

Dhaka Bank PLC. & Its Subsidiaries
Independent Auditor's Report and Consolidated
& Separate Financial Statements
For the year ended 31 December 2025



**Independent Auditor's Report
To the Shareholders of Dhaka Bank PLC.**

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of Dhaka Bank PLC. and its subsidiaries (the "Group") as well as the separate financial statements of Dhaka Bank PLC. (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note # 2.1.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to note # 2.1 & 2.15.3 to the financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of loans and advances and required impairment provision. Our opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.



Description of key audit matters	Our response to key audit matters
1. Measurement of provision for loans and advances	
Refer to note no. 2.1, 2.15.3, 7, 7(a), 7.10, 7.11 and 15.1 to the consolidated and separate financial statements	
<p>The process of estimating provision for loans and advances associated with credit risk is significantly judgmental and complex. While estimating such provision certain judgmental factors need to be considered including:</p> <ul style="list-style-type: none"> • Future business performance of the borrower; • Key assumptions relating to further business of the borrower; • Performance of the borrower; • Market value of collateral; • Ability to repossess collateral; and • Recovery rates. <p>Furthermore, these provisions are processed manually using the voluminous data extracted from the IT system of the Bank and following the instructions of Bangladesh Bank (the central bank of Bangladesh) issued from time to time.</p> <p>As at 31 December 2025 the Group and the Bank reported total provision for loans and advances of BDT 1,923 crore and BDT 1,914 crore respectively (2024: BDT 1,996 crore and BDT 1,958 crore respectively).</p>	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Credit appraisal, loan disbursement procedures, monitoring, and provisioning process; • Completeness of appropriate documentation before disbursement of loans as well as recording of credit facility balance. • Identification of loss events including early warning indicator and default warning indicators; • Review of quarterly Classification of Loans (CL). <p>Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following:</p> <ul style="list-style-type: none"> • Reviewed the adequacy of the provision requirements (refer to emphasis of matters para). • Assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information; and • Additionally, for the year 2025, the provisions for credit facilities provided under BRPD 7/2025, BRPD 13/2024, BRPD 15/2024, BRPD 16/2022 and Bangladesh Bank Policy Support Letter issued by Bangladesh bank have been maintained as per requirement of the said circulars and provision for the loans and advance under stay orders of Honorable High Court Division of the Supreme Court of Bangladesh has been maintained as unclassified loans as instructed. <p>Finally, we have assessed the appropriateness of recognition and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines and Bangladesh Bank letter no. BSD-8/51/2026-317 dated 22 April 2026.</p>



Description of key audit matters	Our response to key audit matters
2. Recognition of interest income from loans and advances	
Refer to note no. 22 and 22(a) to the consolidated and separate financial statements	
<p>Recognition of interest income has a significant and wide influence on financial statements.</p> <p>Recognition and measurement of interest income is involved in a complex IT environment.</p> <p>We have identified recognition of interest income from loans and advances as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of interest by management to meet specific targets or expectations.</p> <p>As at 31 December 2025 the Group and the Bank reported gross interest income from loans and advances of BDT 3,118 crore and BDT 3,111 crore respectively (2024: BDT 2,773 crore and BDT 2,782 crore respectively).</p>	<p>We tested the design and operating effectiveness of key controls over recognition and measurement of interest income from loans and advances.</p> <p>We have performed tests of operating effectiveness on automated control in place to measure and recognize interest income.</p> <p>We have also performed substantive procedures to check whether interest income is recognized completely and accurately.</p> <p>We have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
3. Loans and advances	
Refer to note no. 2.1, 2.15.3, 7 & 7(a) to the consolidated and separate financial statements	
<p>Loans and advances are the main element of financial statements of the Bank. The interest income of the Bank is mainly dependent on the portfolio of loans and advances. Management performance is highly dependent on the target achievement of loans and advances. Loans and advances disbursement requires robust documentation followed by approval from an appropriate level of authority.</p> <p>We have identified loans and advances as key audit matters because there is an inherent risk of fraud and misstatement in disbursement of loans and advances by management to meet specific targets or expectations.</p> <p>As at 31 December 2025 the Group and the Bank reported gross loans and advances of BDT 27,700 crore and BDT 27,612 crore respectively (2024: BDT 27,050 crore and BDT 26,899 crore respectively).</p>	<p>We tested the design and operating effectiveness of key controls focusing on credit appraisal, loans and advances disbursement procedures and monitoring process of loans and advances.</p> <p>We have performed procedure to check whether the Bank has ensured appropriate documentation as per Bangladesh Bank regulations and the Bank's policy before disbursement and facilities extension of loans and advances. In addition, we have performed procedure to check whether the loans and advances are recorded completely and accurately and that existed at the reporting date.</p> <p>Furthermore, we have assessed the appropriateness of recognition and disclosures against Bangladesh Bank guidelines and Bangladesh Bank letter no. BSD-8/51/2026-317 dated 22 April 2026.</p>



Description of key audit matters	Our response to key audit matters
<p>Out of these total loans and advances, amounting to BDT 5,559 crore has been extended under Bangladesh Bank circulars & Letters on Policy Support and BDT 819 crore under Stay Orders of Honorable High Court Division of the Supreme Court of Bangladesh.</p>	
<p>4. Impairment assessment of unquoted shares</p>	
<p>Refer to note no. 6.2.1 to the consolidated and separate financial statements</p>	
<p>In the absence of quoted price in an active market, the fair value of unquoted shares and securities, especially any impairment, is calculated using valuation techniques which may take into consideration direct or indirect unobservable market data and hence requires an elevated level of judgement and assumption.</p> <p>As at 31 December 2025, the Group and the Bank reported unquoted shares of BDT 300 crore and BDT 208 crore respectively (2024: BDT 348 crore and BDT 257 crore respectively).</p> <p>Due to high level of judgment and assumption involved in evaluating the impairment assessment of unquoted shares, we considered this to be a key audit matter.</p>	<p>We assessed the process and controls put in place by the Bank to ensure all major investment decisions are undertaken through a proper due diligence process.</p> <p>We have tested a sample of investment valuation as at 31 December 2025 and compared our results to the recorded value.</p> <p>Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
<p>5. Valuation of treasury bills and treasury bonds</p>	
<p>Refer to note no. 6.1 to the consolidated and separate financial statements</p>	
<p>The classification and measurement of treasury bills (T-Bills) and treasury bonds (T-Bonds) require judgment and complex estimates.</p> <p>In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.</p> <p>As of 31 December 2025, the Group and the Bank reported T-Bills and T-Bonds of BDT 10,484 crore and BDT 10,393 crore respectively (2024: BDT 9,015 crore and BDT 8,914 crore respectively).</p>	<p>We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and treasury bonds.</p> <p>We have obtained understanding, evaluated the design and tested the operating effectiveness of the key controls over the treasury bills and treasury bonds valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments.</p> <p>We have tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data.</p> <p>Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>



Description of key audit matters	Our response to key audit matters
6. Legal and regulatory matters	
<p>We focused on this area because the Bank and its subsidiaries (the "Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties, and the outcome may be difficult to predict.</p> <p>These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.</p> <p>Overall, the legal provision represents the Group's best estimation for existing legal matters that have a probable and estimable impact on the Group's financial position.</p>	<p>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group and Bank's key controls over the legal provision and contingency processes.</p> <p>We asked those charged with governance to obtain their views on the status of all significant litigation and regulatory matters.</p> <p>We enquired of the Group and the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel.</p> <p>We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information.</p> <p>We also assessed the Group and the Bank's provisions and contingent liabilities disclosure.</p>
7. IT systems and controls	
<p>Our audit procedures have focused on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.</p> <p>Our areas of audit focus included master data management, user access management and developer access to the production environment and changes to the IT environment. Among others, these are key to ensuring operating effectiveness of IT dependent application-based controls.</p>	<p>We tested the design and operating effectiveness of the Group and the Bank's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized.</p> <p>We tested the Group and the Bank's periodic review of access rights. We also inspected requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.</p> <p>Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we understood, where relevant, changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.</p>

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note # 2.1 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.



As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Securities and Exchange Rules 2020, the Bank Companies Act 1991 (as amended up to date) and the rules and regulations issued by Bangladesh Bank, we also report that:

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- (iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;
- (v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (vi) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;
- (vii) based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;
- (viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:
 - (a) internal audit, internal control and risk management arrangements of the Group and the bank as disclosed in the financial statements appeared to be materially adequate;
 - (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities ;
- (ix) financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely Dhaka Bank Securities Limited and Dhaka Bank Investment Limited have been audited by Howlader Yunus & Co., Chartered Accountants. These accounts have been properly reflected in the consolidated financial;
- (x) the information and explanations required by us have been received and found satisfactory;
- (xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 9,722 person hours;
- (xii) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;



ACNABIN
Chartered Accountants

- (xiii) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and
- (xiv) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

Dhaka,
28 April 2026

ACNABIN, Chartered Accountants
FRC Registration # CAF-001-012

Md. Mominul Karim, FCA
Partner

ICAB Enrollment Number# 0934

DVC: 2604280934 AS 299966


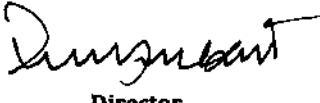


Dhaka Bank PLC. and its Subsidiaries
Consolidated Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	3(a)	18,183,714,511	18,524,261,335
Cash in hand (Including foreign currencies)	3.1(a)	3,523,262,625	4,008,377,969
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	14,660,451,886	14,515,883,366
Balance with other banks and financial institutions	4(a)	8,927,943,359	5,440,598,428
In Bangladesh	4.1(a)	710,030,177	2,810,699,597
Outside Bangladesh	4.2(a)	8,217,913,182	2,629,898,831
Money at call on short notice	5(a)	-	3,900,000,000
Investments	6(a)	121,619,784,987	103,763,456,996
Government	6.1(a)	109,371,878,414	92,686,184,815
Others	6.2(a)	12,247,906,573	11,077,272,181
Loans, advances and lease/investments	7(a)	276,995,927,803	270,504,766,603
Loans, cash credits, overdrafts etc./investments	7.1(a)	273,514,739,972	267,161,747,376
Bills purchased and discounted	8(a)	3,481,187,831	3,343,019,227
Fixed assets including premises, furniture and fixtures	9(a)	8,203,849,369	8,495,771,478
Other assets	10(a)	12,152,254,827	22,173,069,026
Non-banking assets	11(a)	30,680,000	36,680,000
Total Assets		446,114,154,857	432,838,603,866
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	33,134,114,415	50,256,515,119
Deposits and other accounts	13(a)	338,261,902,864	299,161,230,763
Current accounts and other accounts		50,759,814,966	42,498,268,040
Bills payable		1,846,906,222	1,865,177,231
Savings bank deposits		33,509,515,452	31,181,390,442
Term deposits	13.4(a)	252,145,666,224	223,616,395,050
Bond	14	6,000,000,000	5,004,000,000
Other liabilities	15(a)	43,727,884,653	55,729,094,683
Total Liabilities		421,123,901,933	410,150,840,565
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		24,990,172,026	22,687,693,450
Paid-up capital	16.2	10,569,323,490	10,066,022,382
Statutory reserve	17	10,569,323,490	10,066,022,382
Other reserve	18(a)	542,531,312	314,816,719
Surplus in profit and loss account	19(a)	3,308,993,734	2,240,831,967
Non-controlling interest	19.1(a)	80,898	69,851
Total Equity		24,990,252,924	22,687,763,301
Total Liabilities and Equity		446,114,154,857	432,838,603,866



Notes	31.12.2025 Taka	31.12.2024 Taka
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	21	219,855,707,135
Acceptances and endorsements	80,378,043,785	75,335,305,525
Irrevocable letters of credit	45,605,399,201	42,611,200,318
Letters of guarantee	60,919,913,865	63,481,398,432
Bills for collection	20,711,457,097	23,499,376,317
Other contingent liabilities	12,240,893,187	12,567,984,794
Other Commitments	-	-
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total Off-Balance Sheet Items including contingent liabilities	219,855,707,135	217,495,265,386

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these consolidated financial statements.

 Managing Director
  Director
  Director
  Director

This is the Consolidated Balance Sheet referred to in our separate report of even date.

Dhaka,
28 April 2026

ACNABIN, Chartered Accountants
FRC Registration# CAF-001-012



Md. Mominul Karim, FCA
Partner

ICAB Enrollment Number# 0934

DVC: 2604200934 AS 299966



Dhaka Bank PLC. and its Subsidiaries
Consolidated Profit & Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Interest income/profit on investments	22(a)	31,184,819,827	27,729,928,699
Interest/profit paid on deposits and borrowings etc.	23(a)	(25,151,715,104)	(20,593,554,710)
Net Interest Income		6,033,104,724	7,136,373,989
Investment income	24(a)	9,211,313,386	6,154,866,079
Commission, exchange and brokerage	25(a)	4,396,897,943	4,481,685,294
Other operating income	26(a)	480,189,769	436,718,186
		14,088,401,098	11,073,269,559
Total operating income (a)		20,121,505,822	18,209,643,548
Salary and allowances	27(a)	4,350,890,605	4,040,331,028
Rent, taxes, insurance, electricity etc.	28(a)	482,951,527	418,671,026
Legal expenses	29(a)	51,280,548	34,547,188
Postage, stamps, telecommunication etc.	30(a)	92,417,936	56,785,032
Stationery, printings, advertisements etc.	31(a)	478,008,808	514,546,054
Chief Executive's salary and fees	32(a)	12,000,000	17,216,400
Directors' fees	33(a)	6,194,991	5,719,256
Auditors' fees	34(a)	3,852,500	2,616,250
Depreciation and repairs of bank's assets	35(a)	1,239,176,912	1,204,841,289
Other expenses	36(a)	1,302,701,444	1,227,299,034
		8,019,475,271	7,522,572,556
Total operating expenses (b)		8,019,475,271	7,522,572,556
Profit before provision and taxes (c = (a-b))		12,102,030,551	10,687,070,992
Provision against loans and advances	37(a)	5,561,653,154	6,987,436,602
Provision for good borrower	15.2	-	-
Provision for diminution in value of investments	38(a)	213,355,888	11,592,702
Other provisions	39(a)	68,507,249	258,388,289
		5,843,516,292	7,257,417,593
Total provision (d)		5,843,516,292	7,257,417,593
Total Profit before taxes (c-d)		6,258,514,260	3,429,653,399
Provision for Taxation		3,460,270,340	2,148,335,526
Current tax		3,358,653,868	2,536,704,783
Deferred tax	15.8(a)	101,616,472	(388,369,257)
		2,798,243,920	1,281,317,873
Net Profit after Taxation		2,798,243,920	1,281,317,873
Net profit after tax attributable to:			
Equity holders of DBL		2,798,232,873	1,281,314,833
Non-controlling interest		11,047	3,040
		2,798,243,920	1,281,317,873
Profit available for distribution			
Surplus in profit and loss account from previous year	19(a)	2,247,541,967	2,207,128,564
Adjustment of provision and gain against NBA		6,710,000	-
Net profit for the year		2,798,232,873	1,281,314,833
		5,052,484,840	3,488,443,397
Appropriations			
Statutory reserve		503,301,108	-
General reserve		-	-
Investment fluctuation fund		-	-
Dividends		1,006,602,227	1,006,602,238
Start-up Equity Investment Fund		26,877,771	12,509,192
Coupon/dividend on perpetual bond		200,000,000	228,500,000
Surplus in profit and loss account		3,315,703,734	2,240,831,967
		5,052,484,840	3,488,443,397
Consolidated earning per share (CEPS)	40(a)	2.65	1.21

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these consolidated financial statements.

Managing Director

Director

Director

Director

This is the Consolidated Profit & Loss Account referred to in our separate report of even date.

Dhaka,
28 April 2026

ACNABIN, Chartered Accountants
FRC Registration# CAP-001-012

M. Karim

Md. Momtaz Karim, FCA
Partner

ICAB Enrollment Number# 0934

DVC: 2604280934 AS 299966

Dhaka Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		36,905,620,953	30,783,599,008
Interest/Profit payments		(25,508,903,861)	(19,948,060,206)
Dividend receipts		390,023,289	381,976,388
Recovery of loans previously written off		293,606,872	268,540,683
Fee and commission receipts in cash		2,814,567,190	2,447,124,885
Cash payments to employees		(4,362,890,605)	(4,057,547,428)
Cash payments to suppliers		(625,559,792)	(623,718,044)
Income taxes paid		(1,798,178,531)	(2,069,101,565)
Receipts from other operating activities	41(a)	517,620,825	626,916,354
Payments for other operating activities	42(a)	(2,611,388,742)	(2,427,215,236)
Operating profit before changes in operating assets & liabilities (i)		6,014,517,598	5,382,514,839
Increase/Decrease in operating assets and liabilities			
Sale/(Purchase) of trading securities		(8,250,933,382)	(23,392,751,923)
Loans and advances to customers		(6,487,624,965)	(15,236,010,508)
Other assets	43(a)	(565,286,423)	45,173,021
Deposits from other banks		(1,525,031,414)	(2,357,373,118)
Deposits from customers		40,625,703,515	19,847,963,154
Other liabilities account of customers		(24,289,964)	202,831,819
Other liabilities	44(a)	(7,287,287,156)	(3,132,581,780)
Cash flow from/(used in) operating assets and liabilities (ii)		16,485,250,211	(24,022,749,335)
Net cash flow from/(used in) operating activities (a)= (i+ii)		22,499,767,809	(18,640,234,496)
Cash flows from investing activities			
Proceeds from sale of securities		2,056,828,020	2,101,386,700
Payment for purchase of securities		(9,377,958,916)	(25,865,023,901)
Purchase of property, plant & equipment		(367,462,332)	(272,153,909)
Sale of property, plant & equipment		4,984,013	21,559,805
Non-banking assets		12,710,000	(3,330,000)
Purchase/Sale of subsidiary		-	-
Net cash used in investing activities (b)		(7,670,899,215)	(24,017,561,305)
Cash flows from financing activities			
Borrowing from other banks		(17,122,400,704)	26,782,698,023
Receipts from issuance of perpetual bond		-	-
Payments for redemption of non convertible subordinated bond		996,000,000	1,004,000,000
Coupon/dividend paid on perpetual bonds		(200,000,000)	(228,500,000)
Dividends paid		(503,301,119)	(1,006,602,238)
Net cash flow (used in)/from financing activities (c)		(16,829,701,823)	26,551,595,785
Net decrease in cash and cash equivalents (a+b+c)		(2,000,833,229)	(16,106,200,016)
Effects of exchange rate changes on cash and cash equivalent		1,247,352,436	1,575,144,260
Cash and cash equivalents at beginning year		27,868,878,663	42,399,934,419
Cash and cash equivalents at end of year*		27,115,397,870	27,868,878,663
*Closing cash and cash equivalents			
Cash in hand		3,523,262,625	4,008,377,969
Balance with Bangladesh Bank and its agent bank(s)		14,660,451,886	14,515,883,366
Balance with other banks & financial institutions		8,927,943,359	5,440,598,428
Money at call on short notice		-	3,900,000,000
Prizebond		3,740,000	4,018,900
Total		27,115,397,870	27,868,878,663
Net Operating Cash Flows Per Share (NOCFPS)	46	21.29	(17.64)

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these consolidated financial statements.



Dhaka Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity
For the year ended 31 December 2025

Particulars	[Amount in Taka]								
	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2025	10,066,022,382	10,066,022,382	6,560,631	-	308,256,088	-	69,851	2,240,831,967	22,687,763,301
Adjustment of provision and gain against NBA	-	-	-	-	-	-	-	6,710,000	6,710,000
Surplus/deficit on account of revaluation of investments	-	-	-	-	227,714,593	-	-	-	227,714,593
Net profit for the year	-	-	-	-	-	-	-	2,798,243,920	2,798,243,920
Transfer to reserve	-	-	-	-	-	-	-	-	-
Stock dividend	503,301,108	-	-	-	-	-	-	(503,301,108)	-
Cash dividend	-	503,301,108	-	-	-	-	-	(503,301,119)	(503,301,119)
Changes in reserve	-	-	-	-	-	-	-	(503,301,108)	-
Start-up fund	-	-	-	-	-	-	-	(26,877,771)	(26,877,771)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(200,000,000)	(200,000,000)
Non-controlling interest	-	-	-	-	-	-	11,047	(11,047)	-
Balance as at 31 December 2025	10,569,323,490	10,569,323,490	6,560,631	-	535,970,681	-	80,898	3,308,993,734	24,990,252,924

For the year ended 31 December 2024

Particulars	[Amount in Taka]								
	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2024	10,066,022,382	10,066,022,382	6,560,631	-	59,687,403	-	66,812	2,207,128,564	22,405,488,174
Surplus/deficit on account of revaluation of investments	-	-	-	-	248,568,685	-	-	-	248,568,685
Net profit for the year	-	-	-	-	-	-	-	1,281,317,872	1,281,317,872
Transfer to reserve	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Changes in reserve	-	-	-	-	-	-	-	(12,509,192)	(12,509,192)
Start-up fund	-	-	-	-	-	-	-	(228,500,000)	(228,500,000)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(3,039)	(3,039)
Non-controlling interest	-	-	-	-	-	-	3,039	-	-
Balance as at 31 December 2024	10,066,022,382	10,066,022,382	6,560,631	-	308,256,088	-	69,851	2,240,831,967	22,687,763,301

The annexed notes from 1 to 50 and Annexures A to L forms an integral part of these consolidated financial statements.



Dhaka Bank PLC.
Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	3	18,183,594,511	18,524,141,335
Cash in hand (including foreign currencies)	3.1	3,523,142,625	4,008,257,969
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	14,660,451,886	14,515,883,366
Balance with other banks and financial institutions	4	8,904,949,743	5,421,938,359
In Bangladesh	4.1	687,036,561	2,792,039,528
Outside Bangladesh	4.2	8,217,913,182	2,629,898,831
Money at call on short notice	5	-	3,900,000,000
Investments	6	116,969,197,099	99,337,607,035
Government	6.1	108,454,322,401	91,677,063,427
Others	6.2	8,514,874,698	7,660,543,608
Loans, advances and lease/investments	7	276,121,395,585	268,985,049,741
Loans, cash credits, overdrafts etc./investments	7.1	272,640,207,754	265,642,030,514
Bills purchased and discounted	8	3,481,187,831	3,343,019,227
Fixed assets including premises, furniture and fixtures	9	8,144,506,152	8,422,797,248
Other assets	10	16,851,741,339	26,830,848,557
Non-banking assets	11	30,680,000	36,680,000
Total Assets		445,206,064,429	431,459,062,275
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	33,074,335,223	50,164,399,998
Deposits and other accounts	13	338,844,369,587	299,530,946,326
Current accounts and other accounts		50,759,814,966	42,498,268,040
Bills payable		1,846,906,222	1,865,177,231
Savings bank deposits		33,509,515,452	31,181,390,442
Term deposits		252,728,132,947	223,986,110,613
Bond	14	6,000,000,000	5,004,000,000
Other liabilities	15	43,057,169,831	54,721,548,988
Total Liabilities		420,975,874,641	409,420,895,312
Capital/Shareholders' Equity			
Total Shareholders' Equity		24,230,189,788	22,038,166,963
Paid-up capital	16.2	10,569,323,490	10,066,022,382
Statutory reserve	17	10,569,323,490	10,066,022,382
Other reserve	18	542,531,312	314,816,719
Surplus in profit and loss account	19	2,549,011,496	1,591,305,480
Total Liabilities and Shareholders' Equity		445,206,064,429	431,459,062,275



Notes	31.12.2025 Taka	31.12.2024 Taka	
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21	219,855,707,135	217,495,265,386
Acceptances and endorsements	80,378,043,785	75,335,305,525	
Irrevocable letters of credit	45,605,399,201	42,611,200,318	
Letters of guarantee	60,919,913,865	63,481,398,432	
Bills for collection	20,711,457,097	23,499,376,317	
Other contingent liabilities	12,240,893,187	12,567,984,794	
Other commitments	-	-	
Documentary credits and short term trade-related transactions	-	-	
Forward assets purchased and forward deposits placed	-	-	
Undrawn note issuance and revolving underwriting facilities	-	-	
Undrawn formal standby facilities, credit lines and other commitments	-	-	
Total Off-Balance Sheet Items including contingent liabilities	219,855,707,135	217,495,265,386	

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these financial statements.


Managing Director


Director


Director


Director

This is the Balance Sheet referred to in our separate report of even date.

