

**Dhaka Bank PLC. & its Subsidiaries**  
Consolidated  
& Separate Financial Statements  
As at and for the period ended 30 June 2024

**Dhaka Bank PLC. and its Subsidiaries**  
**Consolidated Balance Sheet**  
**As at 30 June 2024**

	Notes	30.06.2024 Taka	31.12.2023 Taka
<b><u>PROPERTY AND ASSETS</u></b>			
<b>Cash</b>	3(a)	<b>16,378,555,287</b>	<b>14,268,648,349</b>
Cash in hand (Including foreign currencies)	3.1(a)	3,477,419,828	2,512,157,635
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	12,901,135,459	11,756,490,714
<b>Balance with other banks and financial institutions</b>	4(a)	<b>20,315,412,391</b>	<b>27,728,023,770</b>
In Bangladesh	4.1(a)	9,939,612,670	19,164,994,110
Outside Bangladesh	4.2(a)	10,375,799,721	8,563,029,660
<b>Money at call on short notice</b>	5(a)	<b>2,100,000,000</b>	<b>400,000,000</b>
<b>Investments</b>	6(a)	<b>85,237,977,515</b>	<b>54,256,355,883</b>
Government	6.1(a)	73,544,055,278	42,733,606,542
Others	6.2(a)	11,693,922,237	11,522,749,341
<b>Loans, advances and lease/investments</b>	7(a)	<b>261,918,962,561</b>	<b>255,268,756,096</b>
Loans, cash credits, overdrafts etc./investments	7.1(a)	258,886,483,817	252,236,399,687
Bills purchased and discounted	8(a)	3,032,478,744	3,032,356,409
<b>Fixed assets including premises, furniture and fixtures</b>	9(a)	<b>8,557,411,705</b>	<b>8,638,853,199</b>
<b>Other assets</b>	10(a)	<b>21,234,818,492</b>	<b>19,092,330,897</b>
<b>Non-banking assets</b>	11(a)	<b>33,350,000</b>	<b>33,350,000</b>
<b>Total Assets</b>		<b>415,776,487,951</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)	<b>44,671,447,556</b>	<b>23,473,817,096</b>
<b>Deposits and other accounts</b>	13(a)	<b>290,389,047,810</b>	<b>281,670,640,727</b>
Current accounts and other accounts		47,657,046,219	44,593,545,911
Bills payable		3,969,851,232	3,214,881,514
Savings bank deposits		30,173,947,445	30,648,626,867
Term deposits	13.4(a)	208,588,202,914	203,213,586,435
<b>Bond</b>	14	<b>4,000,000,000</b>	<b>4,000,000,000</b>
<b>Other liabilities</b>	15(a)	<b>53,992,648,022</b>	<b>48,136,372,196</b>
<b>Total Liabilities</b>		<b>393,053,143,388</b>	<b>357,280,830,019</b>
<b>Capital/Shareholders' Equity</b>			
<b>Equity attributable to equity holders of the parent company</b>		<b>22,723,279,528</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)	18,661,692	66,248,034
Surplus in profit and loss account	19(a)	2,572,573,072	2,207,128,564
Non-controlling interest	19.1(a)	65,036	66,812
<b>Total Shareholders' Equity</b>		<b>22,723,344,563</b>	<b>22,405,488,174</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>415,776,487,951</b>	<b>379,686,318,193</b>



**OFF-BALANCE SHEET ITEMS**

	Notes	30.06.2024 Taka	31.12.2023 Taka
<b>Contingent liabilities</b>	21	<b>210,140,418,066</b>	<b>198,111,406,025</b>
Acceptances and endorsements		69,733,502,354	69,044,809,858
Irrevocable letters of credit		43,233,419,037	33,320,534,119
Letters of guarantee		63,282,644,572	60,383,950,944
Bills for collection		19,720,997,552	18,378,644,376
Other contingent liabilities		14,169,854,551	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>210,140,418,066</b>	<b>198,111,406,025</b>

  
Chief Financial Officer  
Acting Managing Director  
Company Secretary  
Director  
Chairman




**Dhaka Bank PLC. and its Subsidiaries**  
**Consolidated Profit & Loss Account**  
**For the period ended 30 June 2024**

Notes	01-Jan-24 to 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka	01-Apr-24 to 30-Jun-24 Taka	01-Apr-23 to 30-Jun-23 Taka
Interest income/profit on investments	22(a) 13,415,508,370	9,351,401,745	7,088,217,099	4,820,683,394
Interest/profit paid on deposits and borrowings etc.	23(a) (9,765,037,342)	(6,842,438,259)	(5,275,627,651)	(3,415,587,326)
<b>Net interest income</b>	<b>3,650,471,028</b>	<b>2,508,963,486</b>	<b>1,812,589,448</b>	<b>1,405,096,068</b>
Investment income	24(a) 2,860,555,457	2,029,744,552	1,541,406,083	965,408,875
Commission, exchange and brokerage	25(a) 1,773,443,415	1,523,832,923	1,063,467,819	918,489,446
Other operating income	26(a) 302,156,125	115,976,163	170,914,695	69,157,343
	<b>4,936,154,996</b>	<b>3,669,553,638</b>	<b>2,775,788,598</b>	<b>1,953,055,664</b>
<b>Total operating income (a)</b>	<b>8,586,626,024</b>	<b>6,178,517,124</b>	<b>4,588,378,046</b>	<b>3,358,151,731</b>
Salary and allowances	27(a) 1,777,927,544	1,536,400,129	918,543,882	794,041,183
Rent, taxes, insurance, electricity etc.	28(a) 212,828,821	198,492,694	115,210,963	108,160,945
Legal expenses	29(a) 16,126,521	16,004,633	7,088,138	9,846,543
Postage, stamps, telecommunication etc.	30(a) 24,507,851	25,398,595	11,506,925	10,655,607
Stationery, printings, advertisements etc.	31(a) 270,643,979	107,760,567	150,826,662	58,414,179
Chief Executive's salary and fees	32(a) 8,953,840	8,194,400	4,559,200	5,140,000
Directors' fees	33(a) 2,908,788	2,276,996	1,682,249	1,320,000
Auditors' fees	34(a) 207,500	196,000	109,500	98,000
Depreciation and repairs of bank's assets	35(a) 553,995,760	575,726,968	271,784,634	295,127,709
Other expenses	36(a) 566,099,695	540,145,217	282,848,423	285,933,127
<b>Total operating expenses (b)</b>	<b>3,434,200,298</b>	<b>3,010,596,199</b>	<b>1,764,160,575</b>	<b>1,568,737,293</b>
<b>Profit before provision and taxes (c = (a-b))</b>	<b>5,152,425,726</b>	<b>3,167,920,925</b>	<b>2,824,217,471</b>	<b>1,789,414,438</b>
Provision against loans and advances	37(a) 1,919,018,890	794,762,243	1,215,148,748	375,743,326
Provision against good borrower	-	-	-	-
Provision for diminution in value of investments	38(a) -	-	-	-
Other provisions	39(a) 159,683,099	59,008,176	162,964,510	87,888,866
<b>Total provision (d)</b>	<b>2,078,701,989</b>	<b>853,770,419</b>	<b>1,378,113,258</b>	<b>463,632,192</b>
<b>Total Profit before taxes (c-d)</b>	<b>3,073,723,737</b>	<b>2,314,150,506</b>	<b>1,446,104,213</b>	<b>1,325,782,246</b>
Provision for Taxation	1,557,842,355	996,442,617	695,273,751	610,236,317
Current tax	1,664,471,191	1,032,139,099	783,640,696	612,062,797
Deferred tax	(106,628,836)	(35,696,482)	(88,366,945)	(1,826,480)
<b>Net Profit after Taxation</b>	<b>1,515,881,382</b>	<b>1,317,707,889</b>	<b>750,830,462</b>	<b>715,545,929</b>
<b>Net profit after tax attributable to:</b>				
Equity holders of DBL	1,515,883,158	1,317,709,872	750,832,897	715,546,845
Non-controlling interest	(1,776)	(1,983)	(2,435)	(916)
	<b>1,515,881,382</b>	<b>1,317,707,889</b>	<b>750,830,462</b>	<b>715,545,929</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	2,926,094,200	2,805,434,652
Net profit for the year	1,515,883,158	1,317,709,872	750,832,897	715,546,845
	<b>3,723,011,722</b>	<b>3,726,523,767</b>	<b>3,676,927,097</b>	<b>3,520,981,496</b>
<b>Appropriations</b>				
Statutory reserve	-	466,126,370	-	266,712,479
General reserve	-	-	-	-
Investment fluctuation fund	-	-	-	-
Dividends	1,006,602,238	1,139,549,704	1,006,602,238	1,139,549,704
Start-up fund	15,336,412	13,375,403	7,751,787	7,247,023
Coupon/dividend on perpetual bond	128,500,000	42,500,000	90,000,000	42,500,000
Surplus in profit and loss account	2,572,573,072	2,064,972,290	2,572,573,072	2,064,972,290
	<b>3,723,011,722</b>	<b>3,726,523,767</b>	<b>3,676,927,097</b>	<b>3,520,981,496</b>
<b>Consolidated earning per share (CEPS)</b>	<b>40(a) 1.51</b>	<b>1.31</b>	<b>0.75</b>	<b>0.71</b>

