
In Bangladesh	(Note: 12.1)	31,435,468,815	18,093,617,095
Outside Bangladesh		5,662,196,468	5,380,200,000
		<b>37,097,665,283</b>	<b>23,473,817,095</b>
<b>12.1 In Bangladesh</b>			
<b>Call Borrowing</b>			
Difference local commercial banks		700,000,000	100,000,000
		<b>700,000,000</b>	<b>100,000,000</b>
<b>Term Borrowing</b>			
Term Borrowing (DBU to OBU)		8,055,515,340	8,303,365,164
Borrowing from Bangladesh Bank-ALS		11,717,164,000	-
Borrowing from SME Foundation		3,113,967	5,790,967
		<b>19,775,793,307</b>	<b>8,309,156,130</b>
Less : Inter Unit (OBU)		8,055,515,340	8,303,365,164
		<b>12,420,277,967</b>	<b>105,790,966</b>



		31.03.2024 Taka	31.12.2023 Taka
<b>Bangladesh Bank refinance</b>			
Small and Medium Enterprise		2,235,485,560	2,305,495,750
Syndication		2,940,238,231	3,005,487,012
PC Refinance		746,864,509	885,760,832
Export development fund		12,814,390,148	11,438,446,359
FSSP fund		67,582,400	68,379,176
Stimulus fund		145,120,000	227,320,000
Digital Nano Loan Refinance		65,510,000	56,937,000
		<b>19,015,190,848</b>	<b>17,987,826,129</b>
<b>Total</b>		<b>31,435,468,815</b>	<b>18,093,617,095</b>
<b>Outside Bangladesh</b>			
Difference foreign banks		5,662,196,468	5,380,200,000
		<b>5,662,196,468</b>	<b>5,380,200,000</b>
		<b>37,097,665,283</b>	<b>23,473,817,095</b>
<b>12(a) Consolidated borrowings from other banks, financial institutions and agents</b>			
Dhaka Bank PLC.	(Note: 12)	37,097,665,283	23,473,817,095
Dhaka Bank Securities Limited		2,508,815,838	2,444,367,206
Dhaka Bank Investment Limited		-	-
		39,606,481,121	25,918,184,301
Less: Inter company transaction		2,508,815,838	2,444,367,205
		<b>37,097,665,283</b>	<b>23,473,817,096</b>
<b>13. Deposits and other accounts</b>			
Current Accounts and other Accounts	(Note: 13.1)	44,881,316,508	44,593,545,911
Bills payable	(Note: 13.2)	1,642,587,098	3,214,881,514
Savings bank deposits	(Note: 13.3)	30,709,558,788	30,648,626,867
Term deposits	(Note: 13.4)	194,758,754,850	203,622,199,953
		<b>271,992,217,244</b>	<b>282,079,254,245</b>
<b>Non-interest bearing accounts</b>			
<b>13.1 Current Accounts and other accounts</b>			
Current account		17,591,279,529	18,488,027,721
Foreign currency deposits		3,195,460,287	3,049,016,610
Margin under letter of credit		9,585,194,640	8,777,061,901
Margin under letter of guarantee		2,543,963,377	3,366,372,301
Deposits awaiting disposal		4,586,230	4,321,207
Sundry deposit	(Note: 13.1.1)	11,960,832,444	10,908,746,171
		<b>44,881,316,508</b>	<b>44,593,545,911</b>
<b>13.1.1 Sundry deposit</b>			
F.C held against back to back L/C		11,130,166,003	10,148,606,411
Sundry creditors		766,079,202	696,011,745
Unclaimed deposits		47,296,497	47,296,497
Security deposits		17,290,742	16,831,518
		<b>11,960,832,444</b>	<b>10,908,746,171</b>
<b>13.2 Bills payable</b>			
Pay order		1,592,283,200	3,164,933,457
Demand draft		50,303,898	49,948,057
		<b>1,642,587,098</b>	<b>3,214,881,514</b>
<b>Total non-interest bearing accounts</b>		<b>46,523,903,606</b>	<b>47,808,427,425</b>
<b>Interest bearing Account</b>			
<b>13.3 Savings bank deposits</b>			
Savings account		29,820,795,545	29,731,775,840
Mudaraba savings accounts		888,763,243	916,851,027
		<b>30,709,558,788</b>	<b>30,648,626,867</b>
<b>13.4 Term deposits</b>			
Special notice deposits		35,686,488,122	35,108,038,198
Unclaimed dividend account*		27,053,796	27,053,796
Fixed deposits		136,450,708,498	143,590,363,185
Deposit pension scheme		20,261,255,710	22,623,121,439
Gift cheque		38,651,024	39,779,862
Non Resident Foreign Currency Deposit (NFCD)		2,294,597,700	2,233,843,473
		<b>194,758,754,850</b>	<b>203,622,199,953</b>

\*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.