Dhaka,
28 April 2026

ACNABIN, Chartered Accountants
FRC Registration# CAF-001-012



Md. Mominul Karim, FCA
Partner

ICAB Enrollment Number# 0934

DVC: 2004200934 AS 299966



Dhaka Bank PLC.
Profit & Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Interest income/profit on investments	22	31,114,793,942	27,820,122,395
Interest/profit paid on deposits and borrowings etc.	23	(25,202,416,822)	(20,603,872,077)
Net interest income		5,912,377,120	7,216,250,318
Investment income	24	8,928,889,975	5,940,867,686
Commission, exchange and brokerage	25	4,361,559,466	4,441,054,268
Other operating Income	26	478,964,685	433,040,168
		13,769,414,126	10,814,962,122
Total operating income (a)		19,681,791,245	18,031,212,440
Salary and allowances	27	4,313,902,222	3,993,766,134
Rent, taxes, insurance, electricity etc.	28	476,601,082	412,615,470
Legal expenses	29	49,647,403	33,389,882
Postage, stamps, telecommunication etc.	30	91,921,905	56,342,837
Stationery, printings, advertisements etc.	31	475,241,924	510,705,753
Chief Executive's salary and fees	32	12,000,000	17,216,400
Directors' fees	33	5,252,196	5,107,555
Auditors' fees	34	3,450,000	2,213,750
Depreciation and repairs of bank's assets	35	1,212,112,193	1,177,090,848
Other expenses	36	1,287,760,196	1,217,092,220
Total operating expenses (b)		7,927,889,121	7,425,540,848
Profit before provision and taxes (c = (a-b))		11,753,902,124	10,605,671,592
Provision against loans and advances	37	5,505,830,802	6,885,319,959
Provision for good borrower	15.2	-	-
Provision for diminution in value of investments	38	165,855,888	11,592,702
Other provisions	39	68,507,249	258,388,289
Total provision (d)		5,740,193,940	7,155,300,950
Total Profit before taxes (c-d)		6,013,708,184	3,450,370,642
Provision for Taxation		3,325,931,062	2,199,451,413
Current tax	15.7	3,292,153,931	2,501,266,919
Deferred tax	15.8	33,777,131	(301,815,506)
Net Profit after Taxation		2,687,777,122	1,250,919,229
Profit available for distribution			
Surplus in profit and loss account from previous year	19	1,591,305,480	1,587,997,681
Adjustment of provision and gain against NBA		6,710,000	-
Net profit for the year		2,687,777,122	1,250,919,229
		4,285,792,602	2,838,916,910
Appropriations			
Statutory reserve		503,301,108	-
General reserve		-	-
Dividends		1,006,602,227	1,006,602,238
Start-up Equity Investment Fund		26,877,771	12,509,192
Coupon/dividend on perpetual bond		200,000,000	228,500,000
Surplus in profit and loss account		2,549,011,496	1,591,305,480
		4,285,792,602	2,838,916,910
Earning per share (EPS)	40	2.54	1.18

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these financial statements.

 -   
 Managing Director Director Director Director

This is the Profit & Loss Account referred to in our separate report of even date.

Dhaka,
28 April 2026

ACNABIN, Chartered Accountants
FRC Registration# CAF-001-012


Md. Mominul Karim, FCA
 Partner
 ICAB Enrollment Number# 0934

DVC: 2684208934 AS 299966



Dhaka Bank PLC.
Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		36,677,267,954	30,766,770,983
Interest/Profit payments		(25,559,605,579)	(19,958,377,573)
Dividend receipts		265,926,991	274,999,716
Recovery of loans previously written off		293,606,872	268,540,683
Fee and commission receipts in cash		2,779,228,713	2,406,493,859
Cash payments to employees		(4,325,902,222)	(4,010,982,534)
Cash payments to suppliers		(620,261,232)	(602,652,221)
Income taxes paid		(1,738,275,783)	(2,055,439,708)
Receipts from other operating activities	41	516,395,741	623,238,336
Payments for other operating activities	42	(2,580,032,111)	(2,416,396,721)
Operating profit before changes in operating assets & liabilities (i)		5,708,349,343	5,296,194,821
Increase/Decrease in operating assets and liabilities:			
Sale/(Purchase) of trading securities		(7,934,630,080)	(23,256,413,892)
Loans and advances to customers		(7,136,345,844)	(12,797,843,335)
Other assets	43	(549,606,573)	53,230,623
Deposits from other banks		(1,525,031,414)	(2,357,373,118)
Deposits from customers		40,838,454,675	19,809,065,199
Other liabilities account of customers		(24,289,964)	202,831,819
Other liabilities	44	(6,826,547,997)	(3,114,198,558)
Cash flows from/(used in) operating assets and liabilities (ii)		16,842,002,804	(21,460,701,262)
Net cash flow from/(used in) operating activities (a)= (i+ii)		22,550,352,147	(16,164,506,441)
Cash flows from investing activities			
Proceeds from sale of securities		2,056,828,020	2,101,386,700
Payment for purchase of securities		(9,469,524,292)	(24,945,386,727)
Purchase of property, plant & equipment		(362,136,654)	(257,877,469)
Sale of property, plant & equipment		3,969,898	21,559,805
Non-banking assets		12,710,000	(3,330,000)
Purchase/sale of subsidiary		-	(3,300,000,000)
Net cash used in investing activities (b)		(7,758,153,029)	(26,383,647,690)
Cash flows from financing activities			
Borrowing from other banks		(17,090,064,775)	26,690,582,902
Receipts from issuance of Perpetual bond		-	-
Payments for redemption of non convertible subordinated bond		996,000,000	1,004,000,000
Coupon/dividend paid on perpetual bonds		(200,000,000)	(228,500,000)
Dividends paid		(503,301,119)	(1,006,602,238)
Net cash flow (used in)/from financing activities (c)		(16,797,365,894)	26,459,480,664
Net decrease in cash and cash equivalents (a+b+c)		(2,005,166,776)	(16,088,673,467)
Effects of exchange rate changes on cash and cash equivalent		1,247,352,436	1,575,144,260
Cash and cash equivalents at beginning year		27,850,098,594	42,363,627,801
Cash and cash equivalents at end of year*		27,092,284,254	27,850,098,594
*Closing cash and cash equivalents			
Cash in Hand		3,523,142,625	4,008,257,969
Balance with Bangladesh Bank and its agent bank(s)		14,660,451,886	14,515,883,366
Balance with other banks & Financial Institutions		8,904,949,743	5,421,938,359
Money at call on short notice		-	3,900,000,000
Prize Bond		3,740,000	4,018,900
Total		27,092,284,254	27,850,098,594
Net Operating Cash Flows Per Share (NOCFPS)	46	21.34	(15.29)

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these financial statements.



Dhaka Bank PLC.
Statement of Changes in Equity
For the year ended 31 December 2025

Particulars	(Amount in Taka)						Total Shareholders' Equity
	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	
Balance as at 01 January 2025	10,066,022,382	10,066,022,382	6,560,631	-	308,256,088	1,591,305,480	22,038,166,963
Adjustment of provision and gain against NBA	-	-	-	-	-	6,710,000	6,710,000
Surplus/deficit on account of revaluation of investments	-	-	-	-	227,714,593	-	227,714,593
Net profit for the year	-	-	-	-	-	2,687,777,122	2,687,777,122
Stock dividend	503,301,108	-	-	-	-	(503,301,108)	(503,301,119)
Cash dividend	-	-	-	-	-	(503,301,119)	(26,877,771)
Start-up fund	-	-	-	-	-	(200,000,000)	(200,000,000)
Coupon/dividend on perpetual bond	-	-	-	-	-	(503,301,108)	-
Changes in reserve	-	503,301,108	-	-	-	-	-
Balance as at 31 December 2025	10,569,323,490	10,569,323,490	6,560,631	-	535,970,681	2,549,011,496	24,230,189,788

For the year ended 31 December 2024

Particulars	(Amount in Taka)						Total Shareholders' Equity
	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	
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	-	-	-	-	248,568,685	-	248,568,685
Net profit for the year	-	-	-	-	-	1,250,919,229	1,250,919,229
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Start-up Fund	-	-	-	-	-	(12,509,192)	(12,509,192)
Coupon/dividend on perpetual bond	-	-	-	-	-	(228,500,000)	(228,500,000)
Changes in reserve	-	-	-	-	-	-	-
Balance as at 31 December 2024	10,066,022,382	10,066,022,382	6,560,631	-	308,256,088	1,591,305,480	22,038,166,963

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these financial statements.



Dhaka Bank PLC.
Liquidity Statement
(Asset and Liability Maturity Analysis)
As at 31 December 2025

Particulars	(Amount in Taka)						Total
	Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years		
Assets:							
Cash in hand (Including Balance with BR & its agents)	4,615,842,952	-	-	-	-	13,567,751,559	18,183,594,511
Balance with other banks and financial institutions	8,904,121,787	827,956	-	-	-	-	8,904,949,743
Money at call on short notice	-	-	-	-	-	-	-
Investment	3,740,000	6,079,779,085	19,998,647,156	35,320,466,945	55,566,563,913	116,969,197,099	116,969,197,099
Loans and Advances	47,554,617,208	35,701,444,562	63,418,549,723	59,972,493,276	69,474,290,816	276,121,395,585	276,121,395,585
Fixed assets including premises, furniture and fixtures	-	-	-	-	8,144,506,152	8,144,506,152	8,144,506,152
Other assets	-	-	-	-	16,851,741,339	16,851,741,339	16,851,741,339
Non-banking assets	-	-	-	-	30,680,000	30,680,000	30,680,000
Total Assets	61,078,321,947	41,782,051,603	83,417,196,879	95,292,960,221	163,635,533,779	445,206,064,429	445,206,064,429
Liabilities:							
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	(856,067,800)	(3,424,271,200)	(18,766,138,223)	-	-	(10,027,858,000)	(33,074,335,223)
Deposits & other accounts	(54,429,538,604)	(66,114,809,898)	(88,571,413,682)	(89,991,469,065)	(39,737,138,338)	(6,000,000,000)	(338,844,369,587)
Bond	-	-	-	-	-	(6,000,000,000)	(6,000,000,000)
Other liabilities	-	-	-	(43,057,169,831)	-	(43,057,169,831)	(43,057,169,831)
Total Liabilities	(55,285,606,404)	(69,539,081,098)	(107,337,551,905)	(133,048,638,895)	(55,764,996,338)	(420,975,874,641)	(420,975,874,641)
Net Liquidity Gap	5,792,715,543	(27,757,029,496)	(23,920,355,026)	(37,755,678,674)	107,870,537,441	24,230,189,788	24,230,189,788
Cumulative Liquidity Gap	5,792,715,543	(21,964,313,953)	(45,884,668,979)	(83,640,347,653)	24,230,189,788	-	-

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these financial statements.

Dhaka Bank PLC. and its Subsidiaries
Notes to the Financial Statements
As at and for the year ended 31 December 2025

1. Reporting entity - The Bank and its activities

1.1 Legal status and nature of the entity

Dhaka Bank Limited ("the Bank") was incorporated in Bangladesh as a Public Limited Company on 06 April 1995 under the Companies Act, 1994 and commenced commercial operation on 05 July 1995. The Bank went for public issue of shares on 25 November 1999 and its shares are listed with both the Stock Exchanges (Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd.) of Bangladesh. Currently, it has 117 branches all over Bangladesh which includes 89 urban and 28 rural branches, two Offshore Banking Units at DEPZ & CEPZ, 3 SME Service Centers and 36 sub branches. Out of the above, 2 branches of the Bank are run under Islamic Shariah, with a working method substantially different from conventional branches. The Bank has two subsidiary companies in the name of Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. The Bank has been holding 99.99% shares of Dhaka Bank Securities Limited (which has 6 branches in Dhaka, Chattogram and Sylhet) and Dhaka Bank Investment Limited. Moreover, the Bank has a dedicated philanthropic unit named Dhaka Bank Foundation, operating since 28 July 2004. Dhaka Bank Limited renamed to Dhaka Bank PLC. in effect from 09 November 2023.

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

The consolidated financial statements of the Bank as at and for the year ended 31 December 2025 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

1.2 Principal activities of the Bank

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

1.3 Offshore banking

Offshore Banking Unit (OBU) is a separate business unit of the Bank, operates its business through a separate counter as governed under the rules and guidelines of Bangladesh Bank and a Policy for Offshore Banking Operation issued by Bangladesh Bank through BRPD circular no. 02, dated 25 February 2019 and BRPD circular letter no. 09 dated 27 May 2019. It gives loans (on and off-balance sheet exposures) and takes deposits in freely convertible foreign currencies to and from person/institution not resident in Bangladesh and Type-A (wholly foreign owned) units in EPZs in Bangladesh. It also gives long term finance to industrial units outside EPZs and Type-B and Type-C industrial units within the EPZs subject to compliance by the industrial units with the guidelines of Bangladesh Investment Development Authority (BIDA) and Bangladesh Bank. Besides, this unit provides bill discounting/financing facilities accepted by Authorised Dealer (AD) in Bangladesh against usance LCs in accordance with Bangladesh Bank (BB) guidelines. Currently, the Bank has two OBUs in DEPZ and CEPZ. The Bank obtained DEPZ Offshore Banking Unit permission vide letter no. BRPD (P)744(92)/2005-2181 dated 18 June 2005 and CEPZ Offshore Banking Unit permission vide letter no. BRPD (P-3)744(92)/2017-123 dated 05 January 2017. The Bank commenced the operation of its DEPZ Offshore Banking Unit with effect from 10 May 2006 and CEPZ Offshore Banking Unit with effect from 12 February 2017. Separate financial statements of Offshore Banking Units are shown in Annexure-I(1), Annexure-I(2), and Annexure-I(3).

1.4 Islamic banking

The Bank operates Islamic Banking in two branches designated for this purpose in compliance with the rules of Islamic Shariah. A separate balance sheet, profit and loss account and a statement of profit rate on deposits (shown in Annexure-I) and the figures appearing in the annexure have been incorporated in the respective heads of these financial statements as recommended by the Central Shariah Board for Islamic Banks in Bangladesh. A separate division for Islamic Banking has been formed at Head Office to monitor and comply with the rules of Islamic Shariah and other Regulatory bodies. Separate financial statements of Islamic Banking Branch are shown in Annexures-I(1), Annexures-I(2), and Annexures-I(3).

1.5 SME service center

The main functions of SME Service Centers are to render services only for receiving application, disbursement, monitoring and recovery of SME/retail loans. They also serve the customers for opening of account, payments of foreign remittance etc.



1.6 Sub-branches

As per BRPD Circular No. 28 dated 27 December 2018, the Central Bank allowed all schedule banks for expanding its banking business in Bangladesh and providing banking services to the disadvantaged/rural people by providing extended financial services through opening of sub-branches. The sub-branches are meant to operate within the limited expenditure under the supervision of a nearby full-fledged branch of the bank. Sub-branches are functioning as a new dimension to the banking sector of Bangladesh at minimum cost with the same services/transactions just like any operational branch except foreign exchange transactions. In addition, transactions of the sub-branches are reflected on the balance sheet of the attached/mother branches. A Bank has to take permission from Bangladesh Bank for opening each sub-branch. Dhaka Bank PLC. has already opened 36 sub-branches and will expand its network in days to come.

1.7 Central Processing Center (CPC)

Dhaka Bank PLC. has established the Central Processing Center (CPC) for trade and credit operations. The center maintains its accounting records in the general ledger of the respective branches. The import/export related processing and credit operations are centrally controlled and monitored by the CPC for efficient and effective decision-making and reduction of cost.

1.8 Custodian service

The Bank obtained permission to work as a security custodian from Bangladesh Securities and Exchange Commission vide its certificate no. SC-09/2006 dated 18 May 2006 under the Securities and Exchange Commission (Securities Custodial Service) Rules 2003.

1.9 Subsidiaries of the Bank

The Bank has two subsidiaries. These are Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. Details of the subsidiaries have been presented in note no. 1.9.1 to 1.9.2.

1.9.1 Dhaka Bank Securities Limited (Former DBL Securities Limited)

As per decision of the 153rd meeting of the Board of Directors of Dhaka Bank PLC., a separate subsidiary company in the name of DBL Securities Limited was formed to carry out the stock broker and stock dealer activities of Capital Market Services Division of the Bank. The Board of Directors of Dhaka Bank PLC. in its 208th meeting renamed the subsidiary Company as "Dhaka Bank Securities Limited" instead of "DBL Securities Limited". Dhaka Bank PLC. subscribed Tk. 149,999,990 divided into 14,999,999 shares @Tk.10 each with 99.99% of contribution to equity participation. Further, Tk. 1,350,000,000 were injected by Dhaka Bank PLC. as fresh capital during the year 2011 and Tk. 2,550,000,000 were injected by Dhaka Bank PLC. as fresh capital during the year 2024. 05 (five) new Directors were inducted in the Board of Dhaka Bank Securities Limited by transferring 05 (five) share certificates @Tk. 10.00 each of Dhaka Bank Securities Limited held by Dhaka Bank PLC. Now, the total number of shareholding in Dhaka Bank Securities Limited is 465,792,274 shares after considering the stock dividend issued from 2011 to 2023.

The financial statements, audited by Howladar Yunus & Co., Chartered Accountants, have been enclosed in Annexure K.

1.9.2 Dhaka Bank Investment Limited

As per approval of the Board of Directors of Dhaka Bank PLC. in its 190th meeting, a separate subsidiary Company in the name and style of "Dhaka Bank Investment Limited" was formed with Authorized Capital of Tk. 2,000,000,000 and Paid-up Capital of Tk. 250,000,000, amongst other, to conduct Merchant Banking Activities, to act as Issue Manager, Securities Management and Brokerage, Custodian Service, Investment and Asset Management, Portfolio Management, Capital Market operation etc. Dhaka Bank PLC. subscribed Tk. 999,999,950 (with further capital issued of Tk. 750,000,000 in the year 2024) divided into 99,999,995 shares @Tk.10 each with 99.99% of contribution to equity participation.

The financial statements, audited by Howladar Yunus & Co., Chartered Accountants, have been enclosed in Annexure L.

2. Consolidated and separate financial statements

The separate financial statements of the Bank as at and for the year ended 31 December 2025 comprise those of Domestic Banking Unit (main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and its subsidiaries during the financial year. A summary of accounting principles and policies which have been applied consistently (unless otherwise stated), are set out below and in the notes of respective areas.

2.1 Basis of preparation of financial statements and statement of compliance

The separate financial statements of the Bank as at and for the year ended 31 December 2025 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.





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. Material departures from the requirements of IFRS are mentioned in i to xvii.

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. A separate balance sheet, profit and loss account and a statement of profit paid on deposits are shown in Annexure-I(1) and Annexure-I(2) and the figures appearing in the annexure have been incorporated in the related heads of these financial statements as recommended by the Central Shariah Board for Islamic Banks in Bangladesh.

i) Presentation of financial statements

IFRS: As per IAS 1, a complete set of financial statements comprises a statement of financial position, a statement of profit and loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: The presentation of these financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section-38) of the Bank Company Act, 1991 (amended upto date), and amendment thereon and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classification.

ii) Investment in shares, mutual fund and other securities

IFRS: As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit & loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 and DOS Circular No. 01 dated 24 May 2023 investments in quoted and unquoted shares are revalued on the basis of year-end market price and Net Assets Value (NAV) of last audited balance sheet respectively. As such, provision is made for any loss arising from diminution in value of investments (portfolio basis); otherwise investments are recognised at costs.

iii) Revaluation gain/loss on government securities

IFRS: Government securities refer primarily various debt instruments which include both bonds and bills. As per requirements of IFRS 9 Financial Instruments, bonds can be categorised as "Amortised Cost (AC)" or "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Bonds designated as Amortised Cost are measured at amortised cost method and interest income is recognised through profit and loss account. Any changes in fair value of bonds designated as FVTPL is recognised in profit and loss account. Any changes in fair value of bonds designated as FVOCI is recognised in other reserve as a part of equity.

As per requirements of IFRS 9, bills can be categorised either as "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Any change in fair value of bills is recognised in profit & loss or other reserve as a part of equity respectively.

Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and further clarification in DOS circular no. 5 dated 28 January 2009, Government securities/bills are classified into Held for Trading (HFT) and Held to Maturity (HTM). HFT securities are revalued on the basis of mark to market and any gains on revaluation of securities which have not matured as at the balance sheet date are recognised in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit & loss account. Interest on HFT securities including amortisation of discount is recognised in the profit & loss account. HTM securities which have not matured as at the balance sheet date are amortised and gains or losses on amortisation are recognised in other reserve as a part of equity. Further according to DOS Circular Letter no. 27 dated 04 December 2023, any revaluation loss against HFT securities can be set-off against previous revaluation gain of the respective securities otherwise the said loss will be account for through Profit & Loss and any gain/(Loss) arises against HTM securities can be account for to Profit & Loss account of the respective accounting year.



iv) Repo and reverse repo transactions

IFRS: As per IFRS 9 when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a loan and the underlying asset continues to be recognised at amortised cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per Department of Off-Site Supervision (DOS) Circular letter no. 06 dated 15 July 2010 and subsequent clarification in DOS circular no. 02 dated 23 January 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transaction and the financial asset is derecognised in the seller's book and recognised in the buyer's book.

v) Provision on loans and advances

IFRS: As per IFRS 9 an entity shall recognise an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 months expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

Bangladesh Bank: Interest is calculated on a daily basis in product level, but charged or capitalized on quarterly basis. Interests due against classified loans (up to Doubtful) are usually keeping in interest suspense account as per Bangladesh Bank guidelines, and such interest is not accounted for income realization, until the same is recovered from borrowers. Interest is not charged on Bad/ Loss loans, as per guidelines of Bangladesh Bank.

Provision for Loans and Advances is made on the basis of year end review by the Management and of instructions contained in Bangladesh Bank BRPD Circular No. 15 dated 27 November 2024, BRPD Circular Letter No. 58 dated 31 December 2024, BRPD Circular No. 05 dated 25 June 2025, BRPD Circular No. 07 dated 16 September 2025, BRPD Circular letter No. 26 dated 24 November 2025, BRPD Circular letter No. 29 dated 21 December 2025 and policy support letter issued by Bangladesh Bank. Also, Bangladesh Bank, through BRPD Circular Letter No. 03 dated 23 January 2025, has announced the planned implementation of an Expected Credit Loss (ECL)-based provisioning framework in accordance with IFRS 9 by 2027. Bangladesh Bank (BB) devises a roadmap for the banks and provided preparatory instructions in implementing IFRS 9 Financial Instruments by 2027 through the mentioned circular. The roadmap was segregated in three phases and according to the road map, Bangladesh Bank is needed to issue guidance for banks in implementing IFRS 9 at the beginning of the Phase II. As per roadmap, Bangladesh Bank has prepared "Guidance for banks in implementing IFRS 9. Financial Instruments" and issued BRPD-1 Circular No. 06 dated 08 March 2026 to ensure banks take steps to comply with the

vi) Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortised cost of these loans and advances.

Bangladesh Bank: As per BRPD Circular No. 15 dated 27 November 2024, once a loan is classified as impaired, interest on such loans are not allowed to be recognised as income rather the corresponding amount needs to be credited to an interest in suspense account which is presented as a liability in the balance sheet.

vii) Other comprehensive income

IFRS: As per IAS 1 Other Comprehensive Income (OCI) is a component of financial statements or the elements of Other Comprehensive Income are to be included in a Single Comprehensive Income (SCI) statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which are required to be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a Single Comprehensive Income (SCI) statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

viii) Financial instruments – presentation and disclosure

In several cases, Bangladesh Bank guidelines categories, recognise, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.



ix) Financial guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtors fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantees are subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD Circular No. 15 dated 27 November 2024, financial guarantees such as letter of credit and letter of guarantee will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin. As per BRPD circular no. 1 dated 03 January 2018 and subsequent BRPD circular no. 06 dated 25 April 2023, the Bank is required to maintain provision against gross off-balance sheet exposures.

x) Cash and cash equivalents

IFRS: Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank: Some highly liquid assets such as money at call on short notice, T-bills/T-bonds, prize bonds are not prescribed to be shown as cash and cash equivalents rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents besides cash in hand, balance with BB and other banks.

xi) Non-banking asset

IFRS: No indication of non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, there is a separate balance sheet item named non-banking assets existed in the standard format. As per BRPD circular no. 22 dated 20 September 2021, there is separate guideline for accounting for Non-banking asset.

xii) Cash flow statement

IFRS: Cash flow statement can be prepared either direct method or indirect method as per IAS 7. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD circular no 14 dated 25 June 2003, cash flow statement has been prepared following a mixture of direct and indirect methods.

xiii) Balance with Bangladesh Bank: (Cash Reserve Ratio-CRR)

IFRS: CRR maintained with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank including CRR is treated as cash and cash equivalents.

xiv) Presentation of intangible asset

IFRS: Intangible asset must be identified and recognised, and the disclosure must be given as per IAS 38.