  
Chief Financial Officer

  
Acting Managing Director

  
Director

  
Company Secretary

  
Chairman

# Dhaka Bank PLC. and its Subsidiaries

## Consolidated Cash Flow Statement

For the period ended 30 June 2024

	Notes	01-Jan-24 to 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka
<b>Cash flows from operating activities</b>			
Interest/Profit receipts in cash		15,248,165,940	10,800,217,727
Interest/Profit payments		(9,254,816,433)	(6,785,009,372)
Dividend receipts		169,053,639	140,832,729
Recovery of loans previously written off		214,889,706	28,087,694
Fee and commission receipts in cash		1,084,688,637	1,188,601,993
Cash payments to employees		(1,786,881,384)	(1,544,594,529)
Cash payments to suppliers		(320,872,964)	(163,777,414)
Income taxes paid		(1,275,689,942)	(1,265,952,422)
Receipts from other operating activities	41(a)	310,778,227	228,224,506
Payments for other operating activities	42(a)	(1,120,086,973)	(1,078,761,666)
<b>Operating profit before changes in operating assets &amp; liabilities (i)</b>		<b>3,269,228,453</b>	<b>1,547,869,246</b>
<b>Increase/Decrease in operating assets and liabilities</b>			
Sale/(Purchase) of trading securities		(10,479,611,822)	6,237,183,416
Loans and advances to customers		(6,650,206,464)	(2,279,472,290)
Other assets	43(a)	(513,571,485)	(543,602,202)
Deposits from other banks		646,707,621	6,962,773,614
Deposits from customers		8,071,699,462	16,642,740,664
Other liabilities account of customers		(677,853,514)	(573,469,185)
Other liabilities	44(a)	2,260,219,044	1,235,817,262
<b>Cash flow from/(used in) operating assets and liabilities (ii)</b>		<b>(7,342,617,158)</b>	<b>27,681,971,279</b>
<b>Net cash flow from/(used in) operating activities (a)= (i+ii)</b>		<b>(4,073,388,705)</b>	<b>29,229,840,525</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		614,476,366	291,107,546
Payment for purchase of securities		(20,548,981,652)	(6,985,273,711)
Purchase of property, plant & equipment		(121,979,898)	(86,444,916)
Sale of property, plant & equipment		443,501	89,641
Non-banking assets		-	(32,400,000)
Purchase/Sale of subsidiary		-	-
<b>Net cash used in investing activities (b)</b>		<b>(20,056,041,683)</b>	<b>(6,812,921,440)</b>
<b>Cash flows from financing activities</b>			
Borrowing from other banks		21,197,630,460	(7,878,125,574)
Receipts from issuance of perpetual bond		-	580,000,000
Payments for redemption of non convertible subordinated bond		-	(600,000,000)
Coupon/dividend paid on perpetual bonds		(128,500,000)	(42,500,000)
Dividends paid		(1,006,602,238)	(569,774,852)
<b>Net cash used in financing activities (c)</b>		<b>20,062,528,222</b>	<b>(8,510,400,426)</b>
<b>Net increase/(decrease) in cash and cash equivalents (a+b+c)</b>		<b>(4,066,902,166)</b>	<b>13,906,518,659</b>
Effects of exchange rate changes on cash and cash equivalent		464,812,225	194,807,834
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>38,797,844,478</b>	<b>42,654,025,763</b>
<b>*Closing cash and cash equivalents</b>			
Cash in hand		3,477,419,828	2,096,870,905
Balance with Bangladesh Bank and its agent bank(s)		12,901,135,459	11,772,527,739
Balance with other banks & financial institutions		20,315,412,391	27,780,892,419
Money at call on short notice		2,100,000,000	1,000,000,000
Prizebond		3,876,800	3,734,700
<b>Total</b>		<b>38,797,844,478</b>	<b>42,654,025,763</b>
<b>Net Operating Cash Flows Per Share (NOCFPS)</b>	46	<b>(4.05)</b>	<b>29.04</b>

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**Dhaka Bank PLC. and its Subsidiaries**  
Consolidated Statement of Changes in Equity  
For the period ended 30 June 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
<b>Balance as at 01 January 2024</b>	10,066,022,382	10,066,022,382	6,560,631	-	59,687,403 (47,586,342)	-	66,812	-	2,207,128,564	22,405,488,174 (47,586,342)
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	-	1,515,881,382	1,515,881,382
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Start-up fund	-	-	-	-	-	-	-	-	(15,336,412)	(15,336,412)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(128,500,000)	(128,500,000)
Non-controlling interest	-	-	-	-	-	-	(1,776)	-	1,776	-
<b>Balance as at 30 June 2024</b>	10,066,022,382	10,066,022,382	6,560,631	-	12,101,061	-	65,036	-	2,572,573,072	22,723,344,563

For the period ended 30 June 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
<b>Balance as at 01 January 2023</b>	9,496,247,530	9,496,247,530	6,560,631	-	48,159,035 (9,190,229)	53,900,000	72,795	-	2,408,813,895	21,510,001,416 (9,190,229)
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	-	1,317,707,889	1,317,707,889
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	569,774,852	-	-	-	-	-	-	-	(569,774,852)	-
Cash dividend	-	-	-	-	-	-	-	-	(569,774,852)	-
Changes in reserve	-	466,126,370	-	-	-	-	-	-	(466,126,370)	-
Start-up fund	-	-	-	-	-	-	-	-	(13,375,403)	(13,375,403)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(42,500,000)	(42,500,000)
Non-controlling interest	-	-	-	-	-	-	(1,983)	-	1,983	-
<b>Balance as at 30 June 2023</b>	10,066,022,382	9,962,373,900	6,560,631	-	38,968,806	53,900,000	70,812	-	2,064,972,291	22,192,868,822



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**Dhaka Bank PLC.**  
Balance Sheet  
As at 30 June 2024

	Notes	30.06.2024 Taka	31.12.2023 Taka
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	3	<b>16,378,435,287</b>	<b>14,268,528,349</b>
Cash in hand (Including foreign currencies)	3.1	3,477,299,828	2,512,037,635
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	12,901,135,459	11,756,490,714
<b>Balance with other banks and financial institutions</b>	4	<b>20,270,593,521</b>	<b>27,691,837,152</b>
In Bangladesh	4.1	9,894,793,800	19,128,807,492
Outside Bangladesh	4.2	10,375,799,721	8,563,029,660
<b>Money at call on short notice</b>	5	<b>2,100,000,000</b>	<b>400,000,000</b>
<b>Investments</b>	6	<b>81,780,668,029</b>	<b>50,886,481,131</b>
Government	6.1	73,372,081,739	42,660,199,827
Others	6.2	8,408,586,290	8,226,281,304
<b>Loans, advances and lease/investments</b>	7	<b>262,866,109,011</b>	<b>256,187,206,406</b>
Loans, cash credits, overdrafts etc./investments	7.1	259,833,630,267	253,154,849,997
Bills purchased and discounted	8	3,032,478,744	3,032,356,409
<b>Fixed assets including premises, furniture and fixtures</b>	9	<b>8,477,904,097</b>	<b>8,561,572,932</b>
<b>Other assets</b>	10	<b>22,767,578,224</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>414,674,638,169</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>44,671,447,556</b>	<b>23,473,817,095</b>
<b>Deposits and other accounts</b>	13	<b>291,193,483,070</b>	<b>282,079,254,245</b>
Current accounts and other accounts		47,662,009,562	44,593,545,911
Bills payable		3,969,851,232	3,214,881,514
Savings bank deposits		30,173,947,445	30,648,626,867
Term deposits		209,387,674,831	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>52,687,800,832</b>	<b>47,299,837,336</b>
<b>Total Liabilities</b>		<b>392,552,731,458</b>	<b>356,852,908,676</b>
<b>Capital/Shareholders' Equity</b>			
<b>Total Shareholders' Equity</b>		<b>22,121,906,711</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	18,661,692	66,248,034
Surplus in profit and loss account	19	1,971,200,255	1,587,997,681
<b>Total Liabilities and Shareholders' Equity</b>		<b>414,674,638,169</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

**210,140,418,066****198,111,406,025**

69,733,502,354

69,044,809,858

43,233,419,037

33,320,534,119

63,282,644,572

19,720,997,552

14,169,854,551

60,383,950,944

18,378,644,376

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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**Total Off-Balance Sheet items including contingent liabilities****210,140,418,066****198,111,406,025**