		31.03.2024 Taka	31.12.2023 Taka
13.4 (a)	Consolidated term deposits		
	Dhaka Bank PLC.	194,758,754,850	203,622,199,953
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		194,758,754,850	203,622,199,953
	Less: Inter company transaction	470,446,997	408,613,518
		194,288,307,853	203,213,586,435
	Total interest bearing account	225,468,313,638	234,270,826,820
	Total deposits and other accounts	271,992,217,244	282,079,254,245
13 (a)	Consolidated deposits and other accounts		
	Dhaka Bank PLC.	(Note: 13) 271,992,217,244	282,079,254,245
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		271,992,217,244	282,079,254,245
	Less: Inter company transaction	470,446,997	408,613,518
		271,521,770,247	281,670,640,727
14.	Bond		
	Non convertible subordinated bond	(Note: 14.1) 2,000,000,000	2,000,000,000
	Perpetual Bond	(Note: 14.2) 2,000,000,000	2,000,000,000
		4,000,000,000	4,000,000,000
14.1	The Bank issued 3rd tranche of non-convertible subordinated bond of Tk. 5,000,000,000 with consent of BSEC vide letter no. BSEC/CI/CPLC/DS-210/2009/210 dated 28 March 2018 and from Bangladesh Bank vide letter no. BRPD (BFIS) 661/14B (P) 2018-2569 dated 17 April 2018. The redemption of the bond has been started from the year 2021 (total outstanding is Tk 200 Crore as of 31 March 2024) and will be fully redeemed in the year 2025.		
14.2	Dhaka Bank PLC. has successfully launched the first Perpetual Bond of Tk. 200.00 crore. The issuance process of "Dhaka Bank Perpetual Bond" was initiated back in 2021 and with subsequent approvals from the regulators.		
	Subscriber wise perpetual bond are:		
	Individual subscribers	200,000,000	200,000,000.0
	Institutional subscriber		
	NCC Bank PLC.	850,000,000	850,000,000
	Community Bank Bangladesh PLC.	170,000,000	170,000,000
	Mercantile Bank PLC.	780,000,000	780,000,000
		1,800,000,000	1,800,000,000.0
		2,000,000,000	2,000,000,000.0
15.	Other liabilities		
	Accrued interest	425,874,519	379,227,518
	Provision on loans and advances	17,704,133,380	17,065,005,006
	Provision for good borrower	-	-
	Provision for Off-Balance Sheet exposure	1,588,557,787	1,593,463,122
	Interest suspense account	4,429,145,180	4,290,560,813
	Provision for expenses	593,369,811	458,568,196
	Provision for other assets	79,698,157	78,074,233
	Fund for Dhaka Bank Foundation	41,600,090	41,600,090
	Provision for current tax	16,511,016,133	15,637,267,356
	Deferred tax liability	(Note: 15.1) -	-
	Tax deducted at source & payable	571,047,225	723,225,589
	Excise duty payable	18,945,360	343,853,598
	Other account payable	(Note: 15.2) 8,307,178,731	6,688,991,814
		50,270,566,374	47,299,837,336
15(a)	Consolidated other liabilities		
	Dhaka Bank PLC.	(Note: 15) 50,270,566,374	47,299,837,336
	Dhaka Bank Securities Limited	851,303,378	882,042,125
	Dhaka Bank Investment Limited	8,981,998	6,330,909
		51,130,851,750	48,188,210,370
	Less: Inter-company transactions		
	Dhaka Bank Securities Limited	51,838,174	51,838,174
	Dhaka Bank Investment Limited	-	-
		51,838,174	51,838,174
		51,079,013,576	48,136,372,196





		31.03.2024 Taka	31.12.2023 Taka
<b>15.1</b>	<b>Deferred tax liabilities/(asset)</b>		
	<b>31 March 2024</b>		
	Carrying amount	Tax base	Taxable/(deductible) temporary difference
	Fixed asset excluding land	2,500,603,826	3,093,886,210
	<b>Deductible temporary difference :</b>		
	Provision against classified loan	(817,390,096)	(817,390,096)
	Right of use-assets (net-off advance)	1,145,638,666	1,145,638,666
	Lease obligation	(1,305,515,313)	(1,305,515,313)
	Applicable tax rate		37.5%
	<b>Deferred tax liability/(asset)</b>		<b>(588,955,922)</b>
	<b>31 December 2023</b>		
	Carrying amount	Tax base	Taxable/(deductible) temporary difference
	Fixed Asset excluding land	2,539,562,011	3,114,381,980
	<b>Deductible temporary difference :</b>		
	Provision against classified loan (BL)	(788,682,918)	(788,682,918)
	Right of use-assets (net-off advance)	1,145,878,886	1,145,878,886
	Lease obligation	(1,304,226,750)	(1,304,226,750)
	Applicable tax rate		37.5%
	<b>Deferred tax liability/(asset)</b>		<b>(570,694,031)</b>
	<b>Deferred tax expense/(income)</b>	<b>31.03.2024 Taka</b>	<b>31.12.2023 Taka</b>
	Closing deferred tax (asset)/liability	(588,955,922)	(560,751,886)
	Opening deferred tax (asset)/liability	(570,694,031)	(475,078,872)
		<b>(18,261,891)</b>	<b>(85,673,014)</b>

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.

<b>15.2</b>	<b>Other account payable</b>		
	3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	10,625,352	8,360,852
	Application, processing, membership & utilisation fee	68,985,735	63,070,237
	Adjusting account credit	1,168,800,143	156,462,226
	Export proceeds suspense	3,056,823,834	2,880,579,076
	Finance from bill discounting OBU	80,770,442	83,533,754
	Compensation income of Islamic Banking operations	118,336,587	105,738,825
	ATM settlement account	1,654,043,659	1,576,074,133
	Import payment suspense	494,189,030	127,286,772
	Provision for start-up fund (Note: 15.2.1)	82,356,723	74,772,098
	Provision for CSR fund	259,781,913	301,937,091
	Provision against NBA	6,950,000	6,950,000
	Lease liabilities as per IFRS 16	1,305,515,313	1,304,226,750
		<b>8,307,178,731</b>	<b>6,688,991,814</b>

**15.2.1** Following Bangladesh Bank circular no. 04 dated 29 March 2021, circular no. 04 dated 19 April 2021 and circular Letter no. 05 dated 26 April 2021 of SME & Special Programs Department (SMESPD); Bank needs to built up a fund within 5 (five) years from 2021 from 1% of their net profit (based on audited financial statements) to distribute in favor of the 'Start-Up' entrepreneurs. The fund transfer process from net profit has been started mandatorily at the time of yearly accounts finalization from December 2020.