Bangladesh Bank: There is no requirement for regulation of intangible assets in BRPD circular no. 14 dated 25 June 2003.

xv) Off-balance sheet items

IFRS: There is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, off balance sheet items (e.g. letter of credit, letter of guarantee etc.) must be disclosed separately on the face of the balance sheet.

xvi) Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, an appropriation of profit should be disclosed in the face of profit and loss account.

xvii) Loans, advances and lease/investments net of provision

IFRS: Loans and advances/investments should be presented net of provisions.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances.



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. Rating details are shown in note 2.32. 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.

The most critical estimates and judgments are applied to the following:

- Provision for loans and advances/investments- as explained in note 2.15.3;
- Employee benefit- as explained in note 2.23;
- Income tax- as explained in note 2.24;
- Deferred tax assets/liabilities- as explained in note 15.8; and
- Depreciation rates of depreciable assets regard to non-current assets- as stated in **Annexure-D**.

However, underlying assumptions on estimates are reviewed on a going concern basis and revisions thereon are recognised in the period in which the estimates are revised. It is also required to disclose the contingent assets and liabilities at the date of the financial statements in accordance with the guidelines as prescribed by IAS 37: "Provisions, Contingent Liabilities and Contingent Assets".

Provision

Provisions are liabilities that are uncertain in timing or amount. Provisions are recognised in the following situations:

- the entity has a present (legal or constructive) obligation as a result of past events;
- probable out flow of resources to settle the obligation and the obligation can be measured reliably;
- It is more likely than not that outflow of resources will be required to settle the present obligation exists at the end of reporting period.

Contingent Liability

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events. A contingent liability arises when some, but not all, of the criteria for recognizing a provision are met.

IAS 37 applies prudence by deeming a past event to give rise to a present obligation and an entity shall not recognise a contingent liability. However, if it is possible rather than probable that an obligation exists, a contingent liability will exist, not a provision in the financial statements. An entity shall disclose for each class of transaction of contingent liability at the end of the reporting period if the contingent liability is not remote.

Contingent Assets

A contingent asset is possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Entity. Contingent assets are never recognised rather they are disclosed in the financial statements when they arise.

2.6 Reporting period

The financial year of the Company covers one calendar year from 01 January 2025 to 31 December 2025.

2.7 Dividend

Dividend on ordinary shares is recognised as a liability and deducted from retained earnings when they are approved by shareholders at the Annual General Meeting (AGM) of the Bank.

**2.8 Date of authorization**

The Board of Directors in its 505th meeting has approved this financial statements for onward submission to the respective regulatory authorities on 28 April 2026.

2.9 Cash flow statement

The cash flow statement has been prepared in accordance with IAS 7 as well as considering the requirements specified in BRPD circular no. 14 dated 25 June 2003 issued by the Banking Regulation and Policy Department of Bangladesh Bank.

2.10 Statement of changes in equity

The Statement of changes in equity reflects information about the increase or decrease in net assets or wealth. Statement of changes in equity is prepared principally in accordance with IAS 1 "Presentation of Financial Statements" and under the guidelines of Bangladesh Bank's BRPD Circular no. 14 dated 25 June 2003.

2.11 Liquidity statement

The liquidity statement of assets and liabilities as on the reporting date has been prepared on the following basis:

Particulars	Basis
Cash, balance with other banks and financial institutions, money at call and short notice, etc.	Stated maturity/observed behavioural trend.
Investments	Residual maturity term.
Loan and advance/investment	Repayment /maturity schedule and behavioural trend (non-maturity products)
Fixed assets	More than 5 years bucket
Other assets and Non-banking assets	More than 5 years bucket
Borrowing from other banks and financial institutions	Maturity/repayment term
Deposits and other accounts	Maturity/behavioural trend (non-maturity products)
Other long term liabilities	Maturity term/observed behavioural trend.
Provisions and other liabilities	Settlement/adjustment schedule basis

2.12 Financial statements for Off-shore Banking Unit (OBU)

Reporting currency of Off-shore Banking Unit is US Dollar. However, foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS 21 "The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into Taka at year end mid rate of exchange as at 31 December 2025.

2.13 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.

2.13.1 Accounting policy for IFRS 16: Leases

At inception of a contract, the Group assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

At commencement or on modification of a contract that contains a lease component, the Group allocates the consideration in the contract to each lease component on the basis of its relative stand-alone prices.

The Group recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.





The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the end of the lease term unless the lease transfers ownership of the underlying asset to the Group by the end of the lease term or the cost of the right-of-use asset reflects that the Group will exercise a purchase option. In that case, the right-of-use asset will be depreciated over the useful life of the underlying asset which is determined on the same basis as those of property and equipment. In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Group's incremental borrowing rate. Generally, the Group uses its incremental borrowing rate as the discount rate.

The Group determines its incremental borrowing rate by obtaining interest rates from various external financing sources and makes certain adjustments to reflect the terms of the lease and type of the asset leased.

Lease payments included in the measurement of the lease liability comprise the following:

- fixed payments, including in-substance fixed payments;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the
- amounts expected to be payable under a residual value guarantee; and
- the exercise price under a purchase option that the Group is reasonably certain to exercise, lease payments in an optional renewal period if the Group is reasonably certain to exercise an extension option, and penalties for early termination of a lease unless the Group is reasonably certain not to terminate early.

The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Group's estimate of the amount expected to be payable under a residual value guarantee, if the Group changes its assessment of whether it will exercise a purchase, extension or termination option or if there is a revised in-substance fixed lease payment.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

2.13.2 Basis of consolidation

The consolidated financial statements include the financial statements of Dhaka Bank PLC. and those of its two subsidiaries (Dhaka Bank Securities Limited and Dhaka Bank Investment Limited) prepared as at and for the period ended 31 December 2025. The consolidated financial statements have been prepared in accordance with IFRS 10 'Consolidated Financial Statements'.

Name of subsidiary	Ownership	Date of incorporation	Country of operation	Status	Regulator	Year closing
Dhaka Bank Securities Limited	99.99%	19-Jul-10	Bangladesh	Majority Owned	Bangladesh Securities and Exchange Commission (BSEC)	31 December
Dhaka Bank Investment Limited	99.99%	2-Dec-13	Bangladesh	Majority Owned	Bangladesh Securities and Exchange Commission (BSEC)	31 December

2.13.3 Non-controlling interest

The Group elects to measure any non-controlling interests in the subsidiaries either:

- at fair value; or
- at their proportionate share of the acquired identifiable net assets, which are generally at fair value.

2.13.4 Transactions eliminated on consolidation

Intra-group balances and income and expenses arising from intra-group transactions are eliminated in preparing these consolidated financial statements.

2.14 Foreign currency transactions

According to IAS 21 "The Effects of Changes in Foreign Exchange Rates", transactions in foreign currencies are recorded in the functional currency at the rate of exchange prevailing on the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the spot exchange rate at that date. Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are retranslated into the functional currency at the spot exchange rate at the date that the fair value was determined. Non-monetary assets and liabilities that are measured in terms of historical cost in a foreign currency are translated using the exchange rate at the date of the transaction.

Foreign currency differences arising on translation are recognised in the profit & loss statement.

2.15 Assets and basis of their valuation
2.15.1 Cash and cash equivalents

Cash and cash equivalents include cash in hand, balances with Bangladesh Bank and its agent banks, balance with other banks and financial institutions, money at call on short notice and prize bonds.

2.15.2 Investments

All investments (other than government treasury securities) are initially recognised at cost including acquisition charges associated with the investment. Premiums are amortised and discount accredited using the effective or historical yield method. Accounting treatment of government treasury bills and bonds (categorised as HFT and HTM) are made in accordance with Bangladesh Bank DOS Circular letter no. 05 dated 26 May 2008, subsequent clarifications DOS Circular letter no. 05 dated 28 January 2009 and further DOS Circular Letter no. 27 dated 04 December 2023.

Held to Maturity

Investments which have 'fixed or determinable payments' and are intended to be held to maturity are classified as 'Held to Maturity'. These are measured at amortised cost at each year end by taking into account any discount or premium in acquisition. Any increase or decrease in value of such investments are booked under equity and in the profit & loss statement respectively.

Held for Trading

Investments classified in this category are acquired principally for the purpose of selling or repurchasing in short trading or if designated as such by the management. After initial recognition, investments are mark to market weekly and any decrease in the present value is recognised in the Profit & Loss Account and any increase is booked to Revaluation Reserve Account as per DOS Circular no. 05 dated 28 January 2009.

Investment in quoted shares

These securities are bought and held primarily for the purpose of selling them in future or held for dividend income. These are valued and reported at cost price as per Bangladesh Bank's guidelines. Booking of provision for investment in securities are made as per DOS circular no. 1 dated 24 May 2023.

Investment in unquoted shares

Investment in unquoted shares are recognised at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unquoted shares.

Value of investments has been shown as under:

Investment Class	Initial Recognition	Measurement after Initial recognition	Recording of changes
Government treasury securities-Held to Maturity (HTM)	Cost	Amortised cost	Increase/decrease in value of such investments is booked to profit & loss account.
Government treasury securities-Held for Trading	Cost	Fair value	Loss to Profit & Loss Account, gain to Revaluation Reserve.
Debenture/Bond	Face value	Face value	None
Shares (Quoted)*	Cost	Cost	Loss (net off gain) to profit & loss account but no unrealised gain booking.
Shares (Unquoted)*	Cost	Lower of cost or Net Asset Value (NAV)	Loss to profit & loss account but no unrealised gain booking.
Prize bond	Cost	Cost	None

* Provision for shares against unrealised loss (net off gain) has been taken into account according to DOS circular no. 4 dated 24 May 2023 of Bangladesh Bank.

Investment in Subsidiaries

Investments in subsidiaries are accounted for under the cost method of accounting in the Bank's financial statements in accordance with IAS 27 'Consolidated and Separate Financial Statements' and IFRS 10 "Consolidated Financial Statements". Impairment of investment in subsidiaries (if any) the Bank takes it into account as per the provision of IAS 36 "Impairment of Assets".

2.15.3 Loans and advances/investments and provision on loans and advances/investments

- a) Loans and advances of conventional banking/investments of Islamic Banking branches are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and that the Bank does not sell in the normal course of business.



- b) Bangladesh Bank: Interest is calculated on a daily basis in product level, but charged or capitalized on quarterly basis. Interests due against classified loans (up to Doubtful) are usually keeping in interest suspense account as per Bangladesh Bank guidelines, and such interest is not accounted for income realization, until the same is recovered from borrowers. Interest is not charged on Bad/ Loss loans, as per guidelines of Bangladesh Bank.

Provision for Loans and Advances is made on the basis of year end review by the Management and of instructions contained in Bangladesh Bank BRPD Circular No. 15 dated 27 November 2024, BRPD Circular Letter No. 58 dated 31 December 2024, BRPD Circular No. 05 dated 25 June 2025, BRPD Circular No. 07 dated 16 September 2025, BRPD Circular letter No. 26 dated 24 November 2025, BRPD Circular letter No. 29 dated 21 December 2025 and policy support letter issued by Bangladesh Bank. Also, Bangladesh Bank, through BRPD Circular Letter No. 03 dated 23 January 2025, has announced the planned implementation of an Expected Credit Loss (ECL)-based provisioning framework in accordance with IFRS 9 by 2027. Bangladesh Bank (BB) devises a roadmap for the banks and provided preparatory instructions in implementing IFRS 9 Financial Instruments by 2027 through the mentioned circular. The roadmap was segregated in three phases and according to the road map, Bangladesh Bank is needed to issue guidance for banks in implementing IFRS 9 at the beginning of the Phase II. As per roadmap, Bangladesh Bank has prepared "Guidance for banks in implementing IFRS 9 "Financial Instruments" and issued BRPD-1 Circular No. 06 dated 08 March 2026 to ensure banks take steps to comply with the financial reporting requirements outlined in IFRS 9.

A total provision of Tk. 20,912,948,553 (Including Off-Balance Sheet Exposure) has been made during the year ended 31.12.2025 which has been found to be adequate. The total volume of non-performing loan is Tk. 10,402,229,980 as of 31.12.2025. The provisioning rates are given below:

Business Unit	Provision in %				
	UC	SMA	SS	DF	BL
CMSC	0.50%	0.50%	20%	50%	100%
Agri Short Term Loan	0.50%	0.50%	20%	50%	100%
Others	1%	5%	20%	50%	100%

- c) Write off against classified Loans and Advances are considered to the extent that there is no realistic prospect of recovery and legal cases those were unsettled for more than five years as per guidelines of Bangladesh Bank. However, write off application will not reduce the total claim against the borrower and detailed records of such written-off accounts are generally maintained in a separate ledger.

2.15.4 Staff loan

House building and car loan are provided to the permanent staff at a subsidised rate. Criteria and detail of type wise staff loan are given below:

House building loan: A permanent staff completing 5 years (7 years for lateral staff) of service and all permanent staff from SPO can avail house building loan subject to getting approval from Managing Director and recommended by the concerned divisional head.

Car loan: All permanent staff from AVP can avail car loan subject to getting approval from Managing Director and recommended by the concerned divisional head.

2.15.5 Fixed assets (property, plant and equipment)

Recognition and measurement

As per IAS 16 "Property, plant and equipment" Items of fixed assets excluding land are measured at cost less accumulated depreciation and accumulated impairment losses, if any. Land is carried at cost.

Purchase of software that is integral to the related equipment is capitalised as part of that equipment.

Cost includes expenditure that are directly attributable to the acquisition of asset and bringing to the location and condition necessary for it to be capable of operating in the intended manner.

When significant parts of an item of fixed asset have different useful lives, they are accounted for as separate items (major components) of fixed assets.

The gain or loss on disposal of an item of fixed asset is determined by comparing the proceeds from disposal with the carrying amount of the item of fixed asset, and is recognised in other income/other expenses in profit & loss account.

Subsequent costs

The cost of replacing a component of an item of fixed asset is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the group and its cost can be measured reliably. The carrying amount of the replaced parts is derecognised. The costs of the day to day servicing of fixed assets are recognised in the profit & loss account as incurred.

Depreciation

Depreciation on fixed assets are recognised in the profit & loss statement on straight line method over its estimated useful lives. In case of acquisition of fixed assets, depreciation is charged from the month of acquisition whereas depreciation on disposed off fixed assets are charged up to the month prior to the disposal. Asset category wise depreciation rates for the current and comparative years are as follows:

<u>Category of assets</u>	<u>Rate of depreciation</u>
Land	Nil
Building & Renovation	2.5%
Furniture and fixtures	10%
Office Appliances & Equipment	20%
Computer	20%
Software	10%
Motor Vehicle	20%

2.15.6 Non-banking assets

Non-banking assets were acquired by the entity due to failure of borrowers to repay the loan in time taken against mortgaged property. The Bank was awarded absolute ownership on few mortgaged properties (mostly land) through the verdict of honourable court under section 33 (7) of the Artha Rin Adalat Ain, 2003. The value of the properties has been recognised in the financial statements as non-earning assets on the basis of lower of third party valuation report and Banks own valuation. As per BRPD circular no. 22 dated 20 September 2021, there is separate guideline for accounting for Non-banking asset.

2.15.7 Provisions for other assets

BRPD Circular no.14 (25 June 2001) and subsequent BRPD Circular no.04 (12 April 2022) requires provision on other assets which are outstanding with certain maturity. The Bank maintains provisions in line with this circular unless it assesses there is no doubt of recovery on items of other assets in which case no provision is kept.

2.15.8 Intangible assets and its amortisation

Intangible assets comprise separately identifiable intangible items arising from the use of Flexcube Universal Banking System (UBS) from Oracle Financial Services Software Limited. Intangible assets are recognised at cost. Intangible assets with a definite useful life are amortised using the straight line method over its estimated useful economic life.

2.15.9 Reconciliation of inter-bank and Intra-branch account

Account with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences which may impact the financial statements significantly. Unreconciled entries/balances in the case of intra-branch transactions on the reporting date are not material.

2.16 Liabilities and basis of their valuation

2.16.1 Tier-II Subordinated Bond

Tier-II Subordinated Bond includes fund raised from 7 (Seven) years Bonds for Taka 4,000 million during the year from 2024-2025. Details are shown in note 14.

2.16.1.1 Perpetual Bond

Dhaka Bank PLC. has successfully launch the first Perpetual Bond of Tk. 200 crore. The issuance process of "Dhaka Bank Perpetual Bond" was initiated back in 2021 and with subsequent approvals from the regulators. Details are shown in note 14.

2.16.2 Borrowings from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents include refinance from Bangladesh Bank against agro-based credit, SME and EDF Loan etc., interest-bearing borrowings against securities from Bangladesh Bank, call borrowing from other banks and borrowing from other multilateral organisations. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in note 12.

2.16.3 Deposits and other accounts

Deposits and other accounts include non interest-bearing current deposit redeemable at call, interest bearing on demand and short-term deposits, savings deposit and fixed deposit. These items are brought into financial statement at the gross value of outstanding balance. Details are shown in note 13.

2.16.4 Provision for liabilities

As per IAS 37, provisions are recognised when it is probable that an outflow of economic benefits will be required to settle a current legal or constructive obligation as a result of past events and a reliable estimate can be made of the amount of the obligation.

2.16.5 Provision for Off-balance sheet exposure

As per BRPD circular no. 06 dated 25 April 2023, the Bank has recognised General Provision on the off balance sheet exposures.

2.16.6 Provisions on balances with other banks and financial institutions (Nostro accounts)

Provision for unsettled transactions on nostro accounts is made as per Foreign Exchange Policy Department (FEPD) circular no. FEPD (FEMO) / 01/2005-677 dated 13 September 2005 of Foreign Exchange Policy Department (FEPD) of Bangladesh Bank and reviewed semi-annually by our management along with duly certified by the external auditor. On the reporting date, the Bank has no unsettled transactions outstanding for more than 3 months and no provision has been made in this regard.

2.16.7 Provision for rebate to good borrower

Previously commercial banks were required to maintain provision of rebate amount (@10% of interest charged against loans to good borrowers) identified on the basis of prescribed guidelines stated in BRPD circular no. 06 dated 19 March 2015 and BRPD circular Letter no. 03 dated 16 February 2016 for onward rebate to the recognised good borrowers. However, Bangladesh Bank during 2020 issued another circular BRPD circular no. 14 dated 18 June 2020, wherein it is mentioned that from 2020 banks need not to provide any rebate to good borrowers. Hence, from 2020, no further good borrowers' provision was accounted for in the financial statements.

2.16.8 Other liabilities

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxation, interest payable, interest suspense, accrued expenses, lease obligation etc. Other liabilities are recognised in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Act, 2023 and internal policy of the Bank.

2.17 Capital/Shareholders' equity**2.17.1 Authorised capital**

Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfilment of relevant provisions of the Companies Act, 1994. Part of the authorised capital usually remains unissued. The part of the authorised capital already issued to shareholders is referred to as the issued share capital of the Bank.

2.17.2 Paid up capital

Paid up capital represents total amount of shareholders' capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Bank, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

2.17.3 Statutory reserve

Statutory reserve has been maintained in accordance with provisions of section 24 of the Bank Company Act, 1991 (amended upto date) and amendment thereon such transfer shall continue until the reserve balance equals its paid up capital together with the share premium.

2.17.4 Revaluation reserve for government securities

Revaluation reserve for government securities arises from the revaluation of treasury bills, Bangladesh Bank bills and treasury bonds (HFT and HTM) in accordance with the DOS Circular no. 5 dated 26 May 2008, DOS(SR) 1153/120/2010 dated 8 December 2010 and DOS Circular Letter no. 27 dated 04 December 2023.

2.17.5 Capital management

The Bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve the following objectives:

- To comply with the capital requirements set by the regulators;
- To safeguard the Bank's ability to continue as a going concern so that it can continue to provide returns for shareholders and benefits for other stakeholders;
- To maintain a strong capital base to support the development of its business.

Capital is managed in accordance with the Board approved Capital Management Planning. Senior management develops the capital strategy and oversee the capital management planning of the Bank. The Bank's finance, treasury and risk management divisions are key participants in implementing the Bank's capital strategy and managing capital. Capital is managed using both regulatory capital measures and internal matrix.

2.18 Revenue recognition**2.18.1 Interest income**

Interest on loans and advances is calculated on daily product basis. Based on product features, interest is accrued or charged to customers' accounts on monthly/quarterly basis.



In accordance with BRPD Circular No. 15 dated 27 November 2024, interest accrued on sub-standard loans and doubtful loans are credited to an "Interest Suspense Account" which is included within "Other liabilities". Interest from loans and advances ceases to be accrued when they are classified as bad/loss. It is then kept in interest suspense in a memorandum account.

2.18.2 Profit on Investment (Islamic Banking)

Mark-up on investment is taken into income account proportionately from profit receivable account. Overdue charge/compensation on classified investments are transferred to profit suspense account instead of income account.

2.18.3 Investment Income

Income on investments are recognised on accrual basis. Investment income includes discount on treasury bills and Bangladesh Bank bills, interest on treasury bonds and fixed deposit with other banks. Capital gain on investments in shares are also included in investment income. Capital gain is recognised when it is realised.

2.18.4 Fees and commission income

The Bank earns commission and fee income from a diverse range of service provided to its customers. Commission and fee income is accounted for as follows:

- income earned on the execution of a significant act is recognised as revenue when the act is completed;
- income earned from services provided is recognised as revenue as the services are provided;
- commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.

2.19 Interest paid on subordinated bond, borrowing and other deposits (Conventional banking)

Interest paid and other expenses are recognised on accrual basis.

2.20 Profit shared on deposits (Islamic banking)

Profit shared to mudaraba deposits are recognised on accrual basis.

2.21 Dividend income

Dividend income is recognised when the right to receive income is established. Dividends are presented under investment income.

2.22 Others**Foreign exchange gain/ loss**

Exchange income includes all gains and losses from foreign currency day to day transactions, conversions and revaluation of non monetary items.

2.23 Employee benefits**2.23.1 Provident Fund**

Provident Fund benefits are given to the permanent staff of the Bank in accordance with the registered Provident Fund rules. The Commissioner of Income Tax, Taxes Zone-5, Dhaka, has approved the Provident Fund as a recognised fund effect on 01 July 1996. The Provident Fund is operated by a Board of Trustees consisting of 07 members of the Bank. All confirmed employees of the Bank are contributing 10% of their basic salary as subscription to the Provident Fund. The Bank also contributes equal amount to the Provident Fund. Contributions made by the Bank are charged as expense and the Bank bears no further liability. Interest earned from the investments is credited to the members' account on yearly basis. By Law, the Provident fund is duly audited by Mak & Co., Chartered Accountants.

2.23.2 Gratuity Fund

Gratuity Fund benefits are given to the staff of the Bank in accordance with the approved Gratuity Fund rules. National Board of Revenue has approved the Gratuity Fund as a recognised gratuity fund with effect from 25 April 2006. The Gratuity Fund is operated by a Board of Trustee consists of 10 members of the Bank. Provision for gratuity is made annually covering all its permanent eligible employees. A valuation of gratuity scheme is regularly carried out by a professional Actuarial & Pension Consultants, M/S Z. Halim & Associates to assess the adequacy of the liabilities provided for the scheme as per IAS 19 "Employee Benefits". On continuing fund basis valuation, the Bank has been maintaining adequate provision against gratuity scheme. By Law, the Gratuity fund is duly audited by Mak & Co., Chartered Accountants.

2.23.3 Superannuation fund

The Bank operates a Superannuation Fund Trust by a Board of Trustees consisting of ten members at present. The death-cum survival benefits are given to the employees as per the eligibility narrated in the Trust Rules. The fund got recognition from the National Board of Revenue (NBR) with effect from 01 January 2001. During the year 2021, Dhaka Bank PLC. had appointed an actuary and the Bank contributes to the fund annually as per Superannuation Fund Rules of the Bank. The Bank has conducted an actuarial valuation for the said Superannuation Fund and contributions to the fund are maintained as per actuary report. By Law, the superannuation fund is duly audited by Mak & Co., Chartered Accountants.