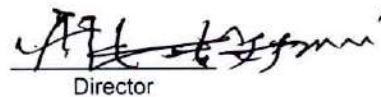
Chief Financial Officer



Company Secretary



Acting Managing Director



Director



Chairman



**Dhaka Bank PLC.**  
**Profit & Loss Account**  
**For the period ended 30 June 2024**

Notes	01-Jan-24 to 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka	01-Apr-24 to 30-Jun-24 Taka	01-Apr-23 to 30-Jun-23 Taka
Interest income/profit on investments	22 13,468,241,142	9,382,089,935	7,118,495,631	4,837,431,352
Interest/profit paid on deposits and borrowings etc.	23 (9,774,370,136)	(6,851,333,087)	(5,279,645,472)	(3,420,257,669)
<b>Net interest income</b>	<b>3,693,871,006</b>	<b>2,530,756,848</b>	<b>1,838,850,159</b>	<b>1,417,173,683</b>
Investment income	24 2,803,540,067	1,999,182,145	1,525,489,190	952,137,294
Commission, exchange and brokerage	25 1,750,427,879	1,501,890,673	1,054,173,807	905,372,907
Other operating Income	26 299,336,651	114,194,113	168,498,733	67,516,125
	<b>4,853,304,597</b>	<b>3,615,266,931</b>	<b>2,748,161,730</b>	<b>1,925,026,326</b>
<b>Total operating income (a)</b>	<b>8,547,175,602</b>	<b>6,146,023,779</b>	<b>4,587,011,889</b>	<b>3,342,200,009</b>
Salary and allowances	27 1,757,457,578	1,512,241,968	908,413,774	781,168,966
Rent, taxes, insurance, electricity etc.	28 200,728,289	187,624,711	108,944,137	102,489,135
Legal expenses	29 15,301,026	14,574,883	6,780,160	9,674,293
Postage, stamps, telecommunication etc.	30 24,302,012	25,101,994	11,413,891	10,478,004
Stationery, printings, advertisements etc.	31 268,022,264	106,682,658	149,760,668	58,079,728
Chief Executive's salary and fees	32 8,953,840	8,194,400	4,559,200	5,140,000
Directors' fees	33 2,609,655	2,016,400	1,514,055	1,320,000
Auditors' fees	34 -	-	-	-
Depreciation and repairs of bank's assets	35 547,573,648	570,419,643	268,732,689	292,696,278
Other expenses	36 561,343,205	534,764,854	280,547,392	283,959,019
<b>Total operating expenses (b)</b>	<b>3,386,291,516</b>	<b>2,961,621,511</b>	<b>1,740,665,965</b>	<b>1,545,005,423</b>
<b>Profit before provision and taxes (c = (a-b))</b>	<b>5,160,884,086</b>	<b>3,184,402,268</b>	<b>2,846,345,924</b>	<b>1,797,194,586</b>
Provision against loans and advances	37 1,919,018,890	794,762,243	1,215,148,748	375,743,326
Provision against good borrower	-	-	-	-
Provision for diminution in value of investments	38 -	-	-	-
Other provisions	39 159,683,099	59,008,176	162,964,510	87,888,866
<b>Total provision (d)</b>	<b>2,078,701,989</b>	<b>853,770,419</b>	<b>1,378,113,258</b>	<b>463,632,192</b>
<b>Total Profit before taxes (c-d)</b>	<b>3,082,182,097</b>	<b>2,330,631,849</b>	<b>1,468,232,666</b>	<b>1,333,562,394</b>
Provision for Taxation	1,548,540,873	993,091,558	693,053,987	608,860,126
Current tax	1,655,169,709	1,028,788,040	781,420,932	610,686,606
Deferred tax	15.1 (106,628,836)	(35,696,482)	(88,366,945)	(1,826,480)
<b>Net Profit after Taxation</b>	<b>1,533,641,224</b>	<b>1,337,540,291</b>	<b>775,178,679</b>	<b>724,702,268</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	2,300,375,601	2,132,785,835
Net profit for the year	1,533,641,224	1,337,540,291	775,178,679	724,702,268
	<b>3,121,638,905</b>	<b>3,063,030,374</b>	<b>3,075,554,280</b>	<b>2,857,488,103</b>
<b>Appropriations</b>				
Statutory reserve	-	466,126,370	-	266,712,479
General reserve	-	-	-	-
Dividends	1,006,602,238	1,139,549,704	1,006,602,238	1,139,549,704
Start-up fund	15,336,412	13,375,403	7,751,787	7,247,023
Coupon/dividend on perpetual bond	128,500,000	42,500,000	90,000,000	42,500,000
Surplus in profit and loss account	1,971,200,255	1,401,478,897	1,971,200,255	1,401,478,897
	<b>3,121,638,905</b>	<b>3,063,030,374</b>	<b>3,075,554,280</b>	<b>2,857,488,103</b>
<b>Earning per share (EPS)</b>	<b>40 1.52</b>	<b>1.33</b>	<b>0.77</b>	<b>0.72</b>

  
Chief Financial Officer

  
Acting Managing Director

  
Director

  
Company Secretary

  
Chairman

**Dhaka Bank PLC.**  
**Cash Flow Statement**  
**For the period ended 30 June 2024**

	Notes	01-Jan-24 to 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka
<b>Cash flows from operating activities</b>			
Interest/Profit receipts in cash		15,285,983,221	10,829,063,850
Interest/Profit payments		(9,264,149,227)	(6,793,904,200)
Dividend receipts		126,953,740	112,112,388
Recovery of loans previously written off		214,889,706	28,087,694
Fee and commission receipts in cash		1,061,673,101	1,166,659,743
Cash payments to employees		(1,766,411,418)	(1,520,436,368)
Cash payments to suppliers		(307,625,302)	(146,359,535)
Income taxes paid		(1,275,069,111)	(1,289,449,152)
Receipts from other operating activities	41	307,958,753	226,442,456
Payments for other operating activities	42	(1,115,031,350)	(1,073,120,707)
<b>Operating profit before changes in operating assets &amp; liabilities (i)</b>		<b>3,269,172,114</b>	<b>1,539,096,169</b>
<b>Increase/Decrease in operating assets and liabilities:</b>			
Sale/(Purchase) of trading securities		(10,474,666,417)	6,250,199,470
Loans and advances to customers		(6,678,902,605)	(2,290,228,156)
Other assets	43	(531,289,209)	(508,586,390)
Deposits from other banks		646,707,621	6,962,773,614
Deposits from customers		8,467,521,204	16,632,108,873
Other liabilities account of customers		(677,853,514)	(573,469,185)
Other liabilities	44	1,803,437,648	1,281,104,490
<b>Cash flows from/(used in) operating assets and liabilities (ii)</b>		<b>(7,445,045,272)</b>	<b>27,753,902,716</b>
<b>Net cash flow from/(used in) operating activities (a)= (i+ii)</b>		<b>(4,175,873,158)</b>	<b>29,292,998,885</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		614,476,366	291,107,546
Payment for purchase of securities		(20,466,492,323)	(6,985,273,711)
Purchase of property, plant & equipment		(110,617,027)	(85,842,228)
Sale of property, plant & equipment		443,501	89,641
Non-banking assets		-	(32,400,000)
Purchase/sale of subsidiary		-	-
<b>Net cash used in investing activities (b)</b>		<b>(19,962,189,483)</b>	<b>(6,812,318,752)</b>
<b>Cash flows from financing activities</b>			
Borrowing from other banks		21,197,630,461	(7,878,125,574)
Receipts from issuance of Perpetual bond		-	580,000,000
Payments for redemption of non convertible subordinated bond		-	(600,000,000)
Coupon/dividend paid on perpetual bonds		(128,500,000)	(42,500,000)
Dividends paid		(1,006,602,238)	(569,774,852)
<b>Net cash used in financing activities (c)</b>		<b>20,062,528,223</b>	<b>(8,510,400,426)</b>
<b>Net increase/ (decrease) in cash and cash equivalents (a+b+c)</b>		<b>(4,075,534,418)</b>	<b>13,970,279,707</b>
Effects of exchange rate changes on cash and cash equivalent		464,812,225	194,807,834
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>38,752,905,608</b>	<b>42,571,188,799</b>
<b>*Closing cash and cash equivalents</b>			
Cash in Hand		3,477,299,828	2,096,750,905
Balance with Bangladesh Bank and its agent bank(s)		12,901,135,459	11,772,527,739
Balance with other banks & Financial Institutions		20,270,593,521	27,698,175,455
Money at call on short notice		2,100,000,000	1,000,000,000
Prize Bond		3,876,800	3,734,700
<b>Total</b>		<b>38,752,905,608</b>	<b>42,571,188,799</b>
<b>Net Operating Cash Flows Per Share (NOCFPS)</b>	46	<b>(4.15)</b>	<b>29.10</b>





**Dhaka Bank PLC.**  
Statement of Changes in Equity  
For the period ended 30 June 2024

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2024	10,066,022,382	10,066,022,382	6,560,631	-	59,687,403	1,587,997,681	21,786,290,479
Surplus/deficit on account of revaluation of investments	-	-	-	-	(47,586,342)	-	(47,586,342)
Net profit for the year	-	-	-	-	-	1,533,641,224	1,533,641,224
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Start-up fund	-	-	-	-	-	(15,336,412)	(15,336,412)
Coupon/dividend on perpetual bond	-	-	-	-	-	(128,500,000)	(128,500,000)
Changes in reserve	-	-	-	-	-	-	-
Balance as at 30 June 2024	10,066,022,382	10,066,022,382	6,560,631	-	12,101,061	1,971,200,255	22,121,906,711

For the period ended 30 June 2023

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2023	9,496,247,530	9,496,247,530	6,560,631	-	48,159,035	1,725,490,083	20,772,704,809
Surplus/deficit on account of revaluation of investments	-	-	-	-	(9,190,229)	-	(9,190,229)
Net profit for the year	-	-	-	-	-	1,337,540,291	1,337,540,291
Stock dividend	569,774,852	-	-	-	-	(569,774,852)	-
Cash dividend	-	-	-	-	-	(569,774,852)	(569,774,852)
Start-up Fund	-	-	-	-	-	(13,375,403)	(13,375,403)
Coupon/dividend on perpetual bond	-	-	-	-	-	(42,500,000)	(42,500,000)
Changes in reserve	-	466,126,370	-	-	-	(466,126,370)	-
Balance as at 30 June 2023	10,066,022,382	9,962,373,900	6,560,631	-	38,968,806	1,401,478,897	21,475,404,616





**Dhaka Bank PLC. and its Subsidiaries**  
**Notes to the Financial Statements**  
**As at and for the period ended 30 June 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 116 branches all over Bangladesh which includes 72 urban and 44 rural branches, two Offshore Banking Units at DEPZ & CEPZ, 3 SME Service Centers and 31 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. with effect from 09 November 2023.

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

The consolidated financial statements of the Bank as at and for the period ended 30 June 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 30 June 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 30 June 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 30 June 2024.

### 2.7 Date of authorization

The Board of Directors in its 473rd meeting has approved this financial statements for onward submission to the respective regulatory authorities on 31 July 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.