## 16. Share capital

<b>16.1</b>	<b>Authorised Capital</b>		
	2,000,000,000 ordinary shares of Tk.10 each	<b>20,000,000,000</b>	<b>20,000,000,000</b>
	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.		
<b>16.2</b>	<b>Issued, Subscribed and Paid-up Capital</b>		
	2022: 949,624,753 ordinary shares of Tk. 10.00 each	10,066,022,382	9,496,247,530
	2023: 56,977,485 ordinary shares* of Tk.10.00 each	-	569,774,852
		<b>10,066,022,382</b>	<b>10,066,022,382</b>



31.03.2024  
Taka

31.12.2023  
Taka

\*The Bank increased its paid up capital through issuance of 6% Bonus shares i.e. 56,977,485 ordinary shares of Tk.10.00 each on 10/07/2023.

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

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

##### Tier-I Capital (going - concern capital)

##### Common Equity Tier-I Capital (CET 1)

Paid up capital	10,066,022,382	10,066,022,382
Statutory reserve	10,066,022,382	10,066,022,382
General reserve	6,560,631	6,560,631
Surplus in profit and loss account	2,300,375,601	1,587,997,681
	<b>22,438,980,996</b>	<b>21,726,603,076</b>

##### Less : Regulatory adjustment

Deferred Tax Assets (DTA)	306,521,286	295,756,094
Book value of Goodwill and value of all other intangible assets	350,002,812	366,696,527
(Written down value of software which is treated as intangible assets)	<b>21,782,456,898</b>	<b>21,064,150,455</b>
Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
<b>Total Tier-I Capital</b>	<b>23,782,456,898</b>	<b>23,064,150,455</b>

##### Tier-II Capital (gone concern capital)

General provision	(Note - 16.9.1)	11,266,628,822	10,934,086,167
Asset revaluation reserve	(Note-18.2)	-	-
Revaluation reserve for HTM & HFT securities	(Note - 16.9.2)	-	-
Non-convertible subordinated bond	(Note-16.9.3)	1,000,000,000	1,000,000,000
		<b>12,266,628,822</b>	<b>11,934,086,167</b>
Less : Regulatory adjustment		-	-
<b>Total Tier-II Capital</b>		<b>12,266,628,822</b>	<b>11,934,086,167</b>
<b>A. Total Eligible Capital</b>		<b>36,049,085,720</b>	<b>34,998,236,622</b>





	31.03.2024 Taka	31.12.2023 Taka
<b>B. Risk Weighted Assets</b>		
Credit risk:		
Balance sheet business	177,213,889,497	168,347,905,006
Off-Balance sheet business	38,452,414,636	39,266,776,248
	<b>215,666,304,133</b>	<b>207,614,681,254</b>
Market risk	3,968,808,575	4,558,995,084
Operational risk	20,575,904,268	20,575,904,268
<b>Total Risk Weighted Assets</b>	<b>240,211,016,977</b>	<b>232,749,580,606</b>
<b>C. Required Capital on Risk Weighted Assets</b>	<b>30,026,377,122</b>	<b>29,093,697,576</b>
<b>D. Capital Surplus/(Shortfall) [A-C]</b>	<b>6,022,708,598</b>	<b>5,904,539,046</b>
<b>Total Capital Ratio (%)*</b>	<b>15.01%</b>	<b>15.04%</b>

Capital requirement	31.03.2024		31.12.2023	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	9.90%	8.50%	9.91%
Tier-II Capital (gone concern capital)	4.00%	5.11%	4.00%	5.13%
<b>Total</b>	<b>12.50%</b>	<b>15.01%</b>	<b>12.50%</b>	<b>15.04%</b>

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

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

**Tier-I Capital (going - concern capital)**

**Common Equity Tier-I Capital (CET 1)**

Paid up capital	10,066,022,382	10,066,022,382
Minority interest	67,471	66,812
Statutory reserve	10,066,022,382	10,066,022,382
General reserve	6,560,631	6,560,631
Surplus in profit and loss account	2,926,094,200	2,207,128,564
	<b>23,064,767,066</b>	<b>22,345,800,771</b>

**Less : Regulatory adjustment**

Book value of Goodwill and value of all other intangible assets	350,002,812	366,696,527
(**Written down value of software which is treated as intangible assets)		
Deferred Tax Assets (DTA)	380,459,215	369,694,023
	<b>22,334,305,039</b>	<b>21,609,410,221</b>

**Additional Tier-I Capital (AT 1)**

<b>Total Tier-I Capital</b>	<b>2,000,000,000</b>	<b>2,000,000,000</b>
	<b>24,334,305,039</b>	<b>23,609,410,221</b>

**Tier-II Capital (gone concern capital)**

General provision	11,266,628,822	10,934,086,167
Asset revaluation reserve	(Note-18.2)	-
Revaluation reserve for HTM & HFT securities	-	-
Non-convertible subordinated bond	(Note-16.9.1)	1,000,000,000
	<b>12,266,628,822</b>	<b>11,934,086,167</b>

**Less : Regulatory adjustment**

<b>Total Tier-II Capital</b>	<b>12,266,628,822</b>	<b>11,934,086,167</b>
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**A. Total Eligible Capital**

	<b>36,600,933,861</b>	<b>35,543,496,388</b>
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**B. Risk Weighted Assets**

Credit risk:		
Balance sheet business	177,723,291,031	168,283,522,248
Off-Balance sheet business	38,452,414,636	39,266,776,248
	<b>216,175,705,667</b>	<b>207,550,298,496</b>
Market risk	6,939,690,983	8,137,868,046
Operational risk	20,831,037,467	20,831,037,467
<b>Total Risk-weighted Assets</b>	<b>243,946,434,117</b>	<b>236,519,204,008</b>

**C. Required Capital on Risk Weighted Assets**

	<b>30,493,304,265</b>	<b>29,564,900,501</b>
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**D. Capital Surplus/(Shortfall) [A-C]**