As per the decision made in the 478th meeting of the Board of Directors of the Bank held on 26 November 2024, Dhaka Bank PLC. has resolved to discontinue the 'Death Cum Survival Benefit' under the Superannuation Fund Policy effective from 01 January 2025 and agreed to implement the Group Life Insurance & Critical Illness Benefits with MetLife Bangladesh.

Moreover, in the Bank, performance bonus provision is there, which is distributed among the employees on the basis of individual employee's yearly performance with a view to recognize welfare of the employees and reward their participation and contribution to the Bank.

2.24 Tax expense

Tax expense comprises current and deferred tax. Current tax and deferred tax are recognized in the profit & loss statement except to the extent that it relates to items recognized directly in equity.

2.24.1 Current tax

Current tax is the expected tax payable or receivable on the taxable income or loss for the year, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years. Details are shown in note 15.7.

2.24.2 Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is not recognised for the following temporary differences:

- temporary differences on the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss;
- temporary differences related to investments in subsidiaries to the extent that it is probable that they will not reverse in the foreseeable future;

Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, based on the laws that have been enacted or substantively enacted by the reporting date.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities against current tax assets, and they relate to income taxes levied by the same tax authority on the same taxable entity or on different tax entities but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realised simultaneously.

A deferred tax asset is recognised for unused tax losses, tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

2.24.3 Tax exposures

In determining the amount of current and deferred tax, the Group takes into account the impact of uncertain tax positions and whether additional taxes and interest may be due. This assessment relies on estimates and assumptions and may involve a series of judgments about future events. New information may become available that causes the Bank to change its judgment regarding the adequacy of existing tax liabilities; such changes to tax liabilities will impact tax expense in the period that such a determination is made.

2.25 Impairment of non-financial assets

The carrying amounts of the Group's and the Bank's non-financial assets other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. An impairment loss is recognised if the carrying amount of an asset or its Cash Generating Unit (CGU) exceeds its estimated recoverable amount.

The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or CGU.

For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGU.

Impairment losses (if any) recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

2.26 Earnings per share

The Group and the Bank present basic and diluted Earnings Per Share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Bank by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting the profit or loss attributable to the ordinary shareholders and the weighted average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares, which comprise share options granted to employees. No diluted earnings per share is required to be calculated for the period.

2.27 Compliance with International Financial Reporting Standards (IFRSs)

Name of the standards	IFRS Ref.	Implementation status by the Bank
First-time Adoption of International Financial Reporting Standards	IFRS-1	Not applicable
Share-based Payment	IFRS-2	Not applicable
Business Combinations	IFRS-3	Not applicable
Insurance Contracts	IFRS-4	Not applicable
Non-current Assets Held for Sale and Discontinued Operations	IFRS-5	Not applicable
Exploration for and Evaluation of Mineral Resources	IFRS-6	Not applicable
Financial Instruments: Disclosures	IFRS-7	Applied with some departure (note 2.1)
Operating Segments	IFRS-8	Applied with some departure (note 2.30)
Financial Instruments	IFRS-9	Applied with some departure (note 2.1)
Consolidated Financial Statements	IFRS-10	Applied
Joint Arrangements	IFRS-11	Not applicable
Disclosure of Interest in Other Entities	IFRS-12	Applied
Fair Value Measurement	IFRS-13	Applied with some departure (note 2.1)
Regulatory Deferral Accounts	IFRS-14	Not applicable
Revenue from contract with customers	IFRS-15	Applied
Leases	IFRS-16	Applied
Insurance Contracts	IFRS-17	Not Applicable
Presentation and Disclosure in Financial Statements	IFRS 18	Not yet effective
Subsidiaries without Public Accountability: Disclosures	IFRS 19	Not yet effective
Presentation of Financial Statements	IAS-1	Applied with some departure (note 2.1)
Inventories	IAS-2	Not Applicable
Statement of Cash Flows	IAS-7	Applied with some departure (note 2.1)
Accounting Policies, Changes in Accounting Estimates and Errors	IAS-8	Applied
Events After the Reporting Period	IAS-10	Applied
Construction Contracts	IAS-11	Not Applicable
Income Taxes	IAS-12	Applied
Property, Plant and Equipment	IAS-16	Applied
Employee Benefits	IAS-19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS-20	Not Applicable
The Effects of Changes In Foreign Exchange Rates	IAS-21	Applied
Borrowing Costs	IAS-23	Not Applicable
Related Party Disclosures	IAS-24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS-26	Not Applicable
Separate Financial Statements	IAS-27	Applied
Investments in Associates and Joint Ventures	IAS-28	Not Applicable
Financial Reporting in Hyperinflationary Economies	IAS-29	Not Applicable
Financial Instruments: Presentation	IAS-32	Applied with some departure (note 2.1)
Earnings Per Share	IAS-33	Applied
Interim Financial Reporting	IAS-34	Applied
Impairment of Assets	IAS-36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS-37	Applied
Intangible Assets	IAS-38	Applied
Investment Property	IAS-40	Not Applicable
Agriculture	IAS-41	Not Applicable

In order to comply with certain specific rules and regulations of Bangladesh Bank which are different to IASs/IFRSs, some of the requirements specified in these IASs/IFRSs are not applied. Refer to note 2.1 for such recognition and measurement differences that are most relevant and material to the Bank and the Group.

The Standard regards a retirement benefit plan as a reporting entity separate from the employers of the participants in the plan. Therefore, it is not applicable for the Bank's financial statements as it is the employer and not the retirement benefit plan itself.

The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, the Bank being a listed entity in Dhaka and Chittagong Stock Exchanges regularly publishes Interim Financial Report complying with IAS 34.

2.28 New accounting standards or amendments for 2025 and forthcoming requirements

A number of new accounting standards are effective for annual reporting periods beginning after 1 January 2025 and earlier application is permitted. However, the Bank has not early adopted the following new or amended accounting standards in preparing these consolidated financial statements.

A. IFRS 18 Presentation and Disclosure in Financial Statements

IFRS 18 will replace IAS 1 Presentation of Financial Statements and applies for annual reporting periods beginning on or after 1 January 2027. The new accounting standard introduces the following key new requirements.

- Entities are required to classify all income and expenses into five categories in the statement of profit or loss, namely the operating, investing, financing, discontinued operations and income tax categories. Entities are also required to present a newly-defined operating profit subtotal. Entities' net profit will not change.
- Management-defined performance measures (MPMs) are disclosed in a single note in the financial statements.
- Enhanced guidance is provided on how to group information in the financial statements.

In addition, all entities are required to use the operating profit subtotal as the starting point for the statement of cash flows when presenting operating cash flows under the indirect method.

The Bank is still in the process of assessing the impact of the new accounting standard, particularly with respect to the structure of the Bank's statement of profit or loss, the statement of cash flows and the additional disclosures required for MPMs. The Bank is also assessing the impact on how information is grouped in the financial statements, including for items currently labelled as 'other'.

B. Other accounting standards

The following new and amended accounting standards are not expected to have a significant impact on the Bank's

- Classification and Measurement of Financial Instruments (Amendments to IFRS 9 and IFRS 7); and
- Contracts Referencing Nature-dependent Electricity (Amendments to IFRS 9 and IFRS 7).

C. New accounting standards or amendments for 2025 and forthcoming requirements

1. New currently effective requirements: The following lists the recent changes to the Accounting Standards that are required to be applied by an entity with an annual reporting period beginning on 1 January 2025

- Lack of Exchangeability – Amendments to IAS 21

2. Forthcoming requirements: The followings lists the recent changes to the Accounting Standards that are required to be applied for annual reporting periods beginning after 1 January 2025 and that are available for early adoption in annual reporting periods beginning on 1 January 2025.

- Classification and Measurement of Financial Instruments – Amendments to IFRS 9 and IFRS 7
- Contracts Referencing Nature-dependent Electricity – Amendments to IFRS 9 and IFRS 7
- Annual Improvements to IFRS Accounting Standards – Volume 11
- IFRS 18 Presentation and Disclosure in Financial Statements
- IFRS 19 Subsidiaries without Public Accountability: Disclosures
- Sale or Contribution of Assets between an Investor and its Associate or Joint Venture – Amendments to IFRS 10 and IAS 28

2.29 Offsetting

Financial assets and liabilities are offset and the net amount is presented in the balance sheet when, and only when, the group has a legal right to set off the recognised amounts and it intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

Income and expenses are presented on a net basis only when permitted under IFRSs, or for gains and losses arising from a group of similar transactions such as in the group's trading activity.

2.30 Segment reporting

The Group and the Bank have no identified operating segment and as such presentation of segment reporting is not made in the financial statements as per IFRS 8. However business segments wise limited disclosures are furnished in note 48.

Inter-segment transactions are generally based on inter-branch fund transfer measures as determined by the management. Income, expenses, assets and liabilities are specifically identified with individual segments. Based on such allocation, segment balance sheet as on 31 December 2025 and segment profit & loss account for the year ended 31 December 2025 have been prepared.

2.31 Materiality and aggregation

Each material class of similar items has been presented separately in the financial statements. Items of dissimilar nature also have been presented separately unless they are immaterial in accordance with IAS 1 "Presentation of Financial Statements".

2.32 Credit rating of the Bank

As per BRPD circular no. 6 dated 05 July 2006, the Bank has done its credit rating by Emerging Credit Rating Limited based on the financial statements as at and for the year ended 31 December 2024. The following ratings have been awarded:

Particulars	Periods	Date of Rating	Long term	Short term	Rating Valid
Entity Rating	January to December 2024	26-Jun-25	AA+	ST-2	6-May-26
Entity Rating	January to December 2023	20-May-24	AA+	ST-2	7-Apr-25
Entity Rating	January to December 2022	17-May-23	AA	ST-2	7-Apr-24
Entity Rating	January to December 2021	17-May-22	AA	ST-2	7-Apr-23
Entity Rating	January to December 2020	18-May-21	AA	ST-2	7-Apr-22
Entity Rating	January to December 2019	30-Jun-20	AA	ST-2	7-Apr-21
Entity Rating	January to December 2018	29-May-19	AA	ST-2	7-Apr-20
Entity Rating	January to December 2017	23-May-18	AA	ST-2	7-Apr-19

2.33 Related party disclosures

A party is related to the Company if:

(i) directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with, the Company; has an interest in the Company that gives it significant influence over the Company; or has joint control over the Company;

(ii) the party is an associate;

(iii) the party is a joint venture;

(iv) the party is a member of the key management personnel of the Company or its parent;

(v) the party is a close member of the family of any individual referred to in (i) or (iv);

(vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or

(vii) the party is a post-employment benefit plan for the benefit of employees of the Company, or of any entity that is a related party of the Company.

Details of the related party disclosures presented in **Annexure-G**.

2.34 Events after reporting

As per IAS -10 "Events after Reporting Period" events after the reporting period are those events, favourable and unfavourable, that occur between the end of the reporting period and the date when the financial statements are authorised for issue. Two types of events can be identified:

(a) adjusting events after the reporting period (those that provide evidence of conditions that existed at the end of the reporting period); and

(b) non adjusting events after the reporting period (those that are indicative of conditions that arose after the reporting period).

Details of the Events after reporting period presented in note 49.

		31.12.2025 Taka	31.12.2024 Taka
3.	Cash		
	Cash in hand (Including foreign currencies)	3,523,142,625	4,008,257,969
	Balance with Bangladesh Bank and its agent bank(s)	14,660,451,886	14,515,883,366
		18,183,594,511	18,524,141,335
3(a)	Consolidated Cash		
	Dhaka Bank PLC.	18,183,594,511	18,524,141,335
	Dhaka Bank Securities Limited	120,000	120,000
	Dhaka Bank Investment Limited	-	-
		18,183,714,511	18,524,261,335
3.1	Cash in hand		
	In local currency	3,295,753,284	3,691,995,541
	In foreign currencies	227,389,341	316,262,428
		3,523,142,625	4,008,257,969
	Cash in hand (local currency) includes balance of cash held at Automated Teller Machine (ATM).		
3.1(a)	Consolidated cash in hand		
	Dhaka Bank PLC.	3,523,142,625	4,008,257,969
	Dhaka Bank Securities Limited	120,000	120,000
	Dhaka Bank Investment Limited	-	-
		3,523,262,625	4,008,377,969
3.2	Balance with Bangladesh Bank and its agent bank(s)		
	Balance with Bangladesh Bank		
	In local currency:		
	Conventional	13,335,752,281	11,961,467,355
	Al-Wadiah current account	12,507,453,002	11,147,280,220
		828,299,279	814,187,135
	In foreign currencies	1,092,700,327	2,291,322,401
	Balance with Sonali Bank as agent of Bangladesh Bank	14,428,452,608	14,252,789,756
		231,999,278	263,093,610
		14,660,451,886	14,515,883,366
	As per Bangladesh Bank circulars/guidelines, balance with Bangladesh Bank is a part of cash and cash equivalent regardless of any restriction. However, to meet up the foreign currency liabilities of the Bank, the cover fund against the liabilities has been kept and booked in Bangladesh Bank FC Clearing account as well as Nostro Bank Accounts.		
3.2(a)	Consolidated balance with Bangladesh Bank and its agent bank(s)		
	Dhaka Bank PLC.	14,660,451,886	14,515,883,366
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		14,660,451,886	14,515,883,366
3.3	Statutory deposits		
	Cash Reserve Ratio and Statutory Liquidity Ratio have been calculated and maintained as per Section 33 of The Bank Company Act, 1991 and amendment up to date and MPD Circular no. 4, dated 1 December 2010, MPD Circular no. 2 dated 10 December 2013, MPD Circular no. 1 dated 23 June 2014, MPD Circular no. 1 dated 03 April 2018, MPD Circular no. 3 dated 9 April 2020 and MPD Circular no. 1 dated 4 March 2025.		
3.3.1	Cash Reserve Ratio (CRR)		
	Conventional Banking		
	Bi-weekly Requirement		
	(4.00% of average demand and time liabilities)		
	Required reserve	12,927,507,624	11,200,300,800
	Actual reserve maintained	13,119,770,247	11,753,267,038
	Surplus	192,262,623	552,966,238
	Required	4.00%	4.00%
	Maintained	4.06%	4.20%
	Daily Requirement		
	(3.00% of Average Demand and Time Liabilities)		
	Required reserve	9,695,630,718	9,800,263,200
	Actual reserve maintained	12,184,416,625	11,294,895,830
	Surplus	2,488,785,907	1,494,632,630
	Required	3.00%	3.50%
	Maintained	3.77%	4.03%



	31.12.2025 Taka	31.12.2024 Taka
Islamic Banking		
Bi-weekly Requirement (4.00% of average demand and time liabilities)		
Required reserve	773,923,408	597,797,368
Actual reserve maintained	818,852,446	803,628,911
Surplus	44,929,038	205,831,543
Required	4.00%	4.00%
Maintained	4.23%	5.38%
Daily Requirement (3.00% of average demand and time liabilities)		
Required reserve	580,442,556	523,072,697
Actual reserve maintained	828,299,279	814,187,135
Surplus	247,856,723	291,114,438
Required	3.00%	3.50%
Maintained	4.28%	5.45%
3.3.2 Statutory Liquidity Ratio (SLR)		
Conventional Banking (13% of average demand & time liabilities)		
Required reserve	43,138,863,872	37,081,513,092
Actual reserve maintained	97,636,518,776	70,752,670,456
Surplus	54,497,654,904	33,671,157,364
Required	13.00%	13.00%
Maintained	29.42%	24.80%
Islamic Banking (5.50% of average demand and time liabilities)		
Required reserve	1,064,144,686	821,971,381
Actual reserve maintained	4,622,540,090	1,427,260,289
Surplus	3,558,395,404	605,288,908
Required	5.50%	5.50%
Maintained	23.89%	9.55%
Held for Statutory Liquidity Ratio (Conventional)		
Cash in hand	3,477,732,406	3,960,381,447
Balance with Bangladesh Bank and its agent Bank(s) over CRR	258,815,969	357,805,482
Government securities (excluding Assured Liquidity Support)	93,899,970,401	66,434,483,527
	97,636,518,776	70,752,670,456
Held for Statutory Liquidity Ratio (Islamic)		
Cash in hand	45,410,219	47,876,521
Balance with Bangladesh Bank and its agent Bank(s) over CRR	54,375,871	216,389,767
Government securities (excluding Assured Liquidity Support)	4,522,754,000	1,162,994,000
	4,622,540,090	1,427,260,289
Dhaka Bank PLC. has maintained the above SLR and CRR requirement based on based on weekly average total demand and time liabilities (ATDTL) of the base month which is two months back of the reporting month.		
As per DOS Circular No. 05 dated 26 May 2008, all the Government treasury bond and bill will be open for SLR requirement and Dhaka Bank PLC. has maintained the minimum SLR as per said circular.		
3.4 Maturity grouping of cash		
On demand	3,523,142,625	4,434,718,934
Upto 1 month	1,092,700,327	2,291,322,401
Over 1 month but not more than 3 months	-	-
Over 3 months but not more than 6 months	-	-
Over 6 months but not more than 1 year	-	-
Over 1 year but not more than 5 years	-	-
Over 5 years	13,567,751,559	11,798,100,000
	18,183,594,511	18,524,141,335



		31.12.2025	31.12.2024
		Taka	Taka
4.	Balance with other banks and financial institutions		
	In Bangladesh	(Note: 4.1) 687,036,561	2,792,039,528
	Outside Bangladesh	(Note: 4.2) 8,217,913,182	2,629,898,831
		8,904,949,743	5,421,938,359
4(a)	Consolidated balance with other banks and financial institutions		
	In Bangladesh	(Note: 4.1(a)) 710,030,177	2,810,699,597
	Outside Bangladesh	(Note: 4.2(a)) 8,217,913,182	2,629,898,831
		8,927,943,359	5,440,598,428
4.1	In Bangladesh		
	Current deposits		
	Sonali Bank PLC.	40,905,187	80,462,058
	Janata Bank PLC.	38,760,543	17,454,417
	Standard Chartered Bank (Visa Settlement)	56,514,505	31,858,835
	Agrani Bank PLC.	2,745,321	29,509,974
	Islami Bank Bangladesh PLC.	56,866	108,663
	United Commercial Bank PLC.	101,134	121,824
	ICB Islamic Bank Limited	11,100,000	11,100,000
		150,183,556	170,615,771
	Special Notice Deposits (SND)		
	Dutch Bangla Bank PLC.	3,279	16,177,937
	Sonali Bank PLC.	80,879	78,840
	AB Bank PLC.	321	892
	Agrani Bank PLC.	6,811	6,053
	Janata Bank PLC.	275,689	3,760,718
	Midland Bank PLC.	79,315	841,119
	National Bank Limited	463,548	558,198
		909,841	21,423,757
	Fixed deposits		
	Commercial Banks		
	Mercantile Bank PLC.	500,000,000	-
	National Bank Limited	-	1,000,000,000
	Social Islami Bank PLC	-	250,000,000
	First Security Islami Bank PLC.	-	250,000,000
	Islami Bank Bangladesh PLC.	-	1,000,000,000
	Placement with OBU	9,082,384,100	9,745,785,659
		9,582,384,100	12,245,785,659
	Less: Inter Unit (OBU)	9,082,384,100	9,745,785,659
		500,000,000	2,500,000,000
	Financial Institutions		
	Phoenix Finance & Investment Limited	35,943,164	100,000,000
		35,943,164	100,000,000
		687,036,561	2,792,039,528
4.1(a)	Consolidated in Bangladesh		
	Dhaka Bank PLC.	(Note: 4.1) 687,036,561	2,792,039,528
	Dhaka Bank Securities Limited	364,445,068	295,192,839
	Dhaka Bank Investment Limited	241,015,272	93,182,793
		1,292,496,900	3,180,415,160
	Less: Intercompany transaction	582,466,723	369,715,563
		710,030,177	2,810,699,597
4.2	Outside Bangladesh (Nostro Accounts)		
	Current deposits		
	Standard Chartered Bank, New York	675,167,889	493,693,010
	Mashreq Bank, New York	4,162,037,005	426,171,731
	OBU (USD)	818,348,196	30,090,217
	OBU (EUR)	7,782,183	68,385,045
	DEUTSCHE BANK AG, New York	100,349,823	-
	DEUTSCHE BANK AG, Germany	11,479,248	-
	Commerz Bank, Frankfurt (USD)	48,213,115	115,732,225
	Citi Bank NA, Ireland	14,901,908	-
	Habib American Bank	372,497,305	201,839,875

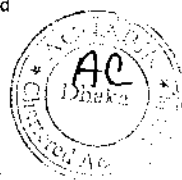


	31.12.2025 Taka	31.12.2024 Taka
Wells Fargo Bank	-	219,699,348
JP Morgan Chase Bank	662,782,113	348,353,034
Standard Chartered Bank, Mumbai	164,222,252	78,644,080
Sonali Bank	13,993,207	13,314,809
AB Bank	181,899,020	97,030,426
Nabil Bank	6,669,251	6,535,355
Sampath Bank	17,375	16,906
Bhutan National Bank	1,822,834	245,279
Bank of Bhutan	107,527	776,980
Habib Metropolitan Bank Ltd.	41,109,679	13,176,935
ICICI Bank Limited	129,458,754	25,463,733
Mashreq Bank, Mumbai	92,635,174	48,818,321
Punjab National Bank, India (ACUD)	84,901,921	26,244,624
Axis Bank Ltd, India	133,016,775	35,988,557
Union Bank of Switzerland	17,522,707	4,855,288
Commerz Bank, Frankfurt (EURO)	70,135,685	44,714,820
Standard Chartered Bank, Frankfurt	33,955,175	20,835,700
Unicredit S.P.A.	-	11,227,495
Punjab National Bank, India (EURO)	6,272	5,573
Commerz Bank, Frankfurt (AUD)	7,852,490	6,670,766
Standard Chartered Bank, Japan	2,106,162	8,104,344
Standard Chartered Bank, London	29,941,905	35,413,390
Commerz Bank, Frankfurt (CAD)	3,084,123	7,604,991
Al-Rajhi Bank, Saudi Arabia	515,303	7,677,703
Zhejiang Chouzhou Commercial Bank, China	43,561,498	25,751,595
Zhejiang Chouzhou Commercial Bank	380,877	1,443,260
Mashreq Bank Psc Uae	11,840,111	106,694,646
HDFC Bank Limited, Mumbai	143,608,491	71,310,538
Citi Bank NA, New York	138,989,829	27,368,230
	8,217,913,182	2,629,898,831

(Details are given in **Annexure - A**)

In order to meet up the foreign currency liabilities of the Bank, the cover fund against the liabilities has been kept and booked in Nostro Bank Accounts as well as Bangladesh Bank Foreign Currency Clearing account. All balances of Nostro Accounts have been reconciled:

4.2(a) Consolidated outside Bangladesh (Nostro Accounts)			
Dhaka Bank PLC.	(Note: 4.2)	8,217,913,182	2,629,898,831
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		8,217,913,182	2,629,898,831
4.3 Account-wise/grouping of balance with other banks and financial institutions			
Current deposits		8,368,096,738	2,800,514,602
Short-notice deposits		909,841	21,423,757
Fixed deposits		535,943,164	2,600,000,000
		8,904,949,743	5,421,938,359
4.4 Maturity grouping of balances with other banks and financial institutions			
On demand		4,510,089,858	1,626,387,089
Upto 1 month		4,394,031,929	1,295,551,271
Over 1 month but not more than 3 months		827,956	2,500,000,000
Over 3 months but not more than 6 months		-	-
		8,904,949,743	5,421,938,359
5. Money at call on short notice			
With banking companies	(Note: 5.1)	-	3,900,000,000
With non-banking financial institutions	(Note: 5.2)	-	-
		-	3,900,000,000
5(a) Consolidated money at call on short notice			
Dhaka Bank PLC.	(Note: 5)	-	3,900,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		-	3,900,000,000