		30.06.2024 Taka	31.12.2023 Taka
<b>3. Cash</b>			
Cash in hand	(Note: 3.1)	3,477,299,828	2,512,037,635
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	12,901,135,459	11,756,490,714
		<b>16,378,435,287</b>	<b>14,268,528,349</b>
<b>3(a) Consolidated Cash</b>			
Dhaka Bank PLC.	(Note: 3)	16,378,435,287	14,268,528,349
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		<b>16,378,555,287</b>	<b>14,268,648,349</b>
<b>3.1 Cash in hand</b>			
In local currency		3,233,902,761	2,382,178,673
In foreign currencies		243,397,067	129,858,962
		<b>3,477,299,828</b>	<b>2,512,037,635</b>
<b>3.1(a) Consolidated cash in hand</b>			
Dhaka Bank PLC.	(Note: 3.1)	3,477,299,828	2,512,037,635
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		<b>3,477,419,828</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:		11,429,027,267	10,734,541,128
Conventional		10,656,084,988	9,998,206,800
Al-Wadiah current account		772,942,279	736,334,328
In foreign currencies		1,341,330,652	902,424,491
		12,770,357,919	11,636,965,619
Balance with Sonali Bank as agent of Bangladesh Bank		130,777,540	119,525,095
		<b>12,901,135,459</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)	12,901,135,459	11,756,490,714
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>12,901,135,459</b>	<b>11,756,490,714</b>
<b>4. Balance with other banks and financial institutions</b>			
In Bangladesh	(Note: 4.1)	9,894,793,800	19,128,807,492
Outside Bangladesh	(Note: 4.2)	10,375,799,721	8,563,029,660
		<b>20,270,593,521</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))	9,939,612,670	19,164,994,110
Outside Bangladesh	(Note: 4.2(a))	10,375,799,721	8,563,029,660
		<b>20,315,412,391</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)		154,689,321	126,847,084
ICB Islamic Bank Limited		11,200,000	11,300,000
		<b>165,889,321</b>	<b>138,147,084</b>
<b>Special Notice Deposits (SND)</b>			
Local Commercial Bank		18,904,479	22,660,408
		<b>18,904,479</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		6,164,485,768	8,303,365,164
		<b>6,334,485,768</b>	<b>9,571,365,164</b>
Less : Inter Unit (OBU)		6,164,485,768	8,303,365,164
		<b>170,000,000</b>	<b>1,268,000,000</b>
<b>Financial Institutions</b>			
Local NBFIs		9,540,000,000	17,700,000,000
		<b>9,540,000,000</b>	<b>17,700,000,000</b>
		<b>9,894,793,800</b>	<b>19,128,807,492</b>





		30.06.2024 Taka	31.12.2023 Taka
<b>4.1(a) Consolidated in Bangladesh</b>			
Dhaka Bank PLC.	(Note: 4.1)	9,894,793,800	19,128,807,492
Dhaka Bank Securities Limited		691,119,512	197,351,714
Dhaka Bank Investment Limited		158,134,618	247,448,422
		10,744,047,930	19,573,607,628
Less: Intercompany transaction		804,435,260	408,613,518
		<b>9,939,612,670</b>	<b>19,164,994,110</b>
<b>4.2 Outside Bangladesh (Nostro Accounts)</b>			
<b>Current deposits</b>			
Differents foreign bank		10,375,799,721	8,563,029,660
		<b>10,375,799,721</b>	<b>8,563,029,660</b>
<b>4.2(a) Consolidated outside Bangladesh (Nostro Accounts)</b>			
Dhaka Bank PLC.	(Note: 4.2)	10,375,799,721	8,563,029,660
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>10,375,799,721</b>	<b>8,563,029,660</b>
<b>5. Money at call on short notice</b>			
With banking companies	(Note: 5.1)	600,000,000	-
With non-banking financial institutions	(Note: 5.2)	1,500,000,000	400,000,000
		<b>2,100,000,000</b>	<b>400,000,000</b>
<b>5(a) Consolidated money at call on short notice</b>			
Dhaka Bank PLC.	(Note: 5)	2,100,000,000	400,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>2,100,000,000</b>	<b>400,000,000</b>
<b>5.1 With banking companies</b>			
Midland Bank		200,000,000	-
Janata Bank		400,000,000	-
		<b>600,000,000</b>	<b>-</b>
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		1,000,000,000	400,000,000
IDLC		500,000,000	-
		<b>1,500,000,000</b>	<b>400,000,000</b>
<b>6. Investments</b>			
Government securities	(Note: 6.1)	73,372,081,739	42,660,199,827
Other investments	(Note: 6.2)	8,408,586,290	8,226,281,304
		<b>81,780,668,029</b>	<b>50,886,481,131</b>
<b>6(a) Consolidated investments</b>			
Dhaka Bank PLC.	(Note: 6)	81,780,668,029	50,886,481,131
Dhaka Bank Securities Limited		3,285,335,947	3,296,468,037
Dhaka Bank Investment Limited		171,973,539	73,406,715
		<b>85,237,977,515</b>	<b>54,256,355,883</b>
<b>6.1 Government securities</b>			
Treasury Bills		13,761,111,400	7,596,299,438
Treasury Bonds		57,077,599,539	32,618,638,089
Government Ijarah Sukuk		2,529,494,000	2,442,000,000
Prizebond		3,876,800	3,262,300
		<b>73,372,081,739</b>	<b>42,660,199,827</b>
<b>6.1(a) Consolidated government securities</b>			
Dhaka Bank PLC.	(Note: 6.1)	73,372,081,739	42,660,199,827
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		171,973,539	73,406,715
		<b>73,544,055,278</b>	<b>42,733,606,542</b>
<b>6.2 Other investments</b>			
Investment in shares	(Note: 6.2.1)	3,301,086,290	2,968,781,304
Investment in subordinated bonds	(Note: 6.2.2)	1,677,500,000	2,257,500,000
Investment in perpetual bond	(Note: 6.2.3)	2,430,000,000	2,000,000,000
Investment on Beximco Green Sukuk al Istisna'a		1,000,000,000	1,000,000,000
		<b>8,408,586,290</b>	<b>8,226,281,304</b>



		30.06.2024 Taka	31.12.2023 Taka
<b>6.2(a) Consolidated other investments</b>			
Dhaka Bank PLC.	(Note: 6.2)	8,408,586,290	8,226,281,304
Dhaka Bank Securities Limited		3,285,335,947	3,296,468,037
Dhaka Bank Investment Limited		-	-
		<b>11,693,922,237</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		2,908,246,925	2,575,941,939
		<b>3,301,086,290</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.		160,000,000	257,500,000
One Bank PLC.		157,500,000	210,000,000
Bank Asia PLC.		-	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>1,677,500,000</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)	259,833,630,267	253,154,849,997
Bills purchased and discounted	(Note: 8)	3,032,478,744	3,032,356,409
		<b>262,866,109,012</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)	262,866,109,012	256,187,206,406
Dhaka Bank Securities Limited		1,524,681,659	1,525,916,895
Dhaka Bank Investment Limited		-	-
		264,390,790,671	257,713,123,301
Less: Intercompany transaction		2,471,828,109	2,444,367,205
		<b>261,918,962,562</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		46,637,780,032	46,377,466,652
Cash credit/murabaha		9,850,573,353	8,879,832,572
House building loan		3,564,941,750	3,150,748,091
Transport loan		1,749,406,520	2,008,691,878
Term loan		90,213,945,774	87,131,192,567
Loan against trust receipt		3,610,903,002	3,382,418,742
Payment against documents		31,828,554	23,655,757
Loan against accepted bills		4,075,753,966	2,568,747,667
Packing credit		1,480,161,829	1,203,625,684
Lease finance/izara		5,824,943,655	5,973,434,113
Credit card		1,413,267,911	1,140,911,338
Retail loan		2,117,456,900	1,999,998,264
Other loans		89,262,667,021	89,314,126,671
		259,833,630,267	253,154,849,997
Outside Bangladesh		-	-
		<b>259,833,630,267</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)	259,833,630,267	253,154,849,997
Dhaka Bank Securities Limited		1,524,681,659	1,525,916,895
Dhaka Bank Investment Limited		-	-
		261,358,311,926	254,680,766,892
Less: Intercompany transaction		2,471,828,109	2,444,367,205
		<b>258,886,483,817</b>	<b>252,236,399,687</b>





		30.06.2024 Taka	31.12.2023 Taka
<b>8. Bills purchased and discounted</b>			
In Bangladesh		3,032,478,744	2,711,530,788
Outside Bangladesh		-	320,825,621
		<b>3,032,478,744</b>	<b>3,032,356,409</b>
<b>8(a) Consolidated bills purchased and discounted</b>			
Dhaka Bank PLC.	(Note: 8)	3,032,478,744	3,032,356,409
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>3,032,478,744</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		835,732,731	820,330,607
Office appliances and equipment		2,239,584,398	2,197,764,716
Computer		401,310,805	373,501,162
Software		854,847,880	848,448,519
Bank's vehicle		361,536,582	352,090,453
Right of use assets (ROU) as per IFRS 16		2,865,578,392	2,659,138,084
		13,726,713,780	13,419,396,532
Less: Accumulated depreciation		5,248,809,682	4,857,823,601
		<b>8,477,904,097</b>	<b>8,561,572,932</b>
<b>9(a) Consolidated fixed assets including premises, furniture and fixtures</b>			
Dhaka Bank PLC.	(Note: 9)	8,477,904,097	8,561,572,932
Dhaka Bank Securities Limited		79,354,178	77,158,751
Dhaka Bank Investment Limited		153,430	121,516
		<b>8,557,411,705</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.		116,589,424	57,598,794
Advance rent	(Note: 10.1.a)	53,432,565	29,207,413
Prepaid expenses against advertisement		46,409,521	59,416,305
Interest/Profit accrued and other receivable	(Note: 10.2)	1,071,715,143	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)	883,163,310	223,333,627
Suspense account	(Note: 10.5)	79,905,704	169,963,940
Others	(Note: 10.6)	18,743,245,248	17,470,238,535
		<b>22,767,578,224</b>	<b>20,610,223,185</b>
<b>10(a) Consolidated other assets</b>			
Dhaka Bank PLC.	(Note: 10)	22,767,578,224	20,610,223,185
Dhaka Bank Securities Limited		253,542,044	275,950,807
Dhaka Bank Investment Limited		13,306,826	7,994,958
		<b>23,034,427,094</b>	<b>20,894,168,951</b>
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		49,608,722	51,838,174
		1,799,608,602	1,801,838,054
		<b>21,234,818,492</b>	<b>19,092,330,897</b>
<b>10.1 Investment in shares of subsidiary companies</b>			
Dhaka Bank Securities Limited		1,499,999,940	1,499,999,940
(99.99% of subsidiary company owned by DBPLC.)			
Dhaka Bank Investment Limited		249,999,940	249,999,940
(99.99% of subsidiary company owned by DBPLC.)			
		<b>1,749,999,880</b>	<b>1,749,999,880</b>

Shareholding in Dhaka Bank Securities Limited as at 30 June 2024 was 210,792,274 shares after considering the stock dividend issued from 2011 to 2022.