	<b>6,107,629,596</b>	<b>5,978,595,887</b>
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<b>Total Capital Ratio (%)*</b>	<b>15.00%</b>	<b>15.03%</b>
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	31.03.2024 Taka		31.12.2023 Taka	
Capital requirement	31.03.2024		31.12.2023	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	9.98%	8.50%	9.98%
Tier-II Capital (gone concern capital)	4.00%	5.03%	4.00%	5.05%
<b>Total</b>	<b>12.50%</b>	<b>15.00%</b>	<b>12.50%</b>	<b>15.03%</b>

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

<b>17. Statutory reserve</b>				
Opening balance			10,066,022,382	9,496,247,530
Add: Addition during the year			-	569,774,852
			<b>10,066,022,382</b>	<b>10,066,022,382</b>
<b>18. Other reserve</b>				
General reserve	(Note 18.1)	6,560,631	6,560,631	
Assets revaluation reserve	(Note 18.2)	-	-	
Investment revaluation reserve	(Note 18.3)	4,768,595	59,687,403	
		<b>11,329,226</b>	<b>66,248,034</b>	
<b>18(a) Consolidated other reserve</b>				
Dhaka Bank PLC.		11,329,226	66,248,034	
Dhaka Bank Securities Limited		-	-	
Dhaka Bank Investment Limited		-	-	
		<b>11,329,226</b>	<b>66,248,034</b>	
<b>18.1 General reserve</b>				
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		-	-	
		<b>6,560,631</b>	<b>6,560,631</b>	
<b>18.2 Assets revaluation reserve</b>				
Opening balance		-	-	
Less : Adjustment for reversal		-	-	
		<b>-</b>	<b>-</b>	
<b>18.3 Investment revaluation reserve</b>				
<b>Revaluation reserve for HTM securities</b>				
Opening balance		54,095,311	37,806,866	
Add: Addition during the year		-	23,750,378	
Less: Adjustment during the year		(54,095,311)	(7,461,933)	
		<b>-</b>	<b>54,095,311</b>	
<b>Revaluation reserve for HFT securities</b>				
Opening balance		5,592,092	10,352,169	
Add: Addition during the year		37,463,065	1,167,962,292	
Less: Adjustment during the year		(38,286,562)	(1,172,722,369)	
		<b>4,768,595</b>	<b>59,687,403</b>	
<b>19. Surplus in profit and loss account</b>				
Opening balance		1,587,997,681	1,725,490,083	
Add: Post-tax profit for the year		758,462,545	1,731,648,640	
		<b>2,346,460,226</b>	<b>3,457,138,723</b>	
Less: Transfer to statutory reserve		-	569,774,852	
Less: Start-up fund		7,584,625	17,316,486	
Less: Coupon/dividend on perpetual bond		38,500,000	142,500,000	
Less: Stock dividend		-	569,774,852	
Less: Cash dividend		-	569,774,852	
		<b>46,084,625</b>	<b>1,869,141,042</b>	
		<b>2,300,375,601</b>	<b>1,587,997,681</b>	





	31.03.2024 Taka	31.12.2023 Taka
<b>19(a) Consolidated surplus in profit and loss account (attributable to equity holders of DBL)</b>		
Opening balance	2,207,128,564	2,408,813,895
Adjustment for prior year	-	(4,365,904)
Add: Post-tax profit for the year	765,050,261	1,671,821,614
	<u>2,972,178,825</u>	<u>4,076,269,606</u>
Less: Transfer to statutory reserve	-	569,774,852
Less: Start-up fund	7,584,625	17,316,486
Less: Coupon/dividend on perpetual bond	38,500,000	142,500,000
Less: Transfer to investment fluctuation fund	-	-
Less: Stock dividend	-	569,774,852
Less: Cash dividend	-	569,774,852
	<u>46,084,625</u>	<u>1,869,141,042</u>
	<u><b>2,926,094,200</b></u>	<u><b>2,207,128,564</b></u>
<b>19.1 (a) Non-controlling interest</b>		
Opening balance	66,812	72,795
Addition for the year from Dhaka Bank Securities Limited	227	(7,020)
Addition for the year from Dhaka Bank Investment Limited	431	1,036
	<u><b>67,471</b></u>	<u><b>66,812</b></u>
<b>20. Profit &amp; loss account</b>		
<b>Income</b>		
Interest, discount and similar income	6,349,745,510	21,511,974,195
Dividend income	57,170,189	229,055,965
Fee, commission and brokerage	445,255,182	2,316,021,400
Gains less losses arising from investment securities	1,220,880,688	3,966,418,831
Gains less losses arising from dealing in foreign currencies	250,998,890	1,048,699,689
Other operating income	130,837,918	254,730,104
	<u><b>8,454,888,377</b></u>	<u><b>29,326,900,183</b></u>
<b>Expenses</b>		
Interest, fee and commission	4,494,724,664	14,801,291,650
Administrative expenses	1,085,988,779	4,094,774,114
Other operating expenses	280,795,813	1,095,256,979
Depreciation and repairs of Bank's assets	278,840,959	1,184,032,603
	<u><b>6,140,350,215</b></u>	<u><b>21,175,355,346</b></u>
	<u><b>2,314,538,162</b></u>	<u><b>8,151,544,837</b></u>
<b>21. Contingent liabilities</b>		
<b>Acceptances &amp; endorsements</b>	<b>66,274,710,297</b>	<b>69,044,809,858</b>
<b>Irrevocable letters of credit</b>	<b>40,037,856,091</b>	<b>33,320,534,119</b>
Usance/Defer letter of credit	15,198,690,524	13,601,493,734
Sight letter of credit	6,124,989,729	4,822,603,910
Back to back letter of credit	7,555,617,481	5,555,149,014
BD-Sight (EDF)	2,171,948,231	2,092,783,151
Back to back - local	8,986,610,126	7,248,504,310
<b>Letters of guarantee</b>	<b>58,617,805,743</b>	<b>60,383,950,944</b>
Bid bond	2,320,916,909	2,271,388,908
Performance bond	22,011,978,776	21,114,760,816
Counter guarantee	953,848,133	1,339,264,161
Other guarantee	27,149,863,665	26,491,324,420
Shipping guarantee	6,181,198,261	9,167,212,640
<b>Bills for collection</b>	<b>17,461,159,629</b>	<b>18,378,644,376</b>
Local bills for collection	9,245,825,887	9,447,977,148
Foreign bills for collection	8,215,333,742	8,930,667,229
<b>Other contingent liabilities</b>	<b>13,537,613,466</b>	<b>16,983,466,727</b>
Bangladesh/Pratirakkha/Paribar Sanchay Patra	458,190,000	1,751,615,000
ICB unit certificate	-	51,340,900
Forward exchange position	1,102,727,272	3,305,170,772
US investment & premium bond	3,348,750	435,824,300
Other contingent liabilities for ECA financing	3,623,343,205	3,624,993,930
Contingent interest suspense	8,350,004,239	7,814,521,825
	<u><b>195,929,145,224</b></u>	<u><b>198,111,406,025</b></u>