		31.12.2025 Taka	31.12.2024 Taka
5.1	With banking companies		
	Janata Bank PLC.	-	1,900,000,000
	Dutch Bangla Bank PLC.	-	2,000,000,000
		<u>-</u>	<u>3,900,000,000</u>
<p>ICB Islamic Bank Limited has been repaying their liabilities phase by phase under "The Oriental Bank Limited (Reconstruction) Scheme, 2007 as per Bangladesh Bank instructions vide Ref : BRPD(R-1)651/9(10)2007-446 dated 02.08.2007. The outstanding amount of Tk.1.11 Crore now presented under the head "Balance with other banks and financial institutions".</p>			
5.2	With non-banking financial institutions	-	-
6.	Investments		
	Government securities (Note: 6.1)	108,454,322,401	91,677,063,427
	Other investments (Note: 6.2)	8,514,874,698	7,660,543,608
		<u>116,969,197,099</u>	<u>99,337,607,035</u>
6(a)	Consolidated Investments		
	Dhaka Bank PLC. (Note: 6)	116,969,197,099	99,337,607,035
	Dhaka Bank Securities Limited	3,696,399,843	3,416,728,573
	Dhaka Bank Investment Limited	954,188,045	1,009,121,388
		<u>121,619,784,987</u>	<u>103,763,456,996</u>
6.1	Government securities		
	Treasury Bills (Note: 6.1.1)	13,358,971,943	23,193,137,584
	Treasury Bonds (Note: 6.1.2)	90,568,856,458	65,950,412,943
	Government Ijarah Sukuk	4,522,754,000	2,529,494,000
	Prizebond	3,740,000	4,018,900
		<u>108,454,322,401</u>	<u>91,677,063,427</u>
6.1(a)	Consolidated government securities		
	Dhaka Bank PLC. (Note: 6.1)	108,454,322,401	91,677,063,427
	Dhaka Bank Securities Limited	917,556,013	1,009,121,388
	Dhaka Bank Investment Limited	<u>109,371,878,414</u>	<u>92,686,184,815</u>
6.1.1	Treasury bills		
	91 days treasury bills	-	7,335,007,500
	182 days treasury bills	2,552,820,000	3,861,977,964
	364 days treasury bills	10,806,151,943	11,996,152,120
		<u>13,358,971,943</u>	<u>23,193,137,584</u>
6.1.2	Treasury bonds		
	2 years Bangladesh government treasury bond	22,250,380,324	5,010,933,771
	5 years Bangladesh government treasury bond	11,841,662,474	12,580,007,208
	8 years Bangladesh government treasury bond	7,788,113,000	7,788,113,000
	9 years Bangladesh government treasury bond	5,039,574,000	5,039,574,000
	10 years Bangladesh government treasury bond	26,971,757,052	26,030,827,924
	15 years Bangladesh government treasury bond	10,346,345,847	8,084,670,720
	20 years Bangladesh government treasury bond	6,331,023,762	1,416,286,320
		<u>90,568,856,458</u>	<u>65,950,412,943</u>
6.2	Other investments		
	Investment in shares (Note: 6.2.1)	2,744,874,698	3,155,543,608
	Investment in subordinated bonds (Note: 6.2.2)	2,340,000,000	1,075,000,000
	Investment in perpetual bond (Note: 6.2.3)	2,430,000,000	2,430,000,000
	Investment on Beximco Green Sukuk al Istisna'a	1,000,000,000	1,000,000,000
		<u>8,514,874,698</u>	<u>7,660,543,608</u>
6.2(a)	Consolidated other Investments		
	Dhaka Bank PLC. (Note: 6.2)	8,514,874,698	7,660,543,608
	Dhaka Bank Securities Limited	3,696,399,843	3,416,728,573
	Dhaka Bank Investment Limited	36,632,032	-
		<u>12,247,906,573</u>	<u>11,077,272,181</u>



6.2.1 Investment in shares
Quoted (Publicly Traded)
Unquoted

(Details are given in Annexure - B)

31.12.2025 Taka	31.12.2024 Taka
662,627,773	585,296,682
2,082,246,925	2,570,246,925
2,744,874,698	3,155,543,608

6.2.2 Investment in subordinated bonds

The City Bank PLC.
One Bank PLC.
Shahjalal Islami Bank PLC.
Trust Bank Ltd.
Dutch Bangla Bank PLC.
Islami Bank Bangladesh PLC.
Eastern Bank PLC.
United Commercial Bank PLC.

80,000,000	160,000,000
-	105,000,000
-	100,000,000
-	100,000,000
2,000,000,000	100,000,000
-	100,000,000
40,000,000	80,000,000
220,000,000	330,000,000
2,340,000,000	1,075,000,000

The City Bank PLC. Subordinated Bond - date of issue was on 30.01.2019 and will be fully redeemed as on 30.01.2026; Dutch Bank Bank PLC. Subordinated Bond - date of issue was on 29.01.2025 and will be fully redeemed as on 29.01.2032; Eastern Bank PLC. Subordinated Bond - date of issue was on 09.01.2020 and will be fully redeemed as on 09.07.2026; and United Commercial Bank PLC. Subordinated Bond - date of issue was on 29.09.2020 and will be fully redeemed as on 29.09.2027.

As per DOS Circular no. 02 dated 16 September 2013 and subsequent DOS Circular no. 03 dated 20 December 2015 of Bangladesh Bank, the total market value of investment in the capital market of any Bank cannot be exceeded 25% of the total amount of paid up capital, share premium account, statutory reserve and surplus in profit and loss account of the Bank. In compliance with the guidelines of the Bangladesh Bank, the portfolio exposure of Dhaka Bank PLC. is 10.88% as of 31 December 2025.

6.2.3 Investment in perpetual bond

UCBPLC perpetual bond
Trust Bank perpetual bond
Southeast Perpetual Bond

650,000,000	650,000,000
1,000,000,000	1,000,000,000
780,000,000	780,000,000
2,430,000,000	2,430,000,000

6.3 Investment in securities are classified as per Bangladesh Bank Circular

Held for Trading (HFT)

91 days treasury bills
182 days treasury bills
364 days treasury bills
2 years Bangladesh government treasury bond
5 years Bangladesh government treasury bond
10 years Bangladesh government treasury bond
15 years Bangladesh government treasury bond

-	7,335,007,500
2,552,820,000	3,861,977,964
10,806,151,943	11,996,152,120
22,250,380,324	4,260,903,500
1,054,508,000	1,001,963,000
550,959,500	531,377,500
345,575,400	-
37,560,395,167	28,987,381,584

Held to Maturity (HTM)

364 days treasury bills
2 years Bangladesh government treasury bond
5 years Bangladesh government treasury bond
8 years Bangladesh government treasury bond
9 years Bangladesh government treasury bond
10 years Bangladesh government treasury bond
15 years Bangladesh government treasury bond
20 years Bangladesh government treasury bond

-	-
-	750,030,271
10,787,154,474	11,578,044,208
7,788,113,000	7,788,113,000
5,039,574,000	5,039,574,000
26,420,797,552	25,499,450,424
10,000,770,447	8,084,670,720
6,331,023,762	1,416,286,320
66,367,433,235	60,156,168,943
103,927,828,401	89,143,550,527

As per DOS Circular no. 42 dated 7 October 2021, the maximum limit of holding approved Securities under Held to Maturity (HTM) is 120% of SLR for all nonprimary dealer Banks and Dhaka Bank PLC. has invested in treasury bonds under HTM category as per said circular.

6.4 Assets pledged as security
Assets in the amounts shown below were pledged as security for the following liabilities

Liabilities to bank
Liabilities to customers

-	-
-	-



		31.12.2025 Taka	31.12.2024 Taka
Following assets were pledged as security for the above mentioned liabilities			
Claim on banks		-	-
Claim on customers		-	-
6.5 Maturity grouping of investments			
On demand		3,740,000	4,018,900
Over 2 days but not more than 3 months		6,079,779,085	12,230,115,468
Over 3 months but not more than 6 months		3,902,044,903	4,768,052,976
More than 6 months but less than 1 year		16,096,602,253	8,341,903,010
Over 1 year but not more than 5 years		35,320,466,945	24,678,463,217
Over 5 years		55,566,563,913	49,315,053,464
		116,969,197,099	99,337,607,035
7. Loans, advances and lease/investments including Bills purchased and discounted			
Loans, cash credits, overdrafts etc./investments (Note: 7.1)		272,640,207,754	265,642,030,514
Bills purchased and discounted (Note: 8)		3,481,187,831	3,343,019,227
		276,121,395,585	268,985,049,741
7(a) Consolidated loans, advances and lease/investments including bills purchased and discounted			
Dhaka Bank PLC. (Note: 7)		276,121,395,585	268,985,049,741
Dhaka Bank Securities Limited		874,491,798	1,519,668,912
Dhaka Bank Investment Limited		-	-
Less: Intercompany transaction		276,995,887,383	270,504,718,653
		(40,420)	(47,950)
		276,995,927,803	270,504,766,603
7.1 Loans, cash credits, overdrafts etc./investments Broad category-wise breakup			
In Bangladesh			
Secured overdraft/quard		40,165,564,042	45,337,609,139
Cash credit/murabaha		6,649,177,670	8,833,528,203
House building loan		4,073,463,254	4,031,395,113
Transport loan		1,630,381,835	1,651,694,013
Term loan		122,007,236,750	93,681,571,944
Loan against trust receipt		4,252,346,724	6,269,719,675
Payment against documents		93,436,838	326,246,039
Loan against accepted bills		7,744,207,398	13,712,487,501
Packing credit		1,240,462,754	1,964,344,925
Lease/izara finance (Note: 7.3)		3,802,381,709	5,451,790,733
Credit card		1,822,591,470	1,477,391,318
Retail loan		1,357,423,203	2,171,880,876
Other loans		77,801,534,108	80,732,371,035
		272,640,207,754	265,642,030,514
Outside Bangladesh		-	-
		272,640,207,754	265,642,030,514
7.1(a) Consolidated loans, cash credits, overdrafts etc./investments			
Dhaka Bank PLC. (Note: 7.1)		272,640,207,754	265,642,030,514
Dhaka Bank Securities Limited		874,491,798	1,519,668,912
Dhaka Bank Investment Limited		-	-
Less: Intercompany transaction		273,514,699,552	267,161,699,426
		(40,420)	(47,950)
		273,514,739,972	267,161,747,376
7.2 Residual maturity grouping of loans including bills purchased and discounted			
Repayable on demand		24,067,568,501	35,823,401,364
Up to 1 month		23,487,048,707	25,740,095,565
Not more than 3 months		35,701,444,562	36,635,984,509
More than 3 months but not more than 6 months		46,628,046,905	56,337,605,402
More than 6 months but not more than 1 year		16,790,502,817	14,730,032,664
More than 1 year but not more than 5 years		59,972,493,276	68,922,675,896
More than 5 years		69,474,290,816	30,795,254,341
		276,121,395,585	268,985,049,741



	31.12.2025 Taka	31.12.2024 Taka
7.3 Investment in lease/izara finance		
Lease rental receivable within 1 year	2,025,670,229	2,217,361,801
Lease rental receivable more than 1 year	3,069,673,974	4,616,300,045
Total lease/izara rental receivable	5,095,344,203	6,833,661,845
Less: unearned interest/profit receivable	1,292,962,494	1,381,871,112
Net Investment in lease/izara finance	3,802,381,709	5,451,790,733
7.4 Product wise loans and advances		
Loans	225,825,466,043	211,470,893,173
Cash credits	13,074,188,030	15,910,145,144
Overdrafts	33,740,553,681	38,260,992,197
Bills purchased and discounted	3,481,187,831	3,343,019,227
	276,121,395,585	268,985,049,741
	(Note: 8)	
7.5 Loans on the basis of significant concentration including bills purchased & discounted		
a. Advances to allied concerns of directors	27,990,691	39,342,993
b. Advances to chief executive	-	-
c. Advances to other senior executives	602,629,192	513,504,425
d. Advances to customer's group:		
Agriculture loan	4,893,785,374	3,961,802,161
Commercial lending	15,277,269,484	14,765,563,226
Export financing	20,949,940,009	20,697,661,044
Consumer credit scheme	8,623,939,142	7,773,921,043
Small and Medium Enterprise (SME)	32,617,908,241	31,711,165,684
Staff loan	1,321,176,761	1,153,210,188
Others	191,806,756,690	188,368,878,977
	276,121,395,585	268,985,049,741
7.5.1	The amount represents loan in the name of existing directors & related parties of the Bank. Details are provided in Annexure-G.	
7.6 Advances to customers for more than 10% of Bank's total capital		
Total capital of the Bank		
Number of customers	27	28
Amount of outstanding loans and advances*	166,802,971,062	156,804,682,791
Amount of classified loans and advances	-	-
Measures taken for recovery	-	-
	*The amount represents the sum of total loans and advances (both funded and non-funded) to each customer exceeding 10% of total capital of the Bank as at 31 December 2025. (Details are given in Annexure - C)	
7.7 Industry-wise loans, advances and lease/investments		
Agricultural	4,893,785,374	3,961,802,161
Pharmaceuticals	6,122,035,773	6,192,181,002
Textile & garment	68,146,944,997	62,555,079,724
Chemical	20,463,572,345	18,548,825,107
Food & allied	18,667,620,363	13,158,000,187
Transport & communication	9,818,524,278	10,359,496,449
Electronics & automobile	13,104,829,545	13,788,709,774
Housing & construction	22,057,274,507	20,969,162,871
Engineering & metal industries including ship breaking	21,288,557,835	26,932,136,137
Energy & power	12,163,737,712	11,934,943,742
Service	18,145,903,206	17,137,185,678
Others	61,248,609,649	63,447,526,910
	276,121,395,585	268,985,049,741
7.8 Geographical location-wise (division) distribution		
Urban		
Dhaka region	220,440,547,685	214,768,752,496
Chattagram region	33,446,235,561	36,294,362,529
South region	2,089,436,838	2,137,986,975
North region	3,429,943,425	3,133,322,814
Sylhet region	1,246,787,680	976,851,200
	260,652,951,190	257,311,276,013

	31.12.2025 Taka	31.12.2024 Taka
Rural		
Dhaka region	12,904,160,595	9,241,734,847
Chattagram region	882,980,104	793,157,678
South region	2,473,134	437,320
North region	1,623,659,469	1,565,440,133
Sylhet region	55,171,094	73,003,750
	15,468,444,395	11,673,773,728
	276,121,395,585	268,985,049,741
7.9 Sector-wise loans, advances and lease/investments		
Government & autonomous bodies	-	341,613,731
Financial institutions (Public & Private)	8,120,984,469	5,461,538,688
Private sector	268,000,411,116	263,181,897,322
	276,121,395,585	268,985,049,741
7.10 Classification of loans, advances and lease/investments		
Unclassified*		
Standard	247,611,956,641	246,405,282,698
Special mention account	18,107,208,964	8,239,186,918
	265,719,165,605	254,644,469,617
Classified		
Sub-standard	690,016,093	1,476,093,269
Doubtful	1,053,966,638	1,216,286,682
Bad or loss	8,658,247,249	11,648,200,173
	10,402,229,980	14,340,580,125
	276,121,395,585	268,985,049,741

*Unclassified loans and advances includes loans recheduled under policy support and stay orders from the Honourable High Court Division of the Supreme Court of Bangladesh.

7.11 A) Provision required for loans and advances

Status	Rate %		
Unclassified			
Unclassified	0.25	-	63,242,563
Unclassified	0.5	64,526,040	-
Unclassified	1	2,219,465,164	1,855,385,166
Unclassified	2	-	66,921,408
Unclassified	5	-	3,464
Unclassified	20	478,900,133	1,642,002,218
Unclassified	50	1,699,325,308	4,416,781,066
Unclassified	100	5,129,274,537	8,239,925,299
Special mention account	0.25	-	2,880,547
Special mention account	0.5	1,318,695	-
Special mention account	1	-	64,451,762
Special mention account	2	-	1,275,141
Special mention account	5	564,570,733	-
Special mention account	20	196,014,495	-
Special mention account	50	1,196,432,797	-
Special mention account	100	1,682,169,713	228,783,542
		13,231,997,616	16,581,652,175
Classified:			
Sub-Standard	5	-	3,651,251
Sub-Standard	20	72,040,899	180,936,121
Sub-Standard	100	-	1,634,215
Doubtful	5	-	37,997
Doubtful	20	-	9,144,344
Doubtful	50	361,298,888	375,153,759
Doubtful	100	-	225,226,087
Bad or loss	100	5,479,277,452	7,198,166,671
		5,912,617,238	7,993,950,445
Required provision for loans & advances		19,144,614,854	24,575,602,620
Total provision maintained		19,144,614,854	19,575,769,548
Provision will be maintained in future		-	4,999,833,072
Excess/short provision		-	-



	31.12.2025 Taka	31.12.2024 Taka
B) Provision for good borrower		
Provision for good borrower has been kept following the BRPD Circular No. 06, dated 19 March 2015, BRPD Circular Letter No. 03, dated 16 February 2016 & BRPD circular no. 14 dated 18 June 2020.		
C) Provision required for Off-Balance Sheet exposures		
Status		
Acceptances and endorsements	808,631,070	758,030,291
Letter of credit	230,687,938	216,584,905
Letter of guarantee	696,714,503	768,495,871
Other Contingent Liabilities	32,300,188	35,358,547
Required provision	1,768,333,699	1,778,469,614
Total provision maintained	1,768,333,699	1,778,469,614
Excess/(Short) provision		
	-	-
7.12 Securities against loans including bills purchased & discounted		
a. Secured		
Collateral of movable/immovable assets	158,609,040,961	148,183,237,293
Local Banks & financial Institutions guarantee	-	-
Foreign banks guarantee	-	-
Export documents	20,868,751,019	17,704,516,114
Government guarantee	-	-
Fixed deposits receipts		
Own FDR	11,352,114,930	5,995,749,878
FDR of other banks	3,626,600	115,711,032
Personal guarantee	30,599,050,839	32,559,672,316
Corporate guarantee	-	-
Other securities	52,595,177,556	62,649,709,134
Government bonds	-	-
	274,027,761,905	267,208,595,768
	2,093,633,679	1,776,453,973
	276,121,395,585	268,985,049,741
b. Unsecured		
7.13 Particulars of Loans, advances and lease/investments		
(i) Loans considered good in respect of which the banking company is fully secured;	158,609,040,961	148,183,237,293
(ii) Loans considered good against which the banking company holds no security other than the debtor's personal guarantee;	30,599,050,839	32,559,672,316
(iii) Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;	11,355,741,530	6,111,460,910
(iv) Loans adversely classified; provision not maintained there against;	-	-
(v) Loans due by directors or officers of the banking company or any of these either separately or jointly with any other persons;*	1,349,167,453	1,192,553,181
(vi) Loans due from companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in case of private companies as members;	27,990,691	39,342,993
(vii) Maximum total amount of advances including temporary advance made at any time during the year to directors or managers or officers of the banking companies or any of them either separately or jointly with any other person;*	1,367,732,982	1,194,745,329
(viii) Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in the case of private companies as members;	46,556,221	41,535,141
(ix) Due from banking companies;	-	-
(x) Amount of classified loan on which interest has not been charged, should be mentioned as follows:		
a) Decrease / Increase in provision;	(431,154,694)	2,510,764,542
b) Amount realized against loan previously written off;**	293,606,872	268,540,683
c) Amount of provision kept against loan classified as "bad/loss" on the date of preparing the balance sheet;	5,479,277,452	7,198,166,671
d) Interest creditable to the interest suspense A/C;	-	-
(xi) Cumulative amount of the written off loan;***	23,192,022,620	16,336,624,179

*The amount represents loan in the name of existing directors and officers of the Bank.

**The detail of Recovery up to 31 December 2025 from loan previously written off are disclosed in Annexure - E

*** The detail of the amount of the written-off loans up to 31 December 2025 are disclosed in Annexure - F

31.12.2025
Taka

31.12.2024
Taka

- 7.14 As per Letter No.178/FRC/APR/2021/27(45) dated 09 December 2021 issued by the Financial Reporting Council (FRC) regarding the compliance of BRPD Circular Letter No. 04 dated 04 January 2021 and BRPD Circular Letter No. 35 dated 06 July 2021, the status of the Bank was as follows:

Loan Files	Compliance of BRPD Circular Letter No. 04*		Compliance of BRPD Circular Letter No. 35**	
	No. of Files	% of Compliance	No. of Files	% of Compliance
Complied Files	560	97%	560	97%
Total Files	578		578	

* BRPD Circular Letter No. 04: regarding accept the audited financial statement and preserve in the loan file in case of loan approval/renewal.

** BRPD Circular Letter No. 35: regarding verification of financial statement submitted by the borrower.

7.15 Disclosure of willful defaulters

In compliance with BRPD Circular No. 06 dated 12 March 2024, titled "Identification & Finalization of Willful Defaulters and Measures to be taken against them," Dhaka Bank PLC. has submitted a willful defaulter report to the Bangladesh Bank for the December 2025 quarter. As of December 2025, we have identified and reported 36 borrowers as willful defaulters, amounting to BDT 329.27 crore.

8. Bills purchased and discounted

In Bangladesh

Outside Bangladesh

3,481,187,817	3,343,019,213
15	14
3,481,187,831	3,343,019,227

8(a) Consolidated bills purchased and discounted

Dhaka Bank PLC.

Dhaka Bank Securities Limited

Dhaka Bank Investment Limited

(Note: 8)

3,481,187,831	3,343,019,227
-	-
-	-
3,481,187,831	3,343,019,227

8.1 Maturity grouping of bills purchased & discounted

Payable within 1 month

Over 1 month but less than 3 months

Over 3 months but less than 6 months

6 months or more

1,494,119,943	1,372,535,307
1,756,894,174	1,676,916,928
230,173,715	293,566,992
-	-
3,481,187,831	3,343,019,227

9. Fixed assets including premises, furniture and fixtures

Cost/revaluation

Land

Building & renovation

Furniture and fixture including office decoration

Office appliances and equipment

Computer

Software

Bank's vehicle

Right of use assets (ROU) as per IFRS 16

4,658,655,505	4,658,655,505
1,476,767,487	1,476,767,487
876,917,945	844,862,134
2,426,287,732	2,282,959,302
597,879,657	458,121,681
884,088,933	865,036,925
373,521,335	382,702,582
3,309,096,024	3,100,901,969
14,603,214,618	14,070,007,584
6,458,708,466	5,647,210,336
8,144,506,152	8,422,797,248

Less: Accumulated depreciation

(Details are given in Annexure - D)

9(a) Consolidated fixed assets including premises, furniture and fixtures

Dhaka Bank PLC.