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





		30.06.2024 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.		
<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)	16,233,526,460	14,958,457,349
Deferred tax assets	(Note: 15.1)	677,322,868	570,694,032
Account receivable others	(Note: 10.6.2)	1,832,395,921	1,941,087,155
		<b>18,743,245,248</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		1,275,069,111	2,805,148,410
		16,233,526,460	14,958,457,349
Less: Adjustment during the year		-	-
		<b>16,233,526,460</b>	<b>14,958,457,349</b>
<b>10.6.2 Account receivable others</b>			
Receivable against Bangladesh/Paribar Sanchaya Patra		66,059,141	105,767,219
Fees receivable		283,616,517	160,664,494
Dividend receivable		112,765,134	35,727,185
Finance to AD branches		39	36
Protestation account		3,012,677	3,012,677
ATM settlement account		1,258,978,103	1,441,808,604
Receivable from exchange houses		688,573	521,327
Excise duty receivable		57,667,015	141,747,438
Receivable from Dhaka Bank Investment Limited		-	-
Receivable from Dhaka Bank Securities Limited		49,608,722	51,838,174
		<b>1,832,395,921</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)	37,137,513,366	18,093,617,095
Outside Bangladesh		7,533,934,191	5,380,200,000
		<b>44,671,447,556</b>	<b>23,473,817,095</b>
<b>12.1 In Bangladesh</b>			
<b>Call Borrowing</b>			
Difference local commercial banks		-	100,000,000
		-	<b>100,000,000</b>
<b>Term Borrowing</b>			
Term Borrowing (DBU to OBU)		6,164,485,768	8,303,365,164
Borrowing from Bangladesh Bank-ALS		17,809,798,000	-
Borrowing from SME Foundation		3,113,967	5,790,967
		<b>23,977,397,735</b>	<b>8,309,156,130</b>
Less : Inter Unit (OBU)		6,164,485,768	8,303,365,164
		<b>17,812,911,967</b>	<b>105,790,966</b>



		30.06.2024 Taka	31.12.2023 Taka
<b>Bangladesh Bank refinance</b>			
Small and Medium Enterprise		1,708,392,869	2,305,495,750
Syndication		2,966,367,212	3,005,487,012
PC Refinance		1,403,719,061	885,760,832
Export development fund		13,033,953,749	11,438,446,359
FSSP fund		63,311,008	68,379,176
Stimulus fund		75,240,000	227,320,000
Digital Nano Loan Refinance		73,617,500	56,937,000
		<b>19,324,601,399</b>	<b>17,987,826,129</b>
<b>Total</b>		<b>37,137,513,366</b>	<b>18,093,617,095</b>
<b>Outside Bangladesh</b>			
Difference foreign banks		7,533,934,191	5,380,200,000
		<b>7,533,934,191</b>	<b>5,380,200,000</b>
		<b>44,671,447,556</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)	44,671,447,556	23,473,817,095
Dhaka Bank Securities Limited		2,471,828,109	2,444,367,206
Dhaka Bank Investment Limited		-	-
		47,143,275,665	25,918,184,301
Less: Inter company transaction		2,471,828,109	2,444,367,205
		<b>44,671,447,556</b>	<b>23,473,817,096</b>
<b>13. Deposits and other accounts</b>			
Current Accounts and other Accounts	(Note: 13.1)	47,662,009,562	44,593,545,911
Bills payable	(Note: 13.2)	3,969,851,232	3,214,881,514
Savings bank deposits	(Note: 13.3)	30,173,947,445	30,648,626,867
Term deposits	(Note: 13.4)	209,387,674,831	203,622,199,953
		<b>291,193,483,070</b>	<b>282,079,254,245</b>
<b>Non-interest bearing accounts</b>			
<b>13.1 Current Accounts and other accounts</b>			
Current account		19,030,922,512	18,488,027,721
Foreign currency deposits		3,979,463,632	3,049,016,610
Margin under letter of credit		9,742,167,720	8,777,061,901
Margin under letter of guarantee		2,959,629,414	3,366,372,301
Deposits awaiting disposal		4,281,771	4,321,207
Sundry deposit	(Note: 13.1.1)	11,945,544,513	10,908,746,171
		<b>47,662,009,562</b>	<b>44,593,545,911</b>
<b>13.1.1 Sundry deposit</b>			
F.C held against back to back L/C		11,118,046,430	10,148,606,411
Sundry creditors		763,239,087	696,011,745
Unclaimed deposits		46,675,254	47,296,497
Security deposits		17,583,742	16,831,518
		<b>11,945,544,513</b>	<b>10,908,746,171</b>
<b>13.2 Bills payable</b>			
Pay order		3,916,844,879	3,164,933,457
Demand draft		53,006,353	49,948,057
		<b>3,969,851,232</b>	<b>3,214,881,514</b>
<b>Total non-interest bearing accounts</b>		<b>51,631,860,794</b>	<b>47,808,427,425</b>
<b>Interest bearing Account</b>			
<b>13.3 Savings bank deposits</b>			
Savings account		29,278,302,079	29,731,775,840
Mudaraba savings accounts		895,645,366	916,851,027
		<b>30,173,947,445</b>	<b>30,648,626,867</b>
<b>13.4 Term deposits</b>			
Special notice deposits		33,620,655,159	35,108,038,198
Unclaimed dividend account*		26,760,833	27,053,796
Fixed deposits		154,327,119,889	143,590,363,185
Deposit pension scheme		18,829,035,696	22,623,121,439
Gift cheque		39,250,097	39,779,862
Non Resident Foreign Currency Deposit (NFCD)		2,544,853,157	2,233,843,473
		<b>209,387,674,831</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.



		30.06.2024 Taka	31.12.2023 Taka
13.4 (a)	Consolidated term deposits		
	Dhaka Bank PLC.	209,387,674,831	203,622,199,953
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		209,387,674,831	203,622,199,953
	Less: Inter company transaction	799,471,917	408,613,518
		208,588,202,914	203,213,586,435
	Total interest bearing account	239,561,622,276	234,270,826,820
	Total deposits and other accounts	291,193,483,070	282,079,254,245
13 (a)	Consolidated deposits and other accounts		
	Dhaka Bank PLC.	291,193,483,070	282,079,254,245
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		291,193,483,070	282,079,254,245
	Less: Inter company transaction	804,435,260	408,613,518
		290,389,047,810	281,670,640,727
14.	Bond		
	Non convertible subordinated bond	2,000,000,000	2,000,000,000
	Perpetual Bond	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 30 June 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	889,448,427	379,227,518
	Provision on loans and advances	18,192,106,248	17,065,005,006
	Provision for good borrower	-	-
	Provision for Off-Balance Sheet exposure	1,751,522,297	1,593,463,122
	Interest suspense account	4,525,498,432	4,290,560,813
	Provision for expenses	599,730,380	458,568,196
	Provision for other assets	79,698,157	78,074,233
	Fund for Dhaka Bank Foundation	-	41,600,090
	Provision for current tax	17,292,437,065	15,637,267,356
	Deferred tax liability	-	-
	Tax deducted at source & payable	372,565,445	723,225,589
	Excise duty payable	16,660,228	343,853,598
	Other account payable	8,968,134,153	6,688,991,814
		52,687,800,832	47,299,837,336
15(a)	Consolidated other liabilities		
	Dhaka Bank PLC.	52,687,800,832	47,299,837,336
	Dhaka Bank Securities Limited	1,342,676,161	882,042,125
	Dhaka Bank Investment Limited	11,779,751	6,330,909
		54,042,256,744	48,188,210,370
	Less: Inter-company transactions		
	Dhaka Bank Securities Limited	49,608,722	51,838,174
	Dhaka Bank Investment Limited	-	-
		49,608,722	51,838,174
		53,992,648,022	48,136,372,196





		30.06.2024 Taka	31.12.2023 Taka
15.1	Deferred tax liabilities/(asset)		
	<u>30 June 2024</u>		
		Carrying amount	Taxable/(deductible) temporary difference
			Tax base
	Fixed asset excluding land	2,455,317,068	3,070,757,451
	Deductible temporary difference :		
	Provision against classified loan	(1,030,031,832)	-
	Right of use-assets (net-off advance)	1,146,454,994	-
	Lease obligation	(1,307,177,092)	-
			(1,806,194,313)
	Applicable tax rate		37.5%
	Deferred tax liability/(asset)		(677,322,867)
	<u>31 December 2023</u>		
		Carrying amount	Taxable/(deductible) temporary difference
			Tax base
	Fixed Asset excluding land	2,539,562,011	3,114,381,980
	Deductible temporary difference :		
	Provision against classified loan (BL)	(788,682,918)	-
	Right of use-assets (net-off advance)	1,145,878,886	-
	Lease obligation	(1,304,226,750)	-
			(1,521,850,751)
	Applicable tax rate		37.5%
	Deferred tax liability/(asset)		(570,694,031)
	Deferred tax expense/(income)	30.06.2024 Taka	31.12.2023 Taka
	Closing deferred tax (asset)/liability	(677,322,867)	(560,751,886)
	Opening deferred tax (asset)/liability	(570,694,031)	(475,078,872)
		(106,628,836)	(85,673,014)

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	46,350,852	8,360,852
	Application, processing, membership & utilisation fee	63,532,734	63,070,237
	Adjusting account credit	1,333,452,301	156,462,226
	Export proceeds suspense	3,304,061,104	2,880,579,076
	Finance from bill discounting OBU	7,062,178	83,533,754
	Compensation income of Islamic Banking operations	132,854,170	105,738,825
	ATM settlement account	1,333,722,480	1,576,074,133
	Import payment suspense	1,116,751,526	127,286,772
	Provision for start-up fund	90,108,510	74,772,098
	Provision for CSR fund	226,111,206	301,937,091
	Provision against NBA	6,950,000	6,950,000
	Lease liabilities as per IFRS 16	1,307,177,092	1,304,226,750
		<b>8,968,134,153</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	20,000,000,000	20,000,000,000
	The Bank increased its Authorized Capital from Tk.1000.00 crore to Tk.2000.00 crore by passing a Special Resolution in the 27th AGM held on Thursday, June 23, 2022.		
<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>