		01-Jan-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
<b>22. Interest income/profit on investments</b>			
Term loan		3,597,360,194	2,499,038,839
Overdrafts		1,485,520,216	1,165,417,124
Loan against trust receipt		93,413,763	115,069,116
Packing credits		18,769,574	16,715,185
Cash credits/Bai-Muajjal		173,926,544	127,585,598
Payment against Documents		738,158	99,232
House building loan		66,070,199	47,505,177
Transport loan		39,727,728	67,217,953
Syndicate loan		258,789,605	171,061,010
Lease rental/izara		160,270,137	141,080,861
Credit card		33,159,721	23,216,631
<b>Total interest/profit &amp; rental income on loans &amp; advances</b>		<b>5,927,745,838</b>	<b>4,374,006,726</b>
Call lending and fund placement with banks		348,768,095	149,802,520
Accounts with foreign banks		73,231,577	20,849,337
		<b>6,349,745,510</b>	<b>4,544,658,583</b>
<b>22(a) Consolidated Interest income/profit on investments</b>			
Dhaka Bank PLC.	(Note: 22)	6,349,745,510	4,544,658,583
Dhaka Bank Securities Limited		23,824,391	25,918,157
Dhaka Bank Investment Limited		-	-
		6,373,569,901	4,570,576,740
Less: Intercompany transaction		46,278,630	39,858,389
		<b>6,327,291,271</b>	<b>4,530,718,351</b>
<b>23. Interest/profit paid on deposits and borrowings etc.</b>			
Savings account including mudaraba		138,061,820	139,799,767
Special notice deposit		406,269,652	324,103,978
Term deposits		2,802,843,702	1,751,072,941
Deposits under Scheme		456,183,367	584,299,350
Call borrowing & fund placement		150,951,385	54,667,403
Non-convertible Subordinate Bond		46,687,123	71,383,562
Overseas accounts charges		5,959,769	7,618,727
HTM/HFT securities (Including REPO)		182,080,079	129,750,261
Others	(Note: 23.1)	305,687,767	316,524,506
		<b>4,494,724,664</b>	<b>3,431,075,418</b>
<b>23.1 Others</b>			
Interest paid on NFCB		40,166,158	17,327,318
Interest/profit paid against refinance from Bangladesh Bank		148,890,873	164,673,359
Interest paid on gift cheque		160,945	130,858
Interest paid on excel account		91,372	91,874
Interest paid on Fund Borrowing-OBV		116,378,418	134,301,097
		<b>305,687,767</b>	<b>316,524,506</b>
<b>23(a) Consolidated interest/profit paid on deposits &amp; borrowings etc.</b>			
Dhaka Bank PLC.	(Note: 23)	4,494,724,664	3,431,075,418
Dhaka Bank Securities Limited		46,278,630	39,858,389
Dhaka Bank Investment Limited		-	-
		4,541,003,294	3,470,933,807
Less: Inter company transaction		51,593,603	44,082,874
		<b>4,489,409,691</b>	<b>3,426,850,933</b>
<b>24. Investment income</b>			
Interest on treasury bills/bonds		752,909,627	674,180,436
Profit on govt. Islamic bond		12,668,970	12,603,902
Capital gain on government securities		340,584,669	181,851,824
Interest on subordinated bond		42,217,422	63,921,992
Coupon/dividend on perpetual bond		50,000,000	36,598,889
Profit on Beximco Green Sukuk al Istisnaa		22,500,000	22,500,000
Dividend on shares		57,170,189	55,387,808
		<b>1,278,050,877</b>	<b>1,047,044,851</b>
<b>24(a) Consolidated investment income</b>			
Dhaka Bank PLC.	(Note: 24)	1,278,050,877	1,047,044,851
Dhaka Bank Securities Limited		38,383,116	17,290,826
Dhaka Bank Investment Limited		2,715,381	-
		<b>1,319,149,374</b>	<b>1,064,335,677</b>