Dhaka Bank Securities Limited

Dhaka Bank Investment Limited

(Note: 9)

8,144,506,152	8,422,797,248
55,585,076	72,839,526
3,758,142	134,704
8,203,849,369	8,495,771,478

		31.12.2025 Taka	31.12.2024 Taka
10. Other assets			
Investment in shares of subsidiary companies	(Note: 10.1)	5,049,999,880	5,049,999,880
Stationery, stamps, printing materials etc.		60,883,725	22,279,592
Advance rent	(Note: 10.1.a)	173,425,656	106,368,052
Prepaid expenses against advertisement		49,241,123	31,793,565
Interest/Profit accrued and other receivable	(Note: 10.2)	2,488,840,895	1,445,179,943
Security deposit		22,486,172	23,977,898
Preliminary, formation, Work-in-progress, renovation expenses and branch adjustments	(Note: 10.3 & 10.4)	340,204,148	310,604,991
Suspense account	(Note: 10.5)	47,385,409	195,252,122
Others	(Note: 10.6)	8,619,274,331	19,645,392,513
		16,851,741,339	26,830,848,557
10(a) Consolidated other assets			
Dhaka Bank PLC.	(Note: 10)	16,851,741,339	26,830,848,557
Dhaka Bank Securities Limited		313,594,719	374,756,526
Dhaka Bank Investment Limited		36,918,649	17,463,823
		17,202,254,707	27,223,068,906
Less: Inter-company transactions			
Investment in Dhaka Bank Securities Limited		4,049,999,940	4,049,999,940
Investment in Dhaka Bank Investment Limited		999,999,940	999,999,940
		5,049,999,880	5,049,999,880
		12,152,254,827	22,173,069,026
10.1 Investment in shares of subsidiary companies			
Dhaka Bank Securities Limited	(Note: 10.1)	4,049,999,940	4,049,999,940
(99.99% of subsidiary company owned by DBPLC.)			
Dhaka Bank Investment Limited	(Note: 10.2)	999,999,940	999,999,940
(99.99% of subsidiary company owned by DBPLC.)			
		5,049,999,880	5,049,999,880
Shareholding in Dhaka Bank Securities Limited as at 31 December 2025 was 465,792,274 shares after considering the stock dividend issued from 2011 to 2024 and new issued capital of Taka 255.00 crore in the year 2024.			
Shareholding in Dhaka Bank Investment Limited as at 31 December 2025 was 99,999,995 shares after considering the new issued capital of Taka 75.00 crore in the year 2024.			
10.1.a	Advance rent up to December 2025 Tk. 214,344,843 has been considered with right of use-assets (ROU) as per IFRS 16.		
10.2 Interest accrued and other receivable	Amount represents interest/profit accrued on loans/investment but not collected, commission & brokerage receivable on shares and debenture and other income receivable etc.		
10.3	The amount represents payment in advance against opening of new branches, various types of insurance premiums, legal expenses, software maintenance etc.		
10.4 Branch adjustment	Branch adjustment account represents outstanding amount of Inter-Branch and Head Office transactions at the Balance Sheet date.		
10.5 Suspense account	Suspense account represents advance paid/(received) against renovation of different branches which is capital expenditure and will be adjusted after receiving the final bills.		
10.6 Others			
Advance tax	(Note: 10.6.1)	5,470,935,857	17,013,897,057
Deferred tax assets	(Note: 15.8)	838,732,407	872,509,538
Account receivable others	(Note: 10.6.2)	2,309,606,068	1,758,985,918
		8,619,274,331	19,645,392,513
10.6.1 Advance tax			
Opening balance		17,013,897,057	14,958,457,349
Add: Paid during the year		1,738,275,783	2,055,439,708
		18,752,172,840	17,013,897,057
Less: Adjustment during the year		13,281,236,983	-
		5,470,935,857	17,013,897,057

**10.6.2 Account receivable others**

Receivable against Bangladesh/Paribar Sanchaya Patra
Fees receivable
Dividend receivable
Finance to AD branches

(Note: 10.6.2.a & 10.6.2.b)

Protestation account
ATM settlement account
Receivable from exchange houses
Excise duty receivable
Receivable from Dhaka Bank Securities Limited

	31.12.2025 Taka	31.12.2024 Taka
	414,813	21,178,203
	466,815,252	248,684,312
	43,569,270	53,589,679
	40	39
	19,482,413	3,012,677
	1,613,594,761	1,264,975,878
	137,669	672,239
	165,591,850	166,872,891
	-	-
	2,309,606,068	1,758,985,918

10.6.2.a In accordance with the FE Circular no. 03 dated 04 February 2013 of Bangladesh Bank, the amount represents bills discounted to facilitate the exporters of the country.

10.6.2.b In accordance with the BRPD Circular no. 28 dated 05 September 2010 of Bangladesh Bank, Dhaka Bank PLC's Offshore Banking Unit (OBU) has been financing the Importers who import at usance basis through Bank's Authorised Dealer (AD) branches.

10.7 Income generation grouping of other assets**Income generating**

Investment in shares of subsidiary companies
Account receivable others:
Finance to AD branches

	5,049,999,880	5,049,999,880
	40	39
	-	-
	5,049,999,920	5,049,999,919

Non-income generating

Stationery, stamps, printing materials etc.
Advance rent
Prepaid expenses against advertisement
Interest/Profit accrued and other receivable
Security deposit
Preliminary, formation, work in progress, renovation expenses and prepaid expenses
Suspense account
Advance tax paid
Deferred tax assets
Account receivable others:
Receivable against Bangladesh/Paribar Sanchaya Patra
Protestation account
Receivable from exchange houses
Fees receivable
Excise duty receivable
Dividend receivable
ATM settlement account

	60,883,725	22,279,592
	173,425,656	106,368,052
	49,241,123	31,793,565
	2,488,840,895	1,445,179,943
	22,486,172	23,977,898
	340,204,148	310,604,991
	47,385,409	195,252,122
	5,470,935,857	17,013,897,057
	838,732,407	872,509,538
	414,813	21,178,203
	19,482,413	3,012,677
	137,669	672,239
	466,815,252	248,684,312
	165,591,850	166,872,891
	43,569,270	53,589,679
	1,613,594,761	1,264,975,878
	11,801,741,419	21,780,848,638
	16,851,741,339	26,830,848,557

11. Non-banking assets

Land and building

	30,680,000	36,680,000
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11.1 Particulars of non-banking assets

Type of non-banking assets	Number of non-banking assets	Income generating	Non-income generating
Land	18	-	30,680,000
Total	18	-	30,680,000

11(a) Consolidated non-banking assets

Dhaka Bank PLC.
Dhaka Bank Securities Limited
Dhaka Bank Investment Limited

(Note: 11)

	30,680,000	36,680,000
	-	-
	-	-
	30,680,000	36,680,000

12. Borrowings from other banks, financial institutions and agents

In Bangladesh
Outside Bangladesh

(Note: 12.1)

	23,168,407,823	45,712,802,196
	9,905,927,400	4,451,597,802
	33,074,335,223	50,164,399,998



		31.12.2025 Taka	31.12.2024 Taka
12.6 Repayment pattern			
Repayable on demand		-	-
Repayable on maturity		33,074,335,223	50,164,399,998
		33,074,335,223	50,164,399,998
12.7 Maturity grouping			
Repayable on demand		-	-
Repayable within 1 month		856,067,800	1,000,597,802
Over 1 month but within 3 months		3,424,271,200	952,000,000
Over 3 month but within 6 months		5,633,717,907	8,645,175,467
Over 6 months but within 1 year		13,132,420,316	15,491,059,729
Over 5 years		10,027,858,000	24,075,567,000
		33,074,335,223	50,164,399,998
12(a) Consolidated borrowings from other banks, financial institutions and agents			
Dhaka Bank PLC.	(Note: 12)	33,074,335,223	50,164,399,998
Dhaka Bank Securities Limited		59,738,772	92,067,171
Dhaka Bank Investment Limited		-	-
		33,134,073,995	50,256,467,169
Less: Inter company transaction		(40,420)	(47,950)
		33,134,114,415	50,256,515,119
13. Deposits and other accounts			
Current Accounts and other Accounts	(Note: 13.1)	50,759,814,966	42,498,268,040
Bills payable	(Note: 13.2)	1,846,906,222	1,865,177,231
Savings bank deposits	(Note: 13.3)	33,509,515,452	31,181,390,442
Term deposits	(Note: 13.4)	252,728,132,947	223,986,110,613
		338,844,369,587	299,530,946,326
Non-Interest bearing accounts			
13.1 Current Accounts and other accounts			
Current account		20,422,505,290	17,963,985,241
Foreign currency deposits		6,906,701,871	3,062,738,826
Margin under letter of credit		5,207,401,864	6,556,234,453
Margin under letter of guarantee		2,983,428,617	2,289,378,123
Deposits awaiting disposal		1,359,055,844	4,941,907
Sundry deposit	(Note: 13.1.1)	13,880,721,480	12,620,989,491
		50,759,814,966	42,498,268,040
13.1.1 Sundry deposit			
F.C held against back to back L/C		13,335,747,674	12,077,043,224
Sundry creditors		479,429,098	479,788,222
Unclaimed deposits (more than 10 years)		45,832,812	46,626,071
Security deposits		19,711,896	17,531,974
		13,880,721,480	12,620,989,491
13.2 Bills payable			
Pay order		1,788,521,378	1,810,228,734
Demand draft		58,384,844	54,948,497
		1,846,906,222	1,865,177,231
Total non-Interest bearing accounts		52,606,721,188	44,363,445,271
Interest bearing Account			
13.3 Savings bank deposits			
Savings account		32,523,608,885	30,189,129,584
Mudaraba savings accounts		985,906,567	992,260,858
		33,509,515,452	31,181,390,442
13.4 Term deposits			
Special notice deposits		37,994,953,906	40,705,498,584
Unclaimed dividend account*		38,780,491	28,026,120
Fixed deposits		191,023,173,574	162,155,899,269
Deposit pension scheme		21,154,377,993	18,681,575,330
Gift cheque		43,630,007	43,625,887
Non Resident Foreign Currency Deposit (NFCDD)		2,473,216,976	2,371,485,423
		252,728,132,947	223,986,110,613



	31.12.2025 Taka	31.12.2024 Taka
* Taka 2,224,096 (for the year 2018), Taka 3,838,118 (for the year 2019), Taka 5,735,501 (for the year 2020), Taka 8,304,260 (for the year 2021), Taka 2,827,900 (for the year 2022), Taka 3,242,287 (for the year 2023) and Taka 12,608,329 (for the year 2024).		
*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.		
13.4 (a) Consolidated term deposits		
Dhaka Bank PLC	252,728,132,947	223,986,110,613
Dhaka Bank Securities Limited		
Dhaka Bank Investment Limited		
	252,728,132,947	223,986,110,613
Less: Inter company transaction	582,466,723	369,715,563
	<u>252,145,666,224</u>	<u>223,616,395,050</u>
Total interest bearing account	<u>286,237,648,399</u>	<u>255,167,501,055</u>
Total deposits and other accounts	<u>338,844,369,587</u>	<u>299,530,946,326</u>
13.5 Deposits and other accounts		
Deposits from banks	37,937,450	1,562,968,864
Deposits from customers	338,806,432,137	297,967,977,462
	<u>338,844,369,587</u>	<u>299,530,946,326</u>
Deposits from banks		
Savings bank/mudaraba	146,411	148,931
Special notice deposits	37,791,039	44,069,704
Fixed deposits		1,518,750,229
	<u>37,937,450</u>	<u>1,562,968,864</u>
Deposits from customers		
i) Current deposits and other accounts		
Current account	20,422,505,290	17,963,985,241
Foreign currency deposits	6,906,701,871	3,062,738,826
Margin under letter of credit	5,207,401,864	6,556,234,453
Margin under letter of guarantee	2,983,428,617	2,289,378,123
Deposits awaiting disposal	1,359,055,844	4,941,907
Sundry deposit	13,880,721,480	12,620,989,491
	<u>50,759,814,966</u>	<u>42,498,268,041</u>
ii) Bills payable		
Pay order	1,788,521,378	1,810,228,734
Demand draft	58,384,844	54,948,497
	<u>1,846,906,222</u>	<u>1,865,177,231</u>
iii) Savings deposits		
Savings account	32,523,608,885	30,189,129,584
Mudaraba savings accounts	985,760,156	992,111,927
	<u>33,509,369,041</u>	<u>31,181,241,511</u>
iv) Term deposits		
Special notice deposits	37,957,162,867	40,661,428,880
Unclaimed dividend account	38,780,491	28,026,120
Fixed deposits	191,023,173,574	160,637,149,040
Deposit pension scheme	21,154,377,993	18,681,575,330
Gift cheque	43,630,007	43,625,887
Non Resident Foreign Currency Deposit (NFCD)	2,473,216,976	2,371,485,423
	<u>252,690,341,908</u>	<u>222,423,290,680</u>
	<u>338,806,432,137</u>	<u>297,967,977,462</u>
13.6 Payable on demand and time deposits		
a) Demand deposits		
Current account	20,422,505,290	17,963,985,241
Savings deposits (10%)	3,350,951,545	3,118,139,044
Foreign currency deposits	6,906,701,871	3,062,738,826
Margin under letter of credit	5,207,401,864	6,556,234,453
Margin under letter of guarantee	2,983,428,617	2,289,378,123
Deposits awaiting disposal	1,359,055,844	4,941,907
Sundry deposit	13,880,721,480	12,620,989,491
Bills payable	1,846,906,222	1,865,177,231
	<u>55,957,672,733</u>	<u>47,481,584,316</u>





		31.12.2025 Taka	31.12.2024 Taka
b) Time deposits			
Savings deposits (90%)			
Special notice deposits			
Fixed deposits			
Deposit pension scheme			
Gift cheque			
Non Resident Foreign Currency Deposit (NFCB)			
		30,158,563,907	28,063,251,398
		38,033,734,397	40,733,524,704
		191,023,173,574	162,155,899,269
		21,154,377,993	18,681,575,330
		43,630,007	43,625,887
		2,473,216,976	2,371,485,423
		282,886,696,854	252,049,362,010
		338,844,369,587	299,530,946,326
13.7	Maturity grouping of deposits and other accounts		
	Other than bank deposits		
	Payable on demand	17,031,614,855	16,583,661,277
	Payable within 1 month	37,359,986,299	47,576,830,153
	Over 1 month but within 3 months	66,114,809,898	94,736,729,079
	Over 3 months but within 6 months	30,845,613,682	16,413,122,208
	Over 6 months but within 1 year	57,725,800,000	74,691,851,953
	Over 1 year but within 5 years	89,991,469,065	44,295,207,350
	Over 5 years but within 10 years	39,737,138,338	3,670,575,443
		338,806,432,137	297,967,977,462
	Inter-bank deposits		
	Payable on demand	-	-
	Payable within 1 month	37,937,450	44,218,635
	Over 1 month but within 3 months	-	-
	Over 3 months but within 6 months	-	1,518,750,229
	Over 6 months but within 1 year	-	-
	Over 1 year but within 5 years	-	-
	Over 5 years but within 10 years	-	-
		37,937,450	1,562,968,864
		338,844,369,587	299,530,946,326
13.8	Sector wise deposits		
	Government	11,117,629,588	7,336,695,341
	Public sector	16,557,610,226	19,914,458,734
	Private sector	311,169,129,773	272,279,792,251
		338,844,369,587	299,530,946,326
13 (a)	Consolidated deposits and other accounts		
	Dhaka Bank PLC. (Note: 13)	338,844,369,587	299,530,946,326
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		338,844,369,587	299,530,946,326
	Less: Inter company transaction	582,466,723	369,715,563
		338,261,902,864	299,161,230,763
14.	Bond		
	Non convertible subordinated bond (Note: 14.1)	4,000,000,000	3,004,000,000
	Perpetual Bond (Note: 14.2)	2,000,000,000	2,000,000,000
		6,000,000,000	5,004,000,000
14.1	<p>- The Bank issued 1st tranche of redeemable non-convertible subordinated bond of Taka 2,000,000,000 and the Bond has been fully redeemed in December 2017.</p> <p>- The Bank issued 2nd tranche of non-convertible subordinated bond of Tk. 3,000,000,000 and the Bond has been fully redeemed in the year 2023.</p> <p>- The Bank Issued 3rd tranche of non-convertible subordinated bond of Tk. 5,000,000,000 with consent of BSEC vide letter no. BSEC/CI/CPLC/DS-210/2009/210 dated 28 March 2018 and from Bangladesh Bank vide letter no. BRPD (BFIS) 661/14B (P) 2018-2569 dated 17 April 2018. The redemption of the bond has been started from the year 2021 and the Bond has been fully redeemed in the year 2025.</p> <p>- The Bank issued 4th tranche of non-convertible subordinated bond of Tk. 4,000,000,000 with consent of BSEC vide letter no. BSEC/CFD/CRD/DS-231/2023/298 dated 24 November 2024 and from Bangladesh Bank vide letter no. BRPD (BS) 661/14B (P)/20236739 dated 21 August 2023. The redemption of the Issued bond will start from the year 2027.</p>		



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. Basic features of the bond are:

Coupon rate: Reference rate Plus Coupon margin

Here, reference rate is the latest available 20 years treasury bond rate as published by Debt Management Department of Bangladesh Bank on the quotation day and coupon margin is 2%.

Coupon range: 6.0% to 10.0%.

Contingent Convertible feature: This bonds are contingent convertible and this conversion will only be executed if the Bank's consolidated common equity Tier-I (CET-I) falls below 4.5% and the conversion amount will be to the extent of shortfall amount for reaching CET-I @ 4.5%.

Subscriber wise perpetual bond are:

Individual subscribers

Institutional subscriber

NCC Bank PLC.

Community Bank Bangladesh PLC.

Mercantile Bank PLC.

31.12.2025	31.12.2024
Taka	Taka

200,000,000	200,000,000.0
850,000,000	850,000,000
170,000,000	170,000,000
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

Provision on loans and advances

Provision for good borrower

Provision for Off-Balance Sheet exposure

Interest suspense account

Provision for expenses

Provision for decrease in value of investments

Provision for other assets

Fund for Dhaka Bank Foundation

Provision for current tax

Tax deducted at source & payable

Excise duty payable

Other account payable

(Note: 15.1)

(Note: 15.2)

(Note: 15.3)

(Note: 15.4)

(Note: 15.5)

(Note: 38)

(Note: 15.6)

(Note: 36.1)

(Note: 15.7)

(Note: 15.9)

667,533,265	1,024,722,022
19,144,614,854	19,575,769,548
-	-
1,768,333,699	1,778,469,614
6,350,878,257	5,514,723,670
629,847,003	849,029,456
177,448,590	11,592,702
202,808,465	129,975,528
-	-
8,149,451,223	18,138,534,275
841,376,504	885,286,814
404,244,540	384,624,193
4,720,633,431	6,428,821,165
43,057,169,831	54,721,548,988

15(a) **Consolidated other liabilities**

Dhaka Bank PLC.

Dhaka Bank Securities Limited

Dhaka Bank Investment Limited

Less: Inter-company transactions

Dhaka Bank Securities Limited

Dhaka Bank Investment Limited

(Note: 15)

43,057,169,831	54,721,548,988
632,977,433	989,737,875
37,737,390	17,807,820
43,727,884,653	55,729,094,683
-	-
-	-
-	-
43,727,884,653	55,729,094,683

15.1 **Provision for loans and advances**

i) **The movement in specific provision for bad and doubtful debts:**

Provision held at the beginning of the year

Specific provision

Additional provision against special general provision-COVID-19

Recoveries from written off loans

Fully provided debt written off

Provision no longer required

Provision held at the end of the year

(+)

(+)

(+)

(-)

(-)

(-)

7,993,950,445	7,724,381,962
2,665,345,654	4,521,351,143
-	-
-	-
(5,879,155,920)	(4,259,980,816)
1,132,477,059	8,198,156
5,912,617,238	7,993,950,445

ii) **The movement in general provision on unclassified loans:**

Provision held at the beginning of the year

Provision no longer required

Additional provision against special general provision-COVID-19

Additional provision except special general provision-COVID-19

Provision held at the end of the year

(-)

(+)

(+)

11,581,819,103	9,340,623,044
(1,190,306,635)	(122,772,757)
-	(295,752,144)
2,840,485,148	2,659,720,960
13,231,997,616	11,581,819,103
19,144,614,854	19,575,769,548



	31.12.2025 Taka	31.12.2024 Taka
15.2 Provision for good borrower		
Opening balance	-	-
Add: Addition during the year	-	-
Less: Disbursement during the year	-	-
	-	-
15.3 Provision for off-balance sheet exposures		
Opening balance	1,778,469,614	1,593,463,122
Add: Addition during the year	(10,135,914)	185,006,492
	1,768,333,699	1,778,469,614
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.		
15.4 Interest suspense account		
Balance at the beginning of the year	5,514,723,670	4,290,560,813
Amount transferred to "Interest Suspense" A/C during the year (+)	12,009,353,005	5,559,023,035
Amount recovered/waived during the year (-)	(10,196,955,897)	(3,681,821,164)
Amount written off during the year (-)	(976,242,521)	(653,039,014)
Balance at the end of the year	6,350,878,257	5,514,723,670
15.5 Provision for expenses		
Provision for audit fees	3,450,000	2,213,750
Provision for house rent, bonus, utility, risk premium etc.	72,389,271	41,382,155
Provision for promotional expenses for exchange houses	-	661,879
Provision for gratuity fund	254,007,732	554,771,672
Provision for Bonus - Performance	300,000,000	250,000,000
	629,847,003	849,029,456
15.6 Provision for other assets		
Balance at the beginning of the year	129,975,528	78,074,233
Add: Addition during the year	78,643,164	73,381,797
Less: Adjustment during the year	(5,810,227)	(21,480,502)
	202,808,465	129,975,528
15.7 Provision for current tax		
Opening balance	18,138,534,275	15,637,267,356
Add: Provision made during the year	3,292,153,931	2,141,213,163
	21,430,688,206	17,778,480,519
Add: Provision for prior year	-	360,053,756
Less: Adjustment/Settlement of prior years	13,281,236,983	-
	8,149,451,223	18,138,534,275
The charge for taxation is based upon profit for the year comprises:		
Current tax on taxable income	3,292,153,931	2,141,213,163
Provision for prior years	-	360,053,756
	3,292,153,931	2,501,266,919
Net deferred tax liability/(asset) originated for temporary differences	33,777,131	(301,815,506)
Income tax on profit	3,325,931,062	2,199,451,413

Provision for current tax of Taka 3,292,153,931 has been accounted for as prescribed by Finance Act, of the accounting profit of the Bank after considering some of the add backs to Income and disallowances of expenditure as per IAS - 12 and Income Tax Act, 2023.

Income Tax Assessment for the years from 1995 to 2006 have since been completed and Bank got Tax Clearance Certificate from the income tax authority. But under section 120 of Income Tax Ordinance, 1984, the assessment for the year 2004, 2005 and 2006 had been re-opened and the Bank had filed appeal to the Honorable High Court against the additional demand. The Bank has also filed appeal against the assessment order for the year 2007, 2008, 2009, 2010, 2011 to the Honorable High Court. The Bank received Tax Clearance Certificate for the Income year 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021 & 2022. Income Tax return for the income year 2023 has been submitted on due time and the assessment is under process. Income Tax return for the Income year 2024 has been submitted on due time and the assessment is not started yet. Income Tax return for the income year 2025 will be submitted on due time.

Corporate tax position of the bank has been shown in Annexure-II.

15.9 Other account payable

	31.12.2025 Taka	31.12.2024 Taka
3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	11,921,533	9,246,152
Application, processing, membership, utilisation fee & adjusting account credit	(1,079,583,098)	36,031,372
Export proceeds suspense	936,719,475	2,451,646,738
Finance from bill discounting OBU (Note: 15.9.1)	7,454,487	7,603,213
Compensation income of Islamic Banking operations (Note: 15.9.2)	201,509,997	221,457,528
ATM settlement account	2,891,674,497	1,047,646,872
Import payment suspense	505,823,424	1,054,767,827
Start-up Equity Investment Fund (Note: 15.9.3)	114,159,061	87,281,290
Provision for CSR fund (Note: 15.9.4)	38,281,577	180,126,597
Provision against NBA	4,280,000	10,280,000
Lease liabilities as per IFRS 16 (Note: 15.9.5)	1,088,392,478	1,322,733,576
	4,720,633,431	6,428,821,165

15.9.1 Authorised Dealer branches maintained cover fund through Offshore Banking Unit (OBU) to further facilitate the exporters in accordance with FE Circular no. 03 dated 04 February 2013 of Bangladesh Bank.

15.9.2 The amount represents profits on various overdue Investments of Islamic Banking operations which has been maintained as per Shariah Principle.

15.9.3 Provision for Start-up Equity Investment Fund

1% of net profit on audited FS 2020	20,299,906	20,299,906
1% of net profit on audited FS 2021	20,557,277	20,557,277
1% of net profit on audited FS 2022	16,598,430	16,598,430
1% of net profit on audited FS 2023	17,316,486	17,316,486
1% of net profit on audited FS 2024	12,509,192	12,509,192
1% of net profit on audited FS 2025	26,877,771	-
	114,159,061	87,281,290

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 will have to start mandatorily at the time of yearly accounts finalization from December 2020. Further, Bangladesh Bank circular no. 09 July 2025 of SME & Special Programs Department (SMESPD), Banks needs to continue building up fund through transferring 1% of their net profit (based on audited financial statements) till further direction from Bangladesh Bank.

15.9.4 In compliance with Bangladesh Bank instruction vide letter reference no.BRPD(CMS)651/9(16)Kha/2022-11348 dated 08 November 2022, Dhaka Bank PLC. has to maintain Special CSR fund in the year ended FS of 2022 from 50% of income from treasury function for the month of May and June 2022 which is Tk. 80.30 crore before tax and after tax is Tk. 50.19 crore.

15.9.5 Refer to Note 2.13.1 implementation of IFRS 16 and its relevant assumptions and disclosures for the relevant accounting policy.

16. Share capital
16.1 Authorised Capital

2,000,000,000 ordinary shares of Tk.10 each	20,000,000,000	20,000,000,000
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The Bank increased its Authorized Capital from Tk.1000.00 crore to Tk.2000.00 crore by passing a Special Resolution in the 27th AGM held on Thursday, June 23, 2022.