**30.06.2024**  
**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
2023	10% Cash Dividend	-	-	10,066,022,382

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

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

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

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	1,971,200,255	1,587,997,681
	<b>22,109,805,650</b>	<b>21,726,603,076</b>
<b>Less : Regulatory adjustment</b>		
Deferred Tax Assets (DTA)	386,261,937	295,756,094
Book value of Goodwill and value of all other intangible assets	334,648,312	366,696,527
(Written down value of software which is treated as intangible assets)	<b>21,388,895,401</b>	<b>21,064,150,455</b>
<b>Additional Tier-I Capital (AT 1)</b>	<b>2,000,000,000</b>	<b>2,000,000,000</b>
<b>Total Tier-I Capital</b>	<b>23,388,895,401</b>	<b>23,064,150,455</b>

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

General provision	12,193,735,464	10,934,086,167
Non-convertible subordinated bond	1,000,000,000	1,000,000,000
	<b>13,193,735,464</b>	<b>11,934,086,167</b>
<b>Less : Regulatory adjustment</b>		
<b>Total Tier-II Capital</b>	<b>13,193,735,464</b>	<b>11,934,086,167</b>
<b>A. Total Eligible Capital</b>	<b>36,582,630,865</b>	<b>34,998,236,622</b>



	30.06.2024 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>6,556,253,743</b>	<b>5,904,539,046</b>
<b>Total Capital Ratio (%)*</b>	<b>15.23%</b>	<b>15.04%</b>

Capital requirement	30.06.2024		31.12.2023	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	9.74%	8.50%	9.91%
Tier-II Capital (gone concern capital)	4.00%	5.49%	4.00%	5.13%
<b>Total</b>	<b>12.50%</b>	<b>15.23%</b>	<b>12.50%</b>	<b>15.04%</b>

\*CRAR has been calculated considering the Risk Weighted Assets as of 31 March 2024.

**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	65,036	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	2,572,573,072	2,207,128,564
	<b>22,711,243,502</b>	<b>22,345,800,771</b>

**Less : Regulatory adjustment**

Book value of Goodwill and value of all other intangible assets	334,648,312	366,696,527
(**Written down value of software which is treated as intangible assets)		
Deferred Tax Assets (DTA)	460,199,866	369,694,023
	<b>21,916,395,325</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>23,916,395,325</b>	<b>23,609,410,221</b>

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

General provision	12,193,735,464	10,934,086,167
Non-convertible subordinated bond	1,000,000,000	1,000,000,000
	<b>13,193,735,464</b>	<b>11,934,086,167</b>

**Less : Regulatory adjustment**

<b>Total Tier-II Capital</b>	<b>13,193,735,464</b>	<b>11,934,086,167</b>
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**A. Total Eligible Capital**

	<b>37,110,130,789</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>6,616,826,524</b>	<b>5,978,595,887</b>
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<b>Total Capital Ratio (%)*</b>	<b>15.21%</b>	<b>15.03%</b>
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Capital requirement	30.06.2024		30.06.2024	31.12.2023
			Taka	Taka
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	9.80%	8.50%	9.98%
Tier-II Capital (gone concern capital)	4.00%	5.41%	4.00%	5.05%
<b>Total</b>	<b>12.50%</b>	<b>15.21%</b>	<b>12.50%</b>	<b>15.03%</b>

\*CRAR has been calculated considering the Risk Weighted Assets as of 31 March 2024.

<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)		12,101,061	59,687,403
			<b>18,661,692</b>	<b>66,248,034</b>
<b>18(a) Consolidated other reserve</b>				
Dhaka Bank PLC.			18,661,692	66,248,034
Dhaka Bank Securities Limited			-	-
Dhaka Bank Investment Limited			-	-
			<b>18,661,692</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			134,848,038	1,167,962,292
Less: Adjustment during the year			(128,339,069)	(1,172,722,369)
			<b>12,101,061</b>	<b>5,592,092</b>
			<b>12,101,061</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			1,533,641,224	1,731,648,640
			<b>3,121,638,905</b>	<b>3,457,138,723</b>
Less: Transfer to statutory reserve			-	569,774,852
Less: Start-up fund			15,336,412	17,316,486
Less: Coupon/dividend on perpetual bond			128,500,000	142,500,000
Less: Stock dividend			-	569,774,852
Less: Cash dividend			1,006,602,238	569,774,852
			<b>1,150,438,650</b>	<b>1,869,141,042</b>
			<b>1,971,200,255</b>	<b>1,587,997,681</b>





	30.06.2024 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	1,515,883,158	1,671,821,614
	<u>3,723,011,722</u>	<u>4,076,269,606</u>
Less: Transfer to statutory reserve	-	569,774,852
Less: Start-up fund	15,336,412	17,316,486
Less: Coupon/dividend on perpetual bond	128,500,000	142,500,000
Less: Transfer to investment fluctuation fund	-	-
Less: Stock dividend	-	569,774,852
Less: Cash dividend	1,006,602,238	569,774,852
	<u>1,150,438,650</u>	<u>1,869,141,042</u>
	<u><b>2,572,573,072</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	(2,691)	(7,020)
Addition for the year from Dhaka Bank Investment Limited	915	1,036
	<u><b>65,036</b></u>	<u><b>66,812</b></u>
<b>20. Profit &amp; loss account</b>		
<b>Income</b>		
Interest, discount and similar income	13,468,241,142	21,511,974,195
Dividend income	126,953,740	229,055,965
Fee, commission and brokerage	1,061,673,101	2,316,021,400
Gains less losses arising from investment securities	2,678,891,318	3,966,418,831
Gains less losses arising from dealing in foreign currencies	688,754,777	1,048,699,689
Other operating income	297,031,660	254,730,104
	<u><b>18,321,545,737</b></u>	<u><b>29,326,900,183</b></u>
<b>Expenses</b>		
Interest, fee and commission	9,774,370,136	14,801,291,650
Administrative expenses	2,277,374,663	4,094,774,114
Other operating expenses	561,343,205	1,095,256,979
Depreciation and repairs of Bank's assets	547,573,648	1,184,032,603
	<u><b>13,160,661,652</b></u>	<u><b>21,175,355,346</b></u>
	<u><b>5,160,884,086</b></u>	<u><b>8,151,544,837</b></u>
<b>21. Contingent liabilities</b>		
<b>Acceptances &amp; endorsements</b>	<b>69,733,502,354</b>	<b>69,044,809,858</b>
<b>Irrevocable letters of credit</b>	<b>43,233,419,037</b>	<b>33,320,534,119</b>
Usance/Defer letter of credit	17,397,584,349	13,601,493,734
Sight letter of credit	8,860,496,961	4,822,603,910
Back to back letter of credit	6,307,808,389	5,555,149,014
BD-Sight (EDF)	2,051,542,297	2,092,783,151
Back to back - local	8,615,987,041	7,248,504,310
<b>Letters of guarantee</b>	<b>63,282,644,572</b>	<b>60,383,950,944</b>
Bid bond	3,097,755,039	2,271,388,908
Performance bond	25,204,489,655	21,114,760,816
Counter guarantee	1,003,759,289	1,339,264,161
Other guarantee	28,429,914,909	26,491,324,420
Shipping guarantee	5,546,725,680	9,167,212,640
<b>Bills for collection</b>	<b>19,720,997,552</b>	<b>18,378,644,376</b>
Local bills for collection	10,623,687,844	9,447,977,148
Foreign bills for collection	9,097,309,708	8,930,667,229
<b>Other contingent liabilities</b>	<b>14,169,854,551</b>	<b>16,983,466,727</b>
Bangladesh/Pratirakhkha/Paribar Sanchay Patra	-	1,751,615,000
ICB unit certificate	-	51,340,900
Forward exchange position	1,772,876,272	3,305,170,772
US investment & premium bond	-	435,824,300
Other contingent liabilities for ECA financing	3,669,563,528	3,624,993,930
Contingent interest suspense	8,727,414,751	7,814,521,825
	<u><b>210,140,418,066</b></u>	<u><b>198,111,406,025</b></u>