		01-Jan-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
<b>25. Commission, exchange and brokerage</b>			
Commission on letter of credit		272,345,243	215,423,766
Commission on letter of guarantee		76,919,717	87,770,582
Processing fee consumer loan		5,271,165	10,021,879
Other comm/fees (Clearing, cash tr., risk prem., utilisation fee, remittance etc.)		34,901,962	156,390,308
Rebate from foreign bank outside Bangladesh		5,630,138	3,429,952
Commission & fee on credit card		50,186,959	41,202,876
Exchange gain including gain from foreign currency dealings		250,998,890	82,278,403
		<b>696,254,072</b>	<b>596,517,766</b>
<b>25(a) Consolidated commission, exchange and brokerage</b>			
Dhaka Bank PLC.	(Note: 25)	696,254,072	596,517,766
Dhaka Bank Securities Limited		13,721,523	8,825,712
Dhaka Bank Investment Limited		-	-
		<b>709,975,595</b>	<b>605,343,478</b>
<b>26. Other operating income</b>			
Other income on credit card and ATM		10,219,090	11,258,180
Incidental charges		1,560,038	1,337,593
Swift charge recoveries		12,494,646	9,091,923
Locker rent		5,013,200	4,431,800
Capital gain on sale of shares		-	11,942,001
Profit from sale of fixed assets		231,162	47,997
Recovery from written off loans		101,319,782	8,568,494
		<b>130,837,918</b>	<b>46,677,988</b>
<b>26(a) Consolidated other operating income</b>			
Dhaka Bank PLC.	(Note: 26)	130,837,918	46,677,988
Dhaka Bank Securities Limited		403,511	140,832
Dhaka Bank Investment Limited		5,314,973	4,224,485
		136,556,402	51,043,305
Less: Inter company transaction		5,314,973	4,224,485
		<b>131,241,429</b>	<b>46,818,820</b>
<b>27. Salary and allowances</b>			
Basic salary		287,981,573	261,413,426
Allowances		352,290,587	324,035,170
Bonus & ex-gratia		98,859,326	81,763,095
Leave fare assistance		39,926,110	37,659,640
Bank's contribution to superannuation fund		7,853,698	-
Bank's contribution to gratuity fund		33,369,770	-
Bank's contribution to provident fund		28,762,740	26,201,670
		<b>849,043,804</b>	<b>731,073,002</b>
<b>27(a) Consolidated salary and allowances</b>			
Dhaka Bank PLC.	(Note: 27)	849,043,804	731,073,002
Dhaka Bank Securities Limited		9,735,586	10,736,751
Dhaka Bank Investment Limited		604,272	549,193
		<b>859,383,662</b>	<b>742,358,946</b>
<b>28. Rent, taxes, insurance, electricity etc.</b>			
Office rent	(Note: 28.1)	26,769,887	23,858,871
Electricity and lighting		15,267,369	14,471,744
Regulatory charges		6,489,063	8,210,313
Insurance		43,257,833	38,594,648
		<b>91,784,152</b>	<b>85,135,576</b>
<b>28.1 Office rent</b>			
Actual office rent		144,003,730	134,537,599
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		117,233,843	110,678,728
		<b>26,769,887</b>	<b>23,858,871</b>

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-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
28(a)	<b>Consolidated rent, taxes, insurance, electricity etc.</b>		
	Dhaka Bank PLC.	(Note: 28) 91,784,152	85,135,576
	Dhaka Bank Securities Limited	5,833,706	5,196,173
	Dhaka Bank Investment Limited	-	-
		<b>97,617,858</b>	<b>90,331,749</b>
29.	<b>Legal expenses</b>		
	Legal expenses	7,129,321	4,551,131
	Other professional fees	1,391,545	349,460
		<b>8,520,866</b>	<b>4,900,591</b>
29(a)	<b>Consolidated legal expenses</b>		
	Dhaka Bank PLC.	(Note: 29) 8,520,866	4,900,591
	Dhaka Bank Securities Limited	230,000	-
	Dhaka Bank Investment Limited	287,517	1,257,500
		<b>9,038,383</b>	<b>6,158,091</b>
30.	<b>Postage, stamps, telecommunication etc.</b>		
	Stamps, postage & courier	1,251,517	707,991
	Telephone charges	3,029,709	2,346,723
	Fax, internet & radio link charges	8,606,895	11,569,276
		<b>12,888,121</b>	<b>14,623,990</b>
30(a)	<b>Consolidated postage, stamps, telecommunication etc.</b>		
	Dhaka Bank PLC.	(Note: 30) 12,888,121	14,623,990
	Dhaka Bank Securities Limited	112,805	118,998
	Dhaka Bank Investment Limited	-	-
		<b>13,000,926</b>	<b>14,742,988</b>
31.	<b>Stationery, printing, advertisement etc.</b>		
	Table stationery	6,332,017	5,259,498
	Printing stationery	37,496,289	4,506,537
	Security stationery	2,318,517	1,492,968
	Computer stationery	12,902,005	11,319,120
	Advertisement	59,212,768	26,024,807
		<b>118,261,596</b>	<b>48,602,930</b>
31(a)	<b>Consolidated stationery, printing, advertisement etc.</b>		
	Dhaka Bank PLC.	(Note: 31) 118,261,596	48,602,930
	Dhaka Bank Securities Limited	1,551,103	743,458
	Dhaka Bank Investment Limited	4,618	-
		<b>119,817,317</b>	<b>49,346,388</b>
32.	<b>Chief executive's salary and fees</b>		
	Basic salary	3,029,840	2,754,400
	House rent allowances	180,000	180,000
	Living allowances	90,000	90,000
	Medical allowances	30,000	30,000
	Bonus (Eid Ul Fitr)	1,064,800	-
		<b>4,394,640</b>	<b>3,054,400</b>
32(a)	<b>Consolidated chief executive's salary and fees</b>		
	Dhaka Bank PLC.	(Note: 32) 4,394,640	3,054,400
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		<b>4,394,640</b>	<b>3,054,400</b>
33.	<b>Directors' fees</b>		
	Directors fees	1,095,600	696,400
	Fees related to Shariah Council Meeting	-	-
		<b>1,095,600</b>	<b>696,400</b>
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 was entitled to have Taka 10,000 as honorarium for attending each meeting.			
33(a)	<b>Consolidated directors' fees</b>		
	Dhaka Bank PLC.	(Note: 33) 1,095,600	696,400
	Dhaka Bank Securities Limited	90,939	260,596
	Dhaka Bank Investment Limited	40,000	-
		<b>1,226,539</b>	<b>956,996</b>