16.2 Issued, Subscribed and Paid-up Capital

2025: 1,056,932,349 ordinary shares (1006,602,238 in 2024) of Tk. 10.00 each	10,066,022,382	10,066,022,382
2024: 50,330,111 ordinary shares* of Tk.10.00 each	503,301,108	-
	10,569,323,490	10,066,022,382

*The Bank Increased its paid up capital through issuance of 5% Bonus shares i.e. 50,330,111 ordinary shares of Tk.10.00 each on 11/08/2025.

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	31.12.2025	31.12.2024
			Taka	Taka
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	569,774,850	10,066,022,380
2023	10% cash dividend	-	-	10,066,022,380
2024	5% cash & 5% stock dividend	50,330,111	503,301,110	10,569,323,490

16.6 Percentage of shareholding

Particulars	31.12.2025		31.12.2024	
	% of holdings	Value of shares (Tk.)	% of holdings	Value of shares (Tk.)
1. Local ownership				
Government	-	-	-	-
Bank/Financial Institutions	11.74	1,241,023,730	14.36	1,445,591,540
Sponsors	41.10	4,343,553,010	44.01	4,429,774,602
General public	44.14	4,665,408,050	39.66	3,992,526,721
Mutual fund	0.51	54,077,410	0.25	24,993,934
Unit funds	1.54	162,476,490	-	-
ICB account holders	0.11	12,038,500	0.11	11,485,332
ICB head office (Investors A/C)	0.04	4,113,900	0.04	4,096,871
ICB unit fund	0.18	19,362,140	0.19	19,024,782
ICB AMCL unit fund	0.04	3,900,630	0.15	14,666,195
Non-Resident Bangladeshi (NRB)	0.08	8,501,100	0.08	8,093,082
ICB Asset Management Company Lt	0.16	16,695,000	-	-
ICB Investors A/C, local office	0.09	10,017,000	1.15	115,769,323
ICB Capital Management Limited	0.12	12,755,270	-	-
ICB AMCL First Mutual Fund	0.15	15,401,260	-	-
	100.00	10,569,323,490	100.00	10,066,022,382
2. Foreign ownership				
Financial company	-	-	-	-
Individual investors	-	-	-	-
	100.00	10,569,323,490	100.00	10,066,022,382



16.7 Classification of shareholders by holding

Holdings	31.12.2025		31.12.2024	
	No. of share holders	Number of shares	No. of share holders	Number of shares
	1 to 500 shares	7,909	1,265,087	7,718
501 to 5,000 shares	8,510	16,410,994	8,844	17,329,737
5,001 to 10,000 shares	1,661	11,849,196	1,667	12,291,423
10,001 to 20,000 shares	1,122	15,758,991	1,022	14,622,041
20,001 to 30,000 shares	438	10,731,101	407	10,028,348
30,001 to 40,000 shares	206	7,219,377	198	6,938,019
40,001 to 50,000 shares	157	7,121,140	150	6,958,815
50,001 to 100,000 shares	304	21,404,103	272	20,037,741
100,001 to 1,000,000 shares	359	106,601,928	294	89,608,419
1000001 to above shares	110	858,570,432	114	827,530,208
	20,776	1,056,932,349	20,686	1,006,602,238

16.8 Name of the directors and their shareholdings as on

Sl. No.	Name of Directors	31.12.2025		31.12.2024	
		No. of shares	Value of share (Tk.)	No. of shares	Value of share (Tk.)
1	Mr. Abdul Hai Sarker	24,106,497	241,064,970	22,958,569	229,585,690
2	Mr. Aman Ullah Sarker	21,141,159	211,411,590	20,134,438	201,344,380
3	Mr. Altaf Hossain Sarker	29,476,211	294,762,110	28,072,582	280,725,820
4	Mrs. Rokshana Zaman	21,291,930	212,919,300	24,658,982	246,589,820
5	Mr. Reshadur Rahman	36,294,049	362,940,490	34,565,761	345,657,610
6	Mr. A.T.M. Hayatuzzaman Khan*	21,229,152	212,291,520	3,019,780	30,197,800
7	Mr. Tahidul Hossain Chowdhury **	21,227,272	212,272,720	20,216,450	202,164,500
8	Mr. Md. Amirullah	21,141,154	211,411,540	20,134,433	201,344,330
9	Mr. Abdullah Al Ahsan	21,142,966	211,429,660	20,136,160	201,361,600
10	Mr. Mohammed Hanif***	Nil	Nil	31,800,000	318,000,000
11	Mr. Khondoker Monir Uddin	45,379,167	453,791,670	43,218,256	432,182,560
12	Mrs. Rakhl Das Gupta****	21,139,687	211,396,870	20,133,036	201,330,360
13	Mr. Jashim Uddin	21,141,345	211,413,450	20,134,615	201,346,150
14	Mr. Mirza Yasser Abbas	21,277,332	212,773,320	50,073,650	500,736,500
15	Mrs. Manoara Khandaker	21,178,546	211,785,460	20,170,044	201,700,440
16	Professor Bilkis Ara Begum	Nil	Nil	Nil	Nil
17	Mr. Feroz Ahmed	Nil	Nil	Nil	Nil
	Total	347,166,467	3,471,664,670	379,426,756	3,794,267,560

* Appointed as a Director w.e.f. 19.11.2025

** Bangladesh Bank has kept his re-appointment in abeyance on 15 September 2025.

*** Died on 14.12.2024

**** Died on 24.07.2025

16.9 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	10,569,323,490	10,066,022,382
Statutory reserve	10,569,323,490	10,066,022,382
General reserve	6,560,631	6,560,631
Surplus in profit and loss account	2,549,011,496	1,591,305,480
	23,694,219,107	21,729,910,875
Less : Regulatory adjustment		
Deferred Tax Assets (DTA)	514,872,506	568,888,698
Book value of Goodwill and value of all other Intangible assets	245,864,699	306,015,243
(Written down value of software which is treated as intangible assets)	22,933,481,902	20,855,006,934
Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
Total Tier-I Capital	24,933,481,902	22,855,006,934

	31.12.2025 Taka	31.12.2024 Taka
Tier-II Capital (gone concern capital)		
General provision (Note - 16.9.1)	13,935,625,582	12,652,008,308
Asset revaluation reserve (Note-18.2)	-	-
Revaluation reserve for HTM & HFT securities (Note - 16.9.2)	-	-
Non-convertible subordinated bond (Note-16.9.3)	-	-
	13,935,625,582	12,652,008,308
Less : Regulatory adjustment		
Total Tier-II Capital	13,935,625,582	12,652,008,308
A. Total Eligible Capital	38,869,107,484	35,507,015,242
B. Risk Weighted Assets		
Credit risk:		
Balance sheet business	206,210,050,271	193,875,976,458
Off-Balance sheet business	55,082,411,550	42,559,202,476
	261,292,461,820	236,435,178,934
Market risk		
Operational risk	1,596,664,056	4,277,317,378
	27,348,307,445	24,148,564,529
Total Risk Weighted Assets	290,237,433,321	264,861,060,841
C. Required Capital on Risk Weighted Assets	36,279,679,165	33,107,632,605
D. Capital Surplus/(Shortfall) [A-C]	2,589,428,319	2,399,382,637
Total Capital Ratio (%)*	13.39%	13.41%

Capital requirement	31.12.2025		31.12.2024	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.59%	8.50%	8.63%
Tier-II Capital (gone concern capital)	4.00%	4.80%	4.00%	4.78%
Total	12.50%	13.39%	12.50%	13.41%

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

- 16.9.1 As per Risk Based Capital Adequacy Guideline for Banks under BASEL-III, 2014, the Tier 2 Capital under heading "General Provision" was limited to the actual amount of General Provision or 1.25% of Credit Risk Weighted Assets, which is lower. In subsequent BRPD Circular Letter no. 05 dated 31 May 2016, full amount of General Provision is allowed to be treated as part of Tier-II Capital.
- 16.9.2 As per risk based capital adequacy guidelines for banks under BASEL-III, the revaluation reserve for assets and securities will diminish at 20% per year on the base amount of 31 December 2014 so that the whole revaluation reserve amount will not get capital treatment after the end of five years (starting from January 2015).
- 16.9.3 As per the risk based capital adequacy guidelines in line with Basel-III issued in December 2014 by Bangladesh Bank, the amount of subordinated debt in the regulatory capital will have to be reduced (amortized) in the last 05 (five) years of the bond's life by 20% from the amount of the instrument. Dhaka Bank PLC. 2nd Subordinated Bond amounting Tk. 3,000,000,000 was issued on May, 2016 which is treated as Supplementary Capital (Tier- II). The tenure of the bond is 7 years. Hence, the reduction of the bond amount from regulatory capital has started from May 2019. Also Dhaka Bank PLC. 3rd Subordinated Bond amounting Tk. 5,000,000,000 was issued on August, 2018 which is treated as Supplementary Capital (Tier- II). The tenure of the bond is 7 years. Hence, the reduction of the bond amount from regulatory capital has started from August 2021.

Capital to Risk weighted Assets Ratio (CRAR) has been calculated as per risk based capital adequacy guidelines in line with BASEL-III issued in December 2014, DOS Circular no. 02 dated 04 April 2015 & BRPD Circular no. 05 dated 31 May 2016 on reporting CRAR & leverage ratio by Bangladesh Bank.

16.9(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	10,569,323,490	10,066,022,382
Minority Interest	80,898	69,851
Statutory reserve	10,569,323,490	10,066,022,382
General reserve	6,560,631	6,560,631
Surplus in profit and loss account	3,308,993,734	2,240,831,967
	24,454,282,243	22,379,507,213
Less : Regulatory adjustment		
Book value of Goodwill and value of all other intangible assets	245,864,699	306,015,243
(**Written down value of software which is treated as intangible assets)	-	-
Shortfall in provisions required against Investment in shares	-	-
Deferred Tax Assets (DTA)	607,524,845	729,380,378
	23,600,892,700	21,344,111,592
Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
Total Tier-I Capital	25,600,892,700	23,344,111,592

	31.12.2025 Taka	31.12.2024 Taka
Tier-II Capital (gone concern capital)		
General provision	14,489,392,285	12,652,008,308
Asset revaluation reserve (Note-18.2)	-	-
Non-convertible subordinated bond (Note-16.9.1)	-	307,968,312
	14,489,392,285	12,959,976,620
Less : Regulatory adjustment		
Total Tier-II Capital	14,489,392,285	12,959,976,620
A. Total Eligible Capital	40,090,284,985	36,304,088,212
B. Risk Weighted Assets		
Credit risk:		
Balance sheet business	202,524,949,874	196,551,571,795
Off-Balance sheet business	55,082,411,550	42,559,202,476
	257,607,361,424	239,110,774,271
Market risk	6,727,905,111	7,110,122,328
Operational risk	27,679,368,556	24,345,821,394
Total Risk-weighted Assets	292,014,635,091	270,566,717,993
C. Required Capital on Risk Weighted Assets	36,501,829,386	33,820,839,749
D. Capital Surplus/(Shortfall) [A-C]	3,588,455,598	2,483,248,463
Total Capital Ratio (%)*	13.73%	13.42%

Capital requirement	31.12.2025		31.12.2024	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.77%	8.50%	8.63%
Tier-II Capital (gone concern capital)	4.00%	4.96%	4.00%	4.79%
Total	12.50%	13.73%	12.50%	13.42%

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

Capital to Risk weighted Assets Ratio (CRAR) has been calculated as per risk based capital adequacy guidelines in line with BASEL-III issued in December 2014, DOS Circular no. 02 dated 04 April 2015 & BRPD Circular no. 05 dated 31 May 2016 on reporting CRAR & leverage ratio by Bangladesh Bank.

17. Statutory reserve		
Opening balance	10,066,022,382	10,066,022,382
Add: Addition during the year	503,301,108	-
	10,569,323,490	10,066,022,382
As per Section 24 of the Bank Company Act, 1991 (amended upto date) and amendment thereon, every scheduled bank is required to build up statutory reserve and before declaring dividend, will transfer profit equivalent to 20.0% of PBT to the said reserve until the sum of the said reserve and share premium account becomes equal to the paid up capital.		
18. Other reserve		
General reserve (Note 18.1)	6,560,631	6,560,631
Assets revaluation reserve (Note 18.2)	-	-
Investment revaluation reserve (Note 18.3)	535,970,681	308,256,088
	542,531,312	314,816,719
18(a) Consolidated other reserve		
Dhaka Bank PLC.	542,531,312	314,816,719
Dhaka Bank Securities Limited	-	-
Dhaka Bank Investment Limited	-	-
	542,531,312	314,816,719
18.1 General reserve		
Opening balance	6,560,631	6,560,631
Add: Addition during the year	-	-
	6,560,631	6,560,631
Less: Transfer to capital account for issue of bonus shares	-	-
	6,560,631	6,560,631
18.2 Assets revaluation reserve		
Opening balance	-	-
Less : Adjustment for reversal	-	-
	-	-

	31.12.2025 Taka	31.12.2024 Taka
18.3 Investment revaluation reserve		
Revaluation reserve for HTM securities		
Opening balance	-	54,095,311
Add: Addition during the year	33,552,133	29,430,506
Less: Adjustment during the year	(33,552,133)	(83,525,817)
	-	-
Revaluation reserve for HFT securities		
Opening balance	308,256,088	5,592,092
Add: Addition during the year	5,178,752,832	1,332,103,420
Less: Adjustment during the year	(4,951,038,239)	(1,029,439,424)
	535,970,681	308,256,088
	535,970,681	308,256,088
19. Surplus in profit and loss account		
Opening balance	1,591,305,480	1,587,997,681
Add: Adjustment of provision and gain against NBA	6,710,000	-
Add: Post-tax profit for the year	2,687,777,122	1,250,919,229
	4,285,792,602	2,838,916,910
Less: Transfer to statutory reserve	503,301,108	-
Less: Transfer to general reserve	-	-
Less: Start-up Equity Investment Fund	26,877,771	12,509,192
Less: Coupon/dividend on perpetual bond	200,000,000	228,500,000
Less: Stock dividend	503,301,108	-
Less: Cash dividend	503,301,119	1,006,602,238
	1,736,781,106	1,247,611,430
	2,549,011,496	1,591,305,480
19(a) Consolidated surplus in profit and loss account (attributable to equity holders of DBPLC.)		
Opening balance	2,240,831,967	2,207,128,564
Adjustment of provision and gain against NBA	6,710,000	-
Add: Post-tax profit for the year	2,798,232,873	1,281,314,833
	5,045,774,840	3,488,443,397
Less: Transfer to statutory reserve	503,301,108	-
Less: Start-up Equity Investment Fund	26,877,771	12,509,192
Less: Coupon/dividend on perpetual bond	200,000,000	228,500,000
Less: Transfer to investment fluctuation fund	-	-
Less: Stock dividend	503,301,108	-
Less: Cash dividend	503,301,119	1,006,602,238
	1,736,781,106	1,247,611,430
	3,308,993,734	2,240,831,967
19.1 (a) Non-controlling interest		
Opening balance	69,851	66,812
Addition for the year from Dhaka Bank Securities Limited	1,442	94
Addition for the year from Dhaka Bank Investment Limited	9,605	2,945
	80,898	69,851
20. Profit & loss account		
Income		
Interest, discount and similar income	31,114,793,942	27,820,122,395
Dividend income	265,926,991	274,999,716
Fee, commission and brokerage	2,779,228,713	2,406,493,859
Gains less losses arising from investment securities	8,681,789,594	5,675,252,702
Gains less losses arising from dealing in foreign currencies	1,582,330,754	2,034,560,409
Other operating income	460,138,074	423,655,436
	44,884,208,067	38,635,084,517
Expenses		
Interest, fee and commission	25,202,416,822	20,603,872,077
Administrative expenses	5,428,016,732	5,031,357,780
Other operating expenses	1,287,760,196	1,217,092,220
Depreciation and repairs of Bank's assets	1,212,112,193	1,177,090,848
	33,130,305,943	28,029,412,925
	11,753,902,124	10,605,671,592



	31.12.2025	31.12.2024
	Taka	Taka
21. Contingent liabilities		
Acceptances & endorsements		
Irrevocable letters of credit	80,378,043,785	75,335,305,525
Usance/Defer letter of credit	45,605,399,201	42,611,200,318
Sight letter of credit	20,968,687,227	16,435,076,817
Back to back letter of credit	8,553,240,879	8,229,839,822
BD-Sight (EDF)	6,195,154,435	8,216,358,454
Back to back - local	1,195,753,184	1,941,712,165
	8,692,563,476	7,788,213,060
Letters of guarantee		
Bid bond	(Note: 21.2) 60,919,913,865	63,481,398,432
Performance bond	3,444,333,293	2,551,445,531
Counter guarantee	22,806,503,064	25,296,968,859
Other guarantee	1,136,983,398	912,504,121
Shipping guarantee	26,972,608,210	29,232,586,290
	6,559,485,899	5,487,893,630
Bills for collection		
Local bills for collection	20,711,457,097	23,499,376,317
Foreign bills for collection	13,433,073,905	13,953,633,395
	7,278,383,192	9,545,742,922
Other contingent liabilities		
Forward exchange position	(Note: 21.1) 12,240,893,187	12,567,984,794
Other contingent liabilities for ECA financing	2,007,205,352	99,644,372
Contingent interest suspense	3,230,018,819	3,535,854,736
	7,003,669,016	8,932,485,686
	219,855,707,135	217,495,265,386

21.1 The amount represents the forward position of foreign currencies at the end of the year 31 December 2025 which are very short term in nature and adjustment are made on a continuous basis.

21.2 Letters of guarantee

Money for which the Bank is contingently liable in respect of guarantees given favouring:

Directors	-	-
Government	42,951,360,412	43,710,251,258
Bank and other financial Institutions	2,366,448,185	1,335,589,545
Others	15,602,105,268	18,435,557,629
	60,919,913,865	63,481,398,432



	2025 Taka	2024 Taka
22. Interest income/profit on investments		
Term loan	17,294,070,486	14,737,349,586
Overdrafts	7,777,126,496	7,440,738,527
Loan against trust receipt	727,025,908	585,559,753
Packing credits	218,296,121	119,534,128
Cash credits/Bal-Muajjal	896,506,263	880,356,151
Payment against Documents	17,031,332	14,026,002
House building loan	350,078,868	313,797,513
Transport loan	168,961,301	151,006,429
Syndicate loan	1,146,557,040	1,114,959,127
Lease rental/izara	673,090,879	733,379,983
Credit card	244,583,111	156,633,823
Total interest/profit & rental income on loans & advances	29,513,327,805	26,247,341,021
Call lending and fund placement with banks	925,246,408	1,096,117,409
Accounts with foreign banks	676,219,729	476,663,965
	31,114,793,942	27,820,122,395
22.1 Call lending and fund placement with banks		
Interest on Call lending and fund placement (excluding Inter Unit (OBU))	925,246,408	1,096,117,409
Interest on Foreign Currency Term Placement-OBU	444,932,350	333,574,450
	1,370,178,759	1,429,691,859
Less: Inter Unit (OBU placement)	444,932,350	333,574,450
	925,246,408	1,096,117,409
22(a) Consolidated Interest Income/profit on investments		
Dhaka Bank PLC.	31,114,793,942	27,820,122,395
Dhaka Bank Securities Limited	110,269,615	92,689,171
Dhaka Bank Investment Limited	-	-
	31,225,063,557	27,912,811,566
Less: Intercompany transaction	40,243,730	182,882,867
	31,184,819,827	27,729,928,699
23. Interest/profit paid on deposits and borrowings etc.		
Savings account including mudaraba	720,868,585	566,175,018
Special notice deposit	2,481,110,066	2,210,312,454
Term deposits	18,140,798,549	13,954,821,631
Deposits under Scheme	1,347,651,716	1,535,803,283
Call borrowing & fund placement	48,282,236	47,429,323
Non-convertible Subordinate Bond	385,303,562	160,757,604
Overseas accounts charges	25,435,746	21,202,702
HTM/HFT securities (Including REPO)	565,083,826	796,646,534
Others	1,487,882,536	1,310,723,528
	25,202,416,822	20,603,872,077
23.1 Others		
Interest paid on NFCB	179,394,139	173,962,892
Interest/profit paid against refinance from Bangladesh Bank	689,110,780	622,986,413
Interest paid on gift cheque	742,895	718,310
Interest paid on excel account	324,349	292,129
Interest paid on Fund Borrowing-OBU	618,310,372	512,763,784
	1,487,882,536	1,310,723,528
23.1.1 Interest paid on Fund Borrowing-OBU		
Interest on Foreign Currency Borrowing (Excluding from DBU borrowing)	618,310,372	512,763,784
Interest on Foreign Currency Borrowing from DBU	444,932,350	333,574,450
	1,063,242,722	846,338,234
Less: Inter unit (from DBU borrowing)	444,932,350	333,574,450
	618,310,372	512,763,784
23(a) Consolidated Interest/profit paid on deposits & borrowings etc.		
Dhaka Bank PLC.	25,202,416,822	20,603,872,077
Dhaka Bank Securities Limited	11,005,952	187,342,694
Dhaka Bank Investment Limited	-	-
	25,213,422,774	20,791,214,771
Less: Inter company transaction	61,707,670	197,660,061
	25,151,715,104	20,593,554,710



		2025 Taka	2024 Taka
24. Investment Income			
Interest on treasury bills/bonds	(Note: 24.1)	5,788,656,923	3,038,882,747
Profit on govt. Islamic bond		160,653,309	55,824,033
Capital gain on government securities		2,056,828,020	2,101,386,700
Interest on subordinated bond		327,935,258	154,514,141
Dividend/Coupon on perpetual bond		243,000,000	224,760,350
Profit on Beximco Green Sukuk al Istisnaa		85,889,474	90,500,000
Dividend on shares		265,926,991	274,999,716
		8,928,889,975	5,940,867,686
24.1 Interest on treasury bills/bonds			
Interest on treasury bills/bonds (excluding special bond)		5,355,352,351	3,030,961,127
Interest on Government Treasury Bond_Special		2,397,956,783	1,348,165,223
		7,753,309,134	4,379,126,350
Less: Interest Expense (BB-ALS) against Government Treasury Bond_Special		1,964,652,211	1,340,243,604
		5,788,656,923	3,038,882,747
24(a) Consolidated investment income			
Dhaka Bank PLC.	(Note: 24)	8,928,889,975	5,940,867,686
Dhaka Bank Securities Limited		160,303,101	176,826,692
Dhaka Bank Investment Limited		122,120,311	37,171,701
		9,211,313,386	6,154,866,079
25. Commission, exchange and brokerage			
Commission on letter of credit		1,315,185,193	1,178,014,578
Commission on letter of guarantee		348,974,992	325,524,157
Commission on remittance/bills		211,501,782	200,014,365
Processing fee consumer loan		23,106,492	22,421,683
Other comm/fees (Clearing, cash tr., risk prem., utilisation fee etc.)		596,149,288	448,275,368
Rebate from foreign bank outside Bangladesh		38,322,788	25,257,335
Commission & fee on credit card		245,988,178	206,986,374
Exchange gain including gain from foreign currency dealings		1,582,330,754	2,034,560,409
		4,361,559,466	4,441,054,268
25(a) Consolidated commission, exchange and brokerage			
Dhaka Bank PLC.	(Note: 25)	4,361,559,466	4,441,054,268
Dhaka Bank Securities Limited		35,338,477	40,631,026
Dhaka Bank Investment Limited		-	-
		4,396,897,943	4,481,685,294
26. Other operating income			
Other income on credit card and ATM		52,855,950	44,400,620
Incidental charges		63,870,272	61,996,152
Swift charge recoveries		27,595,591	30,840,031
Locker rent		18,269,000	17,186,140
Capital gain on sale of shares	(Note: 26.1)	18,826,611	9,384,732
Profit from sale of fixed assets		3,940,389	677,298
Recovery from written off loans		293,606,872	268,540,683
Forfeited amount from DBL Provident Fund	(Note: 26.2)	-	14,512
		478,964,685	433,040,168
26.1 Capital gain on sale of shares			
Sale proceeds of Shares		74,815,171	118,867,627
Less: Cost of Shares		55,988,560	109,482,895
		18,826,611	9,384,732
26.2 Forfeited amount from DBL Provident Fund			
As per the guideline of the Financial Reporting Council (FRC) reference memo no. 179/FRC/FRM/Proggapon/2020/2 dated 07 July 2020, forfeited amount from the DBL provident Fund has been refunded to Dhaka Bank PLC.			
26(a) Consolidated other operating income			
Dhaka Bank PLC.	(Note: 26)	478,964,685	433,040,168
Dhaka Bank Securities Limited		1,225,084	3,678,019
Dhaka Bank Investment Limited		21,463,941	14,777,193
		501,653,710	451,495,380
Less: Inter company transaction		21,463,941	14,777,194
		480,189,769	436,718,186