		01-Jan-24 to 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka
<b>22. Interest income/profit on investments</b>			
Term loan		7,365,570,371	5,185,246,181
Overdrafts		3,395,000,986	2,386,004,443
Loan against trust receipt		194,920,036	169,503,401
Packing credits		43,819,637	31,968,863
Cash credits/Bai-Muajjal		378,232,366	273,846,551
Payment against Documents		952,208	175,858
House building loan		143,908,265	96,382,370
Transport loan		73,641,579	92,725,367
Syndicate loan		539,860,201	353,983,741
Lease rental/izara		341,786,116	285,598,536
Credit card		71,559,329	48,338,716
<b>Total interest/profit &amp; rental income on loans &amp; advances</b>		<b>12,549,251,093</b>	<b>8,923,774,027</b>
Call lending and fund placement with banks		773,666,431	351,440,837
Accounts with foreign banks		145,323,618	106,875,071
		<b>13,468,241,142</b>	<b>9,382,089,935</b>
<b>22(a) Consolidated Interest income/profit on investments</b>			
Dhaka Bank PLC.	(Note: 22)	13,468,241,142	9,382,089,935
Dhaka Bank Securities Limited		42,497,866	51,571,443
Dhaka Bank Investment Limited		-	-
		13,510,739,008	9,433,661,378
Less: Intercompany transaction		95,230,638	82,259,633
		<b>13,415,508,370</b>	<b>9,351,401,745</b>
<b>23. Interest/profit paid on deposits and borrowings etc.</b>			
Savings account including mudaraba		278,657,421	285,131,474
Special notice deposit		864,991,681	670,172,708
Term deposits		6,113,434,922	3,722,321,797
Deposits under Scheme		844,511,061	1,143,513,951
Call borrowing & fund placement		468,735,051	27,129,767
Non-convertible Subordinate Bond		95,353,425	146,891,507
Overseas accounts charges		11,008,799	13,271,108
HTM/HFT securities (Including REPO)		296,847,803	233,243,893
Others	(Note: 23.1)	800,829,973	609,656,882
		<b>9,774,370,136</b>	<b>6,851,333,087</b>
<b>23.1 Others</b>			
Interest paid on NFCB		79,834,342	26,426,588
Interest/profit paid against refinance from Bangladesh Bank		304,143,725	344,443,691
Interest paid on gift cheque		357,125	262,794
Interest paid on excel account		167,476	223,779
Interest paid on Fund Borrowing-OBU		416,327,305	238,300,030
		<b>800,829,973</b>	<b>609,656,882</b>
<b>23(a) Consolidated interest/profit paid on deposits &amp; borrowings etc.</b>			
Dhaka Bank PLC.	(Note: 23)	9,774,370,136	6,851,333,087
Dhaka Bank Securities Limited		95,190,543	80,447,482
Dhaka Bank Investment Limited		-	-
		9,869,560,679	6,931,780,569
Less: Inter company transaction		104,523,337	89,342,310
		<b>9,765,037,342</b>	<b>6,842,438,259</b>
<b>24. Investment income</b>			
Interest on treasury bills/bonds		1,807,188,565	1,298,510,463
Profit on govt. Islamic bond		25,903,870	26,068,970
Capital gain on government securities		614,476,366	291,107,546
Interest on subordinated bond		80,864,026	125,305,351
Coupon/dividend on perpetual bond		103,153,501	73,298,889
Profit on Beximco Green Sukuk al Istisnaa		45,000,000	72,778,538
Dividend on shares		126,953,740	112,112,388
		<b>2,803,540,067</b>	<b>1,999,182,145</b>
<b>24(a) Consolidated investment income</b>			
Dhaka Bank PLC.	(Note: 24)	2,803,540,067	1,999,182,145
Dhaka Bank Securities Limited		49,596,513	30,562,407
Dhaka Bank Investment Limited		7,418,877	-
		<b>2,860,555,457</b>	<b>2,029,744,552</b>





		01-Jan-24 to 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka
<b>25. Commission, exchange and brokerage</b>			
Commission on letter of credit		536,268,326	489,906,081
Commission on letter of guarantee		153,964,528	178,621,697
Processing fee consumer loan		9,993,049	40,676,939
Other comm/fees (Clearing, cash tr., risk prem., utilisation fee, remittance etc.)		248,357,812	368,843,838
Rebate from foreign bank outside Bangladesh		11,205,566	7,167,083
Commission & fee on credit card		101,883,819	81,444,106
Exchange gain including gain from foreign currency dealings		688,754,777	335,230,930
		<b>1,750,427,879</b>	<b>1,501,890,673</b>
<b>25(a) Consolidated commission, exchange and brokerage</b>			
Dhaka Bank PLC.	(Note: 25)	1,750,427,879	1,501,890,673
Dhaka Bank Securities Limited		23,015,536	21,942,250
Dhaka Bank Investment Limited		-	-
		<b>1,773,443,415</b>	<b>1,523,832,923</b>
<b>26. Other operating income</b>			
Other income on credit card and ATM		23,885,970	21,376,980
Incidental charges		29,742,027	27,566,936
Swift charge recoveries		19,079,673	17,376,643
Locker rent		9,003,540	7,756,800
Capital gain on sale of shares		2,304,991	11,942,001
Profit from sale of fixed assets		430,744	87,059
Recovery from written off loans		214,889,706	28,087,694
		<b>299,336,651</b>	<b>114,194,113</b>
<b>26(a) Consolidated other operating income</b>			
Dhaka Bank PLC.	(Note: 26)	299,336,651	114,194,113
Dhaka Bank Securities Limited		2,819,475	246,518
Dhaka Bank Investment Limited		9,292,698	8,618,209
		311,448,824	123,058,840
Less: Inter company transaction		9,292,699	7,082,677
		<b>302,156,125</b>	<b>115,976,163</b>
<b>27. Salary and allowances</b>			
Basic salary		572,346,532	523,981,671
Allowances		719,310,559	650,792,752
Bonus & ex-gratia		197,718,652	161,590,190
Leave fare assistance		79,314,194	76,689,603
Bank's contribution to superannuation fund		29,480,640	5,149,162
Bank's contribution to gratuity fund		102,135,843	41,054,918
Bank's contribution to provident fund		57,151,157	52,983,673
		<b>1,757,457,578</b>	<b>1,512,241,968</b>
<b>27(a) Consolidated salary and allowances</b>			
Dhaka Bank PLC.	(Note: 27)	1,757,457,578	1,512,241,968
Dhaka Bank Securities Limited		19,201,266	22,982,927
Dhaka Bank Investment Limited		1,268,700	1,175,234
		<b>1,777,927,544</b>	<b>1,536,400,129</b>
<b>28. Rent, taxes, insurance, electricity etc.</b>			
Office rent	(Note: 28.1)	58,574,377	51,264,427
Electricity and lighting		41,998,118	37,705,409
Regulatory charges		11,272,469	16,764,703
Insurance		88,883,325	81,890,173
		<b>200,728,289</b>	<b>187,624,711</b>
<b>28.1 Office rent</b>			
Actual office rent		293,595,725	273,101,696
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		235,021,347	221,837,269
		<b>58,574,377</b>	<b>51,264,427</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 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka
<b>28(a) Consolidated rent, taxes, insurance, electricity etc.</b>			
Dhaka Bank PLC.	(Note: 28)	200,728,289	187,624,711
Dhaka Bank Securities Limited		12,100,532	10,867,983
Dhaka Bank Investment Limited		-	-
		<b>212,828,821</b>	<b>198,492,694</b>
<b>29. Legal expenses</b>			
Legal expenses		10,939,957	13,124,192
Other professional fees		4,361,069	1,450,691
		<b>15,301,026</b>	<b>14,574,883</b>
<b>29(a) Consolidated legal expenses</b>			
Dhaka Bank PLC.	(Note: 29)	15,301,026	14,574,883
Dhaka Bank Securities Limited		517,500	132,250
Dhaka Bank Investment Limited		307,995	1,297,500
		<b>16,126,521</b>	<b>16,004,633</b>
<b>30. Postage, stamps, telecommunication etc.</b>			
Stamps, postage & courier		2,804,021	1,347,052
Telephone charges		5,294,526	4,114,149
Fax, internet & radio link charges		16,203,465	19,640,793
		<b>24,302,012</b>	<b>25,101,994</b>
<b>30(a) Consolidated postage, stamps, telecommunication etc.</b>			
Dhaka Bank PLC.	(Note: 30)	24,302,012	25,101,994
Dhaka Bank Securities Limited		205,839	296,601
Dhaka Bank Investment Limited		-	-
		<b>24,507,851</b>	<b>25,398,595</b>
<b>31. Stationery, printing, advertisement etc.</b>			
Table stationery		11,898,701	11,299,673
Printing stationery		121,808,353	11,189,498
Security stationery		3,261,609	4,290,286
Computer stationery		24,672,082	23,227,557
Advertisement		106,381,519	56,675,644
		<b>268,022,264</b>	<b>106,682,658</b>
<b>31(a) Consolidated stationery, printing, advertisement etc.</b>			
Dhaka Bank PLC.	(Note: 31)	268,022,264	106,682,658
Dhaka Bank Securities Limited		2,502,017	1,066,909
Dhaka Bank Investment Limited		119,698	11,000
		<b>270,643,979</b>	<b>107,760,567</b>
<b>32. Chief executive's salary and fees</b>			
Basic salary		6,224,240	5,658,400
House rent allowances		360,000	360,000
Living allowances		180,000	180,000
Medical allowances		60,000	60,000
Bonus		2,129,600	1,936,000
		<b>8,953,840</b>	<b>8,194,400</b>
<b>32(a) Consolidated chief executive's salary and fees</b>			
Dhaka Bank PLC.	(Note: 32)	8,953,840	8,194,400
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>8,953,840</b>	<b>8,194,400</b>
<b>33. Directors' fees</b>			
Directors fees		2,558,600	2,016,400
Fees and expense related to Shariah Council Meeting		51,055	-
		<b>2,609,655</b>	<b>2,016,400</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.			
<b>33(a) Consolidated directors' fees</b>			
Dhaka Bank PLC.	(Note: 33)	2,609,655	2,016,400
Dhaka Bank Securities Limited		219,133	260,596
Dhaka Bank Investment Limited		80,000	-
		<b>2,908,788</b>	<b>2,276,996</b>