		01-Jan-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
34.	<b>Auditor's fees</b>	-	-
34(a)	<b>Consolidated auditor's fees</b>		
	Dhaka Bank PLC.	(Note: 34)	-
	Dhaka Bank Securities Limited	75,000	75,000
	Dhaka Bank Investment Limited	23,000	23,000
		<b>98,000</b>	<b>98,000</b>
35.	<b>Depreciation and repairs of the Bank's assets</b>		
	<b><u>Depreciation &amp; amortization</u></b>		
	Building & renovation	9,434,172	9,661,371
	Furniture & fixture	12,957,985	13,167,676
	Office appliance & equipment	43,591,345	53,393,868
	Computer	8,875,247	7,646,617
	Software	19,185,183	18,862,049
	Motor vehicle	3,499,808	8,186,511
	Right of use-assets (ROU) as per IFRS 16	103,435,803	98,915,608
		<b>200,979,544</b>	<b>209,833,700</b>
	<b><u>Repair &amp; Maintenance:</u></b>		
	Office Premises	12,584,142	10,001,993
	Office Equipment	10,534,265	9,866,794
	Office Furniture	850,288	447,050
	Motor Vehicle	4,422,947	4,499,067
	Computer and Accessories	228,185	207,322
	Software (AMC)	49,241,588	42,867,438
		<b>77,861,415</b>	<b>67,889,664</b>
		<b>278,840,959</b>	<b>277,723,364</b>
35(a)	<b>Consolidated depreciation and repairs of the Bank's assets</b>		
	Dhaka Bank PLC.	(Note: 35)	278,840,959
	Dhaka Bank Securities Limited	3,363,264	2,875,894
	Dhaka Bank Investment Limited	6,903	-
		<b>282,211,126</b>	<b>280,599,258</b>
36.	<b>Other Expenses</b>		
	Contractual service charge (own & third party)	101,249,604	93,473,740
	Fuel costs	9,470,097	9,602,021
	Entertainment (canteen & other)	12,276,436	8,838,111
	Donation	33,809,440	49,874,500
	Subscription	5,957,664	2,625,793
	Travelling expenses	4,694,803	3,704,404
	Conveyance	4,946,516	3,795,139
	Branch opening expenses	194,011	196,357
	Godown expenses	512,559	428,872
	Training expenses	3,250,397	3,094,605
	Books and papers	1,644,937	1,444,820
	WASA charges	1,602,582	1,403,465
	Staff uniform	1,459,635	1,817,529
	Potted plants	466,216	390,994
	Business development & promotion	32,631,312	23,016,516
	Reuters charges	1,218,739	-
	Fees and expenses for credit card	34,498,130	28,899,536
	ATM network service charges	15,585,911	1,972,640
	Dhaka Bank Foundation	(Note: 36.1)	-
	Interest expense for lease liability as per IFRS 16	15,326,824	16,226,794
		<b>280,795,813</b>	<b>250,805,835</b>
36.1	<b>Fund for Dhaka Bank Foundation</b>		
	Opening balance	41,600,090	74,134,084
	Add: Addition during the year	-	-
	Less: Transferred to DBL Foundation Trustee Account	-	-
	Closing balance	<b>41,600,090</b>	<b>74,134,084</b>

Dhaka Bank PLC. has been contributing towards Dhaka Bank Foundation since 2003 as per the decision of the Board of Directors of Dhaka Bank PLC.



		01-Jan-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
<b>36(a) Consolidated other expenses</b>			
Dhaka Bank PLC	(Note: 36)	280,795,813	250,805,835
Dhaka Bank Securities Limited		2,292,981	3,306,255
Dhaka Bank Investment Limited		162,478	100,000
		<b>283,251,272</b>	<b>254,212,090</b>
<b>37. Provision against loans &amp; advances</b>			
On classified loans & advances		366,422,152	(850,408,361)
On classified loans & advances (Special General Provision-COVID-19)		-	-
On unclassified loans & advances (Special General Provision-COVID-19)		(21,509,921)	(13,151,689)
On unclassified loans & advances (except Special General Provision-COVID-19)		358,957,911	1,282,578,967
		<b>703,870,142</b>	<b>419,018,917</b>
<b>37(a) Consolidated provision against loans &amp; advances</b>			
Dhaka Bank PLC		703,870,142	419,018,917
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>703,870,142</b>	<b>419,018,917</b>
<b>38. Provision for diminution in value of investments</b>			
<b>In quoted shares</b>			
Opening balance		-	-
Less: Adjustment during the year		-	-
Add: Addition during the year		-	-
Closing balance		-	-
<b>Unquoted</b>		-	-
		-	-
<b>38(a) Consolidated provision for diminution in value of investments</b>			
Dhaka Bank PLC		-	-
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		-	-
<b>39. Other provisions</b>			
Provision on Off-Balance Sheet (OBS) Exposure	(Note: 39.1)	(4,905,335)	(19,655,989)
Provision for other assets	(Note: 15.6)	1,623,924	(9,224,701)
		<b>(3,281,411)</b>	<b>(28,880,690)</b>
<b>39.1 Provision on Off-Balance Sheet (OBS) Exposure</b>			
Provision on Off-Balance Sheet (OBS) Exposure		<b>(4,905,335)</b>	<b>(19,655,989)</b>
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.			
<b>39(a) Consolidated other provisions</b>			
Dhaka Bank PLC	(Note: 39)	(3,281,411)	(28,880,690)
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>(3,281,411)</b>	<b>(28,880,690)</b>
<b>40. Earnings Per Share (EPS)</b>			
Net profit after taxation		758,462,545	612,838,023
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
<b>Earnings Per Share (EPS)-Restated</b>		<b>0.75</b>	<b>0.61</b>
Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 31 March 2024 as per International Accounting Standard-33.			
Explanation of change in EPS: EPS increased due to increase of operating income compared to previous period.			
<b>40(a) Consolidated Earnings Per Share (CEPS)</b>			
Net profit after taxation		765,050,920	602,161,960
Less: Non-controlling interest		659	(5,983)
Net profit attributable to the shareholders of parent company		<b>765,050,261</b>	<b>602,167,943</b>
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
<b>Consolidated Earnings Per Share (CEPS)-Restated</b>		<b>0.76</b>	<b>0.60</b>