		01-Jan-24 to 30-Jun-24 Taka	01-Jan-23 to 30-Jun-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	150,000	150,000
	Dhaka Bank Investment Limited	57,500	46,000
		<b>207,500</b>	<b>196,000</b>
35.	<b>Depreciation and repairs of the Bank's assets</b>		
	<b><u>Depreciation &amp; amortization</u></b>		
	Building & renovation	18,868,344	19,095,543
	Furniture & fixture	25,728,399	25,982,870
	Office appliance & equipment	86,231,198	101,022,515
	Computer	18,259,209	15,218,454
	Software	38,447,576	37,798,450
	Motor vehicle	7,314,487	15,279,744
	Right of use-assets (ROU) as per IFRS 16	205,864,201	197,587,755
		<b>400,713,414</b>	<b>411,985,331</b>
	<b><u>Repair &amp; Maintenance:</u></b>		
	Office Premises	31,272,125	21,786,692
	Office Equipment	24,788,149	22,466,155
	Office Furniture	1,327,989	887,557
	Motor Vehicle	8,630,425	9,678,740
	Computer and Accessories	433,445	440,712
	Software (AMC)	80,408,101	103,174,456
		<b>146,860,234</b>	<b>158,434,312</b>
		<b>547,573,648</b>	<b>570,419,643</b>
35(a)	<b>Consolidated depreciation and repairs of the Bank's assets</b>		
	Dhaka Bank PLC.	(Note: 35)	547,573,648
	Dhaka Bank Securities Limited	6,406,726	5,307,325
	Dhaka Bank Investment Limited	15,386	-
		<b>553,995,760</b>	<b>575,726,968</b>
36.	<b>Other Expenses</b>		
	Contractual service charge (own & third party)	220,877,955	214,044,340
	Fuel costs	19,037,176	19,684,614
	Entertainment (canteen & other)	25,788,108	18,676,475
	Donation	61,274,872	98,916,458
	Subscription	7,315,704	4,000,910
	Travelling expenses	8,861,653	7,326,168
	Conveyance	10,888,293	8,154,562
	Branch opening expenses	333,548	262,897
	Godown expenses	997,361	887,526
	Training expenses	5,094,885	5,588,340
	Books and papers	1,814,270	1,603,151
	WASA charges	3,209,252	2,648,551
	Staff uniform	1,858,010	2,370,054
	Potted plants	848,799	744,459
	Business development & promotion	58,537,130	50,185,965
	Reuters charges	2,437,479	1,103,442
	Fees and expenses for credit card	74,027,054	57,028,365
	ATM network service charges	26,270,276	9,645,657
	Dhaka Bank Foundation	(Note: 36.1)	-
	Interest expense for lease liability as per IFRS 16	31,531,381	31,556,839
		<b>561,343,205</b>	<b>534,764,854</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	(41,600,090)	(74,134,084)
	Closing balance	-	-

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 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka
<b>36(a) Consolidated other expenses</b>			
Dhaka Bank PLC	(Note: 36)	561,343,205	534,764,854
Dhaka Bank Securities Limited		4,530,930	5,275,741
Dhaka Bank Investment Limited		225,560	104,622
		<b>566,099,695</b>	<b>540,145,217</b>
<b>37. Provision against loans &amp; advances</b>			
On classified loans & advances		751,684,053	320,881,340
On classified loans & advances (Special General Provision-COVID-19)		-	-
On unclassified loans & advances (Special General Provision-COVID-19)		(42,533,732)	(42,818,987)
On unclassified loans & advances (except Special General Provision-COVID-19)		1,209,868,569	516,699,890
		<b>1,919,018,890</b>	<b>794,762,243</b>
<b>37(a) Consolidated provision against loans &amp; advances</b>			
Dhaka Bank PLC.		1,919,018,890	794,762,243
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>1,919,018,890</b>	<b>794,762,243</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)	158,059,175	68,232,877
Provision for other assets	(Note: 15.6)	1,623,924	(9,224,701)
		<b>159,683,099</b>	<b>59,008,176</b>
<b>39.1 Provision on Off-Balance Sheet (OBS) Exposure</b>			
Provision on Off-Balance Sheet (OBS) Exposure		<b>158,059,175</b>	<b>68,232,877</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)	159,683,099	59,008,176
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		<b>159,683,099</b>	<b>59,008,176</b>
<b>40. Earnings Per Share (EPS)</b>			
Net profit after taxation		1,533,641,224	1,337,540,291
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
<b>Earnings Per Share (EPS)-Restated</b>		<b>1.52</b>	<b>1.33</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		1,515,881,382	1,317,707,889
Less: Non-controlling interest		(1,776)	(1,983)
Net profit attributable to the shareholders of parent company		<b>1,515,883,158</b>	<b>1,317,709,872</b>
Number of ordinary shares outstanding		1,006,602,238	1,006,602,238
<b>Consolidated Earnings Per Share (CEPS)-Restated</b>		<b>1.51</b>	<b>1.31</b>





		01-Jan-24 to 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka
<b>41. Receipts from other operating activities</b>			
Exchange earnings		223,942,552	140,423,096
Other operating income		84,016,201	86,019,360
		<b>307,958,753</b>	<b>226,442,456</b>
<b>Non-Operating Income</b>		-	-
		<b>307,958,753</b>	<b>226,442,456</b>
<b>41(a) Consolidated receipts from other operating activities</b>			
Dhaka Bank PLC.	(Note: 41)	307,958,753	226,442,456
Dhaka Bank Securities Limited		2,819,475	246,518
Dhaka Bank Investment Limited		9,292,698	8,618,209
		320,070,926	235,307,183
Less: Intercompany Transactions		9,292,699	7,082,677
		<b>310,778,227</b>	<b>228,224,506</b>
<b>42. Payments for other operating activities</b>			
Rent, taxes, insurance, lighting etc.		435,749,637	409,461,980
Directors' fees & Meeting expenses		2,609,655	2,016,400
Repair of bank's assets		146,860,234	158,434,312
Other expenses		529,811,824	503,208,015
		<b>1,115,031,350</b>	<b>1,073,120,707</b>
Dhaka Bank Foundation		-	-
		<b>1,115,031,350</b>	<b>1,073,120,707</b>
<b>42(a) Consolidated payments for other operating activities</b>			
Dhaka Bank PLC.	(Note: 42)	1,115,031,350	1,073,120,707
Dhaka Bank Securities Limited		4,750,063	5,536,337
Dhaka Bank Investment Limited		305,560	104,622
		<b>1,120,086,973</b>	<b>1,078,761,666</b>
<b>43. Other assets</b>			
Stationery, stamps, printing materials etc.		116,589,424	165,030,176
Advance rent and advertisement		317,318,615	306,793,544
Security deposit		23,117,430	23,101,430
Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses		883,163,310	359,275,496
Branch adjustments		-	-
Suspense account		79,905,704	129,121,393
Account receivable others		1,832,395,921	644,784,938
		<b>3,252,490,403</b>	<b>1,628,106,977</b>
<b>Net decrease during the year</b>		<b>(531,289,209)</b>	<b>(508,586,390)</b>
<b>43(a) Consolidated other assets</b>			
Dhaka Bank PLC.	(Note: 43)	(531,289,209)	(508,586,390)
Dhaka Bank Securities Limited		19,251,578	(35,052,708)
Dhaka Bank Investment Limited		(1,533,854)	36,895
<b>Net (decrease)/increase during the year</b>		<b>(513,571,485)</b>	<b>(543,602,202)</b>
<b>44. Other liabilities</b>			
Provision against expenses		599,730,380	450,615,076
Provision for other assets		79,698,157	68,849,532
Interest suspense account		4,525,498,432	4,146,610,059
Other account payable		7,570,848,549	5,422,476,656
		<b>12,775,775,518</b>	<b>10,088,551,323</b>
Amount transferred to DBL Foundation Trustee Account		(41,600,090)	(74,134,084)
Adjustment of Loss on shares from Provision for decrease in value of Investment		-	-
Rebate disbursed to good borrowers		-	-
Adjustment of loan from provision		(791,917,648)	(70,026,020)
<b>Net (increase)/decrease during the year</b>		<b>1,803,437,648</b>	<b>1,281,104,490</b>
<b>44(a) Consolidated other liabilities</b>			
Dhaka Bank PLC.	(Note: 44)	1,803,437,648	1,281,104,490
Dhaka Bank Securities Limited		456,821,331	(45,439,336)
Dhaka Bank Investment Limited		(39,935)	152,109
<b>Net (increase)/decrease during the year</b>		<b>2,260,219,044</b>	<b>1,235,817,263</b>



	01-Jan-24 to 30-Jun-24 Taka	01-Jan-23 to 30-Jun-23 Taka
<b>45. Reconciliation statement of cash flows from operating activities</b>		
Net profit after taxation	1,533,641,224	1,337,540,291
<b>Addition of :</b>		
Depreciation	400,713,414	411,985,331
Provision (tax)	1,548,540,873	993,091,558
Provision (loans and others)	2,078,701,989	853,770,419
Increase in interest payable	-	-
Decrease in interest receivable	510,220,909	57,428,887
Prior year adjustment made during the year/period	-	-
IFRS 16 effect	(203,489,966)	(190,280,430)
Provision for CSR fund	-	-
<b>Deduction:</b>		
Effects of exchange rate changes on cash & cash equivalent	(464,812,225)	(194,807,834)
Proceeds from sale of fixed assets	(430,744)	(87,059)
Proceeds from sale of securities	(614,476,366)	(291,107,546)
Decrease in interest payable	(244,367,882)	(148,988,296)
Increase in interest receivable	(1,275,069,111)	(1,289,449,152)
Income taxes paid	(1,275,069,111)	(1,289,449,152)
Operating profit before changes in operating assets and liabilities	<b>3,269,172,114</b>	<b>1,539,096,169</b>
<b>46. Calculation of Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net cash flow from operating activities (Stand-alone)	(4,175,873,158)	29,292,998,885
Net cash flow from operating activities (consolidated)	(4,073,388,705)	29,229,840,525
Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone	<b>(4.15)</b>	<b>29.10</b>
Net Operating Cash Flow Per Share (NOCFPS)-Consolidated	<b>(4.05)</b>	<b>29.04</b>
Explanation of Significant Deviation in NOCFPS: NOCFPS decreased due to increase in disbursement of loans & advances, purchase of trading securities and decrease of deposits as compared to previous period.		
<b>47. Calculation of Net Asset Value Per Share (NAVPS)</b>		
Shareholders' Equity (Stand-alone)	22,121,906,711	21,475,404,616
Shareholders' Equity (Consolidated))	22,723,344,563	22,192,868,822
Number of ordinary shares outstanding	1,006,602,238	1,006,602,238
Net Asset value Per Share (NAVPS)-Stand-alone	<b>21.98</b>	<b>21.33</b>
Net Asset value Per Share (NAVPS)-Consolidated	<b>22.57</b>	<b>22.05</b>