		01-Jan-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
<b>41. Receipts from other operating activities</b>			
Exchange earnings		65,712,592	57,299,264
Other operating income		29,286,974	38,061,497
		<b>94,999,566</b>	<b>95,360,761</b>
<b>Non-Operating Income</b>		-	-
		<b>94,999,566</b>	<b>95,360,761</b>
<b>41(a) Consolidated receipts from other operating activities</b>			
Dhaka Bank PLC.	(Note: 41)	94,999,566	95,360,761
Dhaka Bank Securities Limited		403,511	140,832
Dhaka Bank Investment Limited		5,314,973	4,224,485
		100,718,050	99,726,078
Less: Intercompany Transactions		5,314,973	4,224,485
		<b>95,403,077</b>	<b>95,501,593</b>
<b>42. Payments for other operating activities</b>			
Rent, taxes, insurance, lighting etc.		209,017,995	195,814,303
Directors' fees & Meeting expenses		1,095,600	696,400
Repair of bank's assets		77,861,415	67,889,664
Other expenses		265,468,990	234,579,041
		<b>553,444,000</b>	<b>498,979,408</b>
Dhaka Bank Foundation		-	-
		<b>553,444,000</b>	<b>498,979,408</b>
<b>42(a) Consolidated payments for other operating activities</b>			
Dhaka Bank PLC.	(Note: 42)	553,444,000	498,979,408
Dhaka Bank Securities Limited		2,383,920	3,566,851
Dhaka Bank Investment Limited		162,478	100,000
		<b>555,990,398</b>	<b>502,646,259</b>
<b>43. Other assets</b>			
Stationery, stamps, printing materials etc.		194,630,393	70,885,661
Advance rent and advertisement		261,500,691	280,250,523
Security deposit		23,117,430	23,101,430
Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses		477,171,569	398,921,711
Branch adjustments		-	-
Suspense account		45,524,516	141,030,599
Account receivable others		2,089,386,401	414,495,981
		<b>3,091,331,000</b>	<b>1,328,685,905</b>
<b>Net decrease during the year</b>		<b>(370,129,806)</b>	<b>(209,165,318)</b>
<b>43(a) Consolidated other assets</b>			
Dhaka Bank PLC.	(Note: 43)	(370,129,806)	(209,165,318)
Dhaka Bank Securities Limited		(18,686,766)	(6,293,210)
Dhaka Bank Investment Limited		(460,228)	1,909,412
<b>Net (decrease)/increase during the year</b>		<b>(389,276,800)</b>	<b>(213,549,116)</b>
<b>44. Other liabilities</b>			
Provision against expenses		593,369,811	695,414,148
Provision for other assets		79,698,157	68,849,532
Interest suspense account		4,429,145,180	4,284,094,548
Other account payable		6,919,306,692	3,353,590,300
		<b>12,021,519,840</b>	<b>8,401,948,528</b>
Amount transferred to DBL Foundation Trustee Account		-	-
Adjustment of Loss on shares from Provision for decrease in value of Investment		-	-
Rebate disbursed to good borrowers		-	-
Adjustment of loan from provision		(64,741,768)	(10,045,706)
<b>Net (increase)/decrease during the year</b>		<b>1,817,957,941</b>	<b>230,536,004</b>
<b>44(a) Consolidated other liabilities</b>			
Dhaka Bank PLC.	(Note: 44)	1,817,957,941	230,536,004
Dhaka Bank Securities Limited		(15,084,845)	(79,094,719)
Dhaka Bank Investment Limited		63,000	(153,109)
<b>Net (increase)/decrease during the year</b>		<b>1,802,936,097</b>	<b>151,288,176</b>



	01-Jan-24 to 31-Mar-24 Taka	01-Jan-23 to 31-Mar-23 Taka
<b>45. Reconciliation statement of cash flows from operating activities</b>		
Net profit after taxation	758,462,545	612,838,023
<b>Addition of :</b>		
Depreciation	200,979,544	209,833,700
Provision (tax)	855,486,886	384,231,432
Provision (loans and others)	700,588,731	390,138,227
Increase in interest payable	-	-
Decrease in interest receivable	46,647,001	50,319,203
Prior year adjustment made during the year/period	-	-
IFRS 16 effect	(101,907,020)	(94,451,933)
Provision for CSR fund	-	-
<b>Deduction:</b>		
Effects of exchange rate changes on cash & cash equivalent	(185,286,298)	(24,979,139)
Proceeds from sale of fixed assets	(231,162)	(47,997)
Proceeds from sale of securities	(340,584,669)	(181,851,824)
Decrease in interest payable	-	-
Increase in interest receivable	(60,716,173)	(46,397,758)
Income taxes paid	(566,066,927)	(540,267,640)
Operating profit before changes in operating assets and liabilities	<b>1,307,372,458</b>	<b>759,364,294</b>
<b>46. Calculation of Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net cash flow from operating activities (Stand-alone)	(7,600,378,471)	7,862,827,263
Net cash flow from operating activities (consolidated)	(7,546,180,969)	7,794,151,314
Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone	<b>(7.55)</b>	<b>7.81</b>
Net Operating Cash Flow Per Share (NOCFPS)-Consolidated	<b>(7.50)</b>	<b>7.74</b>
Explanation of Significant Deviation in NOCFPS: NOCFPS decreased due to increase in disbursement of loans & advances and decrease of deposits as compared to previous period.		
<b>47. Calculation of Net Asset Value Per Share (NAVPS)</b>		
Shareholders' Equity (Stand-alone)	22,443,749,591	21,386,803,474
Shareholders' Equity (Consolidated))	23,069,535,661	22,113,424,018
Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
Net Asset value Per Share (NAVPS)-Stand-alone	<b>22.30</b>	<b>21.25</b>
Net Asset value Per Share (NAVPS)-Consolidated	<b>22.92</b>	<b>21.97</b>