		2025	2024
		Taka	Taka
27. Salary and allowances			
Basic salary		1,351,337,800	1,207,764,727
Allowances		1,916,556,730	1,505,104,782
Bonus & ex-gratia		491,435,535	443,812,728
Leave fare assistance		168,465,645	162,334,087
Bank's contribution to superannuation fund		-	-
Bank's contribution to gratuity fund		254,007,732	554,771,672
Bank's contribution to provident fund		132,098,780	119,978,137
		4,313,902,222	3,993,766,134
27(a) Consolidated salary and allowances			
Dhaka Bank PLC.	(Note: 27)	4,313,902,222	3,993,766,134
Dhaka Bank Securities Limited		33,461,224	43,892,277
Dhaka Bank Investment Limited		3,527,159	2,672,617
		4,350,890,605	4,040,331,028
28. Rent, taxes, insurance, electricity etc.			
Office rent	(Note: 28.1)	136,365,867	101,828,604
Electricity and lighting		108,954,973	100,617,912
Regulatory charges		24,062,593	21,730,308
Insurance		207,217,648	188,438,646
		476,601,082	412,615,470
28.1 Office rent			
Actual office rent		642,472,192	590,194,300
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		506,106,325	488,365,696
		136,365,867	101,828,604
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.			
28(a) Consolidated rent, taxes, insurance, electricity etc.			
Dhaka Bank PLC.	(Note: 28)	476,601,082	412,615,470
Dhaka Bank Securities Limited		4,903,698	6,055,556
Dhaka Bank Investment Limited		1,446,747	-
		482,951,527	418,671,026
29. Legal expenses			
Legal expenses		36,732,927	22,892,155
Other professional fees		12,914,476	10,497,727
		49,647,403	33,389,882
29(a) Consolidated legal expenses			
Dhaka Bank PLC.	(Note: 29)	49,647,403	33,389,882
Dhaka Bank Securities Limited		243,125	549,750
Dhaka Bank Investment Limited		1,390,020	607,556
		51,280,548	34,547,188
30. Postage, stamps, telecommunication etc.			
Stamps, postage & courier		6,276,984	6,205,673
Telephone charges		49,667,317	16,105,232
Fax, internet & radio link charges		35,977,604	34,031,931
		91,921,905	56,342,837
30(a) Consolidated postage, stamps, telecommunication etc.			
Dhaka Bank PLC.	(Note: 30)	91,921,905	56,342,837
Dhaka Bank Securities Limited		423,202	442,195
Dhaka Bank Investment Limited		72,829	-
		92,417,936	56,785,032
31. Stationery, printings, advertisements etc.			
Table stationery		26,878,422	23,796,127
Printing stationery		95,980,058	175,276,476
Security stationery		22,307,981	4,730,800
Computer stationery		46,565,641	50,239,049
Advertisement		283,509,821	256,663,300
		475,241,924	510,705,753

		2025 Taka	2024 Taka
31(a) Consolidated stationery, printings, advertisements etc.			
Dhaka Bank PLC.			
Dhaka Bank Securities Limited	(Note: 31)	475,241,924	510,705,753
Dhaka Bank Investment Limited		2,749,574	3,801,103
		17,310	39,198
		478,008,808	514,546,054
32. Chief executive's salary and fees			
Basic salary		7,700,000	11,866,800
House rent allowances		1,050,000	942,000
Living allowances		700,000	546,000
Medical allowances		350,000	232,000
Bonus		2,200,000	3,629,600
		12,000,000	17,216,400
32(a) Consolidated chief executive's salary and fees			
Dhaka Bank PLC.			
Dhaka Bank Securities Limited	(Note: 32)	12,000,000	17,216,400
Dhaka Bank Investment Limited		-	-
		12,000,000	17,216,400
33. Directors' fees			
Directors fees		5,087,096	4,876,600
Fees related to Shariah Council Meeting		158,750	220,000
Board/Executive Committee/Shariah Council meeting expenses		6,350	10,955
		5,252,196	5,107,555
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.			
33(a) Consolidated directors' fees			
Dhaka Bank PLC.			
Dhaka Bank Securities Limited	(Note: 33)	5,252,196	5,107,555
Dhaka Bank Investment Limited		749,795	468,701
		193,000	143,000
		6,194,991	5,719,256
34. Auditor's fees			
		3,450,000	2,213,750
34(a) Consolidated auditor's fees			
Dhaka Bank PLC.			
Dhaka Bank Securities Limited	(Note: 34)	3,450,000	2,213,750
Dhaka Bank Investment Limited		287,500	287,500
		115,000	115,000
		3,852,500	2,616,250
35. Depreciation and repairs of the Bank's assets			
Depreciation & amortization			
Building & renovation		36,919,187	37,736,687
Furniture & fixture		50,066,515	51,046,647
Office appliance & equipment		177,192,103	170,616,324
Computer		57,645,073	40,088,065
Software		79,202,552	77,269,689
Motor vehicle		14,811,153	14,485,660
Right of use-assets (ROU) as per IFRS 16	(Annexure D)	432,755,714	426,291,458
		848,592,298	817,534,531
Repair & Maintenance:			
Office Premises		97,210,241	95,664,877
Office Equipment		66,358,979	50,457,980
Office Furniture		2,836,701	2,783,792
Motor Vehicle		21,910,012	21,017,034
Computer and Accessories		961,612	1,103,828
Software (AMC)		174,242,350	188,528,806
		363,519,895	359,556,317
		1,212,112,193	1,177,090,848
35(a) Consolidated depreciation and repairs of the Bank's assets			
Dhaka Bank PLC.			
Dhaka Bank Securities Limited	(Note: 35)	1,212,112,193	1,177,090,848
Dhaka Bank Investment Limited		26,835,501	27,716,329
		229,218	34,112
		1,239,176,912	1,204,841,289



	2025 Taka	2024 Taka
36. Other Expenses		
Contractual service charge (own & third party)	460,150,386	432,801,077
Fuel costs	38,523,810	38,215,300
Entertainment (canteen & other)	74,555,613	55,991,824
AGM & conference expense	1,745,361	993,073
Donation	23,412,577	170,294,785
Subscription	21,740,377	12,368,576
Travelling expenses	26,001,651	20,990,443
Conveyance	24,713,342	20,874,238
Branch opening expenses	510,989	912,735
Godown expenses	1,619,187	1,812,324
Training expenses	13,895,331	11,653,795
Bond Issue expenses	7,222,100	2,281,787
Books and papers	2,676,416	2,232,620
WASA charges	7,886,802	7,215,127
Staff uniform	5,995,410	4,817,460
Potted plants	1,686,853	1,639,196
Business development & promotion	263,309,066	132,614,219
Reuters charges	5,769,398	5,058,185
Fees and expenses for credit card	205,327,020	157,859,877
ATM network service charges	41,810,925	49,483,167
Impairment Loss (BGMEA Building)	-	20,641,875
Dhaka Bank Foundation	-	-
Interest expense for lease liability as per IFRS 16	59,207,583	66,340,538
	1,287,760,196	1,217,092,220
36.1 Fund for Dhaka Bank Foundation		
Opening balance	-	41,600,090
Add: Addition during the year	-	-
Less: Transferred to DBL Foundation Trustee Account	-	(41,600,090)
Closing balance	-	-
36(a) Consolidated other expenses		
Dhaka Bank PLC	1,287,760,196	1,217,092,220
Dhaka Bank Securities Limited	11,242,952	9,008,451
Dhaka Bank Investment Limited	3,698,296	1,198,363
	1,302,701,444	1,227,299,034
37. Provision against loans & advances		
On classified loans & advances	2,665,345,654	4,521,351,143
On classified loans & advances (Special General Provision-COVID-19)	-	-
On unclassified loans & advances (Special General Provision-COVID-19)	-	(295,752,144)
On unclassified loans & advances (except Special General Provision-COVID-19)	2,840,485,148	2,659,720,960
	5,505,830,802	6,885,319,959
37(a) Consolidated provision against loans & advances		
Dhaka Bank PLC	5,505,830,802	6,885,319,959
Dhaka Bank Securities Limited	55,822,352	102,116,643
Dhaka Bank Investment Limited	-	-
	5,561,653,154	6,987,436,602
38. Provision for diminution in value of investments		
In quoted shares		
Opening balance	11,592,702	-
Less: Adjustment during the year	-	-
Add: Addition during the year	165,855,888	11,592,702
Closing balance	177,448,590	11,592,702
Unquoted	-	-
	177,448,590	11,592,702
38(a) Consolidated provision for diminution in value of investments		
Dhaka Bank PLC	165,855,888	11,592,702
Dhaka Bank Securities Limited	47,500,000	-
Dhaka Bank Investment Limited	-	-
	213,355,888	11,592,702

		2025 Taka	2024 Taka
39. Other provisions			
Provision on Off-Balance Sheet (OBS) Exposure	(Note: 39.1)	(10,135,914)	185,006,492
Provision for other assets	(Note: 15.6)	78,643,164	73,381,797
		68,507,249	258,388,289
39.1 Provision on Off-Balance Sheet (OBS) Exposure			
Provision on Off-Balance Sheet (OBS) Exposure		(10,135,914)	185,006,492
The Bank has made provision on Off-Balance Sheet exposure as per BRPD Circular number 06 dated 25.04.2023 from current year's profit.			
39(a) Consolidated other provisions			
Dhaka Bank PLC.	(Note: 39)	68,507,249	258,388,289
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		68,507,249	258,388,289
40. Earnings Per Share (EPS)			
Net profit after taxation		2,687,777,122	1,250,919,229
Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
Earnings Per Share (EPS)-Restated		2.54	1.18
Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 31 December 2025 as per International Accounting Standard(IAS)-33.			
Explanation of change in EPS: EPS increased due to higher amount of operating income and lower amount of Loans provision accounted for as compared to previous year.			
40(a) Consolidated Earnings Per Share (CEPS)			
Net profit after taxation		2,798,243,920	1,281,317,873
Less: Non-controlling interest		11,047	3,039
Net profit attributable to the shareholders of parent company		2,798,232,873	1,281,314,834
Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
Consolidated Earnings Per Share (CEPS)-Restated		2.65	1.21
41. Receipts from other operating activities			
Exchange earnings		334,970,317	459,416,149
Other operating income		181,417,424	163,822,187
Non-Operating Income		516,395,741	623,238,336
41(a) Consolidated receipts from other operating activities			
Dhaka Bank PLC.	(Note: 41)	516,395,741	623,238,336
Dhaka Bank Securities Limited		1,225,084	3,678,019
Dhaka Bank Investment Limited		21,463,941	14,777,193
Less: Intercompany Transactions		539,084,766	641,693,548
		21,463,941	14,777,194
		517,620,825	626,916,354
42. Payments for other operating activities			
Rent, taxes, insurance, lighting etc.		982,707,407	900,981,166
Directors' fees & Meeting expenses		5,252,196	5,107,555
Repair of bank's assets		363,519,895	359,556,317
Other expenses		1,228,552,613	1,150,751,682
Dhaka Bank Foundation		2,580,032,111	2,416,396,721
		2,580,032,111	2,416,396,721
42(a) Consolidated payments for other operating activities			
Dhaka Bank PLC.	(Note: 42)	2,580,032,111	2,416,396,721
Dhaka Bank Securities Limited		25,962,808	9,477,152
Dhaka Bank Investment Limited		5,393,823	1,341,363
		2,611,388,742	2,427,215,236



	2025 Taka	2024 Taka
43. Other assets		
Stationery, stamps, printing materials etc.	60,883,725	22,279,592
Advance rent and advertisement	437,011,622	356,870,048
Security deposit	22,486,172	23,977,898
Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses	340,204,148	310,604,991
Suspense account	47,385,409	195,252,122
Account receivable others	2,309,606,068	1,758,985,918
	3,217,577,144	2,667,970,571
Net decrease during the year	(549,606,573)	53,230,623
43(a) Consolidated other assets		
Dhaka Bank PLC.	(549,606,573)	53,230,623
Dhaka Bank Securities Limited	(3,070,916)	275,442
Dhaka Bank Investment Limited	(12,608,934)	(8,333,044)
Net (decrease)/increase during the year	(565,286,423)	45,173,021
44. Other liabilities		
Provision against expenses	629,847,003	849,029,456
Provision for other assets	202,808,465	129,975,528
Interest suspense account	6,350,878,257	5,514,723,670
Other account payable	3,518,081,892	5,018,806,300
	10,701,615,616	11,512,534,954
Amount transferred to DBL Foundation Trustee Account	-	(41,600,090)
Adjustment of Loss on shares from Provision for decrease in value of Investment	-	-
Adjustment for Good Borrowers Provision	-	-
Adjustment of loan from provision	(5,936,985,496)	(4,374,555,417)
Net (increase)/decrease during the year	(6,826,547,997)	(3,114,198,558)
44(a) Consolidated other liabilities		
Dhaka Bank PLC.	(6,826,547,997)	(3,114,198,558)
Dhaka Bank Securities Limited	(461,803,472)	(12,175,272)
Dhaka Bank Investment Limited	1,064,313	(6,207,951)
Net (increase)/decrease during the year	(7,287,287,156)	(3,132,581,780)
45. Reconciliation statement of cash flows from operating activities		
Net profit after taxation	2,687,777,122	1,250,919,229
Addition of :		
Depreciation	848,592,298	817,534,531
Provision (tax)	3,325,931,062	2,199,451,413
Provision (loans and others)	5,740,193,940	7,155,300,950
Increase in interest payable	-	-
Decrease in interest receivable	(357,188,757)	645,494,504
IFRS 16 effect	(446,898,742)	(422,025,158)
Deduction:		
Effects of exchange rate changes on cash & cash equivalent	(1,247,352,436)	(1,575,144,260)
Proceeds from sale of fixed assets	(3,940,389)	(677,298)
Proceeds from sale of securities	(2,056,828,020)	(2,101,386,700)
Increase in interest receivable	(1,043,660,952)	(617,832,682)
Income taxes paid	(1,738,275,783)	(2,055,439,708)
Operating profit before changes in operating assets and liabilities	5,708,349,343	5,296,194,821
46. Calculation of Net Operating Cash Flow Per Share (NOCFPS)		
Net cash flow from operating activities (Stand-alone)	22,550,352,147	(16,164,506,441)
Net cash flow from operating activities (consolidated)	22,499,767,809	(18,640,234,496)
Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone	21.34	(15.29)
Net Operating Cash Flow Per Share (NOCFPS)-Consolidated	21.29	(17.64)

Explanation of change in NOCFPS: NOCFPS increased due to increase of deposits in higher amount as compared to previous year.



47. **Calculation of Net Asset Value Per Share (NAVPS)**

	2025 Taka	2024 Taka
Shareholders' Equity (Stand-alone)	24,230,189,788	22,038,166,963
Shareholders' Equity (Consolidated))	24,990,172,026	22,687,693,450
Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
Net Asset value Per Share (NAVPS)-Stand-alone	22.93	20.85
Net Asset value Per Share (NAVPS)-Consolidated	23.64	21.47

NAVPS increased due to higher Net Profit, after Taxation, issuance of 5% stock dividend against the year 2024 and increased statutory reserve in the year 2025.



48. Segment reporting

(Figure in '000)

Particulars	Conventional Banking	Islamic Banking	Off-Shore Banking Unit (OBU)	Dhaka Bank Securities Limited (DBSL)	Dhaka Bank Investment Limited (DBIL)	Total
Total operating income	19,347,470	(341,972)	676,293	296,130	143,584	20,121,506
Allocated expenses	7,811,079	110,100	6,710	80,897	10,690	8,019,475
Operating profit/(loss) before tax & provision	11,536,391	(452,072)	669,583	215,234	132,895	12,102,031
Total provision (loans/advances & others)	5,370,119	346,889	23,186	103,322	-	5,843,516
Profit/(loss) before tax	6,166,272	(798,961)	646,397	111,911	132,895	6,258,514
Provision for income tax	3,325,931	-	-	97,492	36,847	3,460,270
Net profit/(loss)	2,840,341	(798,961)	646,397	14,419	96,048	2,798,244
Segment assets	400,409,396	18,210,138	20,954,104	5,304,637	1,235,880	446,114,155
Segment liabilities & equity	400,409,396	18,210,138	20,954,104	5,304,637	1,235,880	446,114,155

49. Events after reporting period

The Board of Directors in its 505th meeting has approved this financial statements for onward submission to the respective regulatory authorities on 28 April 2026 and recommend 10% cash dividend (subject to approval of shareholders at AGM) as per Bangladesh Bank DoS Circular No. 01 dated 13 March 2025.

50. General

50.1 Core risk management

BRPD circular no.17 (7 October 2003) and BRPD circular no. 4 (5 March 2007) require banks to put in place an effective risk management system. Bangladesh Bank monitors the progress of implementation of these guidelines through its on-site inspection teams through routine inspection. The risk management systems in place at the Bank are discussed below.

50.1.1 Credit risk

It arises mainly from lending, trade finance, leasing and treasury businesses. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, the Bank's credit risk management activities have been designed to address all these issues.

The Bank has segregated duties of the officers/executives, involved in credit related activities. Separate Corporate/SME/Retail divisions have been formed at Head Office which are entrusted with the duties of maintaining effective relationship with customers, marketing of credit products, exploring new business opportunities etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, three separate units have been formed within the Credit Risk Management (CRM) Division. These are (a) Credit Risk Management Unit (b) Central Processing Center and (c) Special Assets Management Division to Credit Monitoring and Recovery. Credit Risk Management Unit is entrusted with the duties of maintaining asset quality, assessing risk in lending, sanctioning credit, formulating policy/strategy for lending operation etc. For retail lending, a separate Retail Unit is there, for SME their is a separate SME unit and for Agriculture, there is also a separate Agriculture Division to assess risk, approve and monitor those loans.

A thorough risk assessment is done before sanction of any credit facility at Credit Risk Management Units. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the credit facility etc. The assessment process starts at the relationship level and ends at Credit Risk Management Unit when it is approved/declined by the competent authority. Credit approval authority has been delegated to the individual executives. Proposals beyond their delegation are approved/declined by the Executive Committee and/or the Board of Directors of the Bank.

In determining Single borrower/Large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at regular intervals to ensure compliance of Bank's and Regulatory policies. Loans are classified as per Bangladesh Bank's guidelines.

50.1.2 Asset liability management risk

For better management of asset and liability risk, the Bank has an established Assets Liability Committee (ALCO) which meets at least once in a month. The members of ALCO as at 31 December 2025 were as follows:

- Managing Director
- Additional Managing Director
- DMD - Operations & CRO
- DMD - CEMO
- DMD - Corporate Banking
- DMD & Manager, Local Office
- Head of Islamic Banking Division
- Head of Corporate CRM
- Head of Liability & Cash Management
- Head of Retail Banking Division
- Chief Financial Officer
- Head of Treasury Division
- Head of Offshore Banking Division

The ALCO's primary function is to formulate policies and guidelines for the strategic management of the Bank using pertinent information that has been provided through the ALCO process together with knowledge of the individual businesses managed by members of the committee. ALCO regularly reviews the Bank's overall asset and liability position, forward looking asset and liability pipeline, overall economic position, the Bank's liquidity position, capital adequacy, balance sheet risk, interest rate risk, market risk and makes necessary changes in its mix as and when required.



The Bank maintains specified liquidity and funding ratio limits to ensure financial flexibility to cope with unexpected future cash demands. ALCO monitors the liquidity and funding ratios on an ongoing basis and ascertains liquidity requirements under various stress situations. In order to ensure liquidity against all commitments, the Bank reviews the behaviour patterns of liquidity requirements. The Bank has an approved Liquidity Contingency Plan (LCP) which is reviewed and updated on an annual basis by ALCO. All regulatory requirements including CRR, SLR, LCR, NSFR, Leverage Ratio, MCO, Wholesale Borrowing, Commitment and RWA are reviewed by ALCO.

50.1.3 Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements.

Treasury Department independently conducts the transactions and the back office of treasury is responsible for verification of the deals and passing of their entries in the books of account. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by Bangladesh Bank at the month-end. The Bank maintains various nostro accounts in order to conduct operations in different currencies including TK. The senior management of the Bank sets limits for handling nostro account transactions. All Nostro accounts are reconciled on a monthly basis and outstanding entries beyond 30 days are reviewed by the management for its settlement.

As per BRPD circular no. 04 dated 12 April 2022, if there is any entry unreconciled as at 31 December 2025 for 6 months or more, provision is maintained accordingly.

50.1.4 Internal control and compliance division

Effective internal controls are the foundation of safe and sound banking. A properly designed and consistently enforced system of operational and financial internal control helps a bank's management safeguard the Bank's resources, produce reliable financial reports and comply with laws and regulations. Effective internal control also reduces the possibility of significant errors and irregularities and assists in their timely detection when they do occur.

Internal Control and Compliance Division (ICCD) operates independently as a division consisting three units (Audit & Inspection, Monitoring and Compliance) with prime responsibility to determine risks by evaluating overall Business, Operations & Credit Portfolios of the Bank. The key objective of ICC is to assist and guide in all aspects of the Bank using adequate resources for identification of weaknesses and taking appropriate measures to overcome the same to be a compliant bank.

ICC has a unique reporting line to the Bank's Board of Directors through the Audit Committee and to the Managing Director. Thus, it acts as a bridge between the board and the Bank's management. An effective organisational structure has been established by exercising durable Internal Control culture within the Bank.

50.1.5 Reputation risk arising from money laundering incidences

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risks, the Bank has a designated Head of Internal Control & Compliance at Head Office and Compliance Officers at branches who independently review the transactions of the accounts to verify suspicious transactions. Manuals for prevention of money laundering have been established and Transaction Profile has been introduced. Training is continuously given to all the category of Officers and Executives for developing awareness and skill for identifying suspicious activities/transactions.

50.1.6 Information technology

Relevant hardware, software and networking equipment is in place to support operations of online branches, internet banking, SMS service, call centre, Tele Banking, POS and ATM network. These devices are providing superior performance resulting in better end-user satisfaction. To ensure uninterrupted and smooth customer service in all branches and SME centres, IT division continuously work on performance tuning for database and application, networking and server hardware on regular basis. Continuous investments are going on to do the necessary upgradation on hardware and software to increase the Bank's centralised online banking and other peripheral service requirements.

50.2 Audit committee

According to BRPD circular no. 12 dated 23 December 2002, all banks are advised to constitute an audit committee comprising members of the Board. The audit committee will assist the Board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plans set by the Board for effective functioning of the Bank. The committee will review the financial reporting process, the system of internal control and management of financial risks, the audit process, and the Bank's process for monitoring compliance with laws and regulations and its own code of business conduct.

The Bank, being a listed entity bank, have a board of directors from whom to select an audit committee. The Audit Committee of the Board of Directors consist of four members of the Board which meets on a regular basis with the senior management of the Bank, and with the internal and external auditors to consider and review the nature and scope of the reviews and the effectiveness of the systems of internal control and compliance as well as the financial statements of the Bank. All audit reports issued by internal and external auditors and all inspection/audit reports issued by Bangladesh Bank are sent to the Audit Committee.



50.2.1 Particulars of audit committee

The Audit Committee of the Board was duly constituted by the Board of Directors of the Bank in accordance with the BRPD Circular No. 02 dated February 11, 2024 issued by Bangladesh Bank. The Committee was lastly re-constituted on November 11, 2025 with the following members of the Board:

Name	Status with bank	Status with committee	Educational qualification
Mr. Feroz Ahmed	Independent Director	Chairman	B.A. (Hons.; Economics), M.A. (Economics) Dhaka University
Professor Bilkis Ara Begum	Independent Director	Member	B.A. (Hons.; Economics), M.A. (Economics), Dhaka University
Mr. Abdullah Al Ahsan	Director	Member	Master of Commerce
Mr. Md. Aman Ullah Sarker	Director	Member	Master of Arts (DU)

50.2.2 Meetings held by the Audit Committee with senior management to consider and review the Bank's Financial Statements:

During the year under review the Audit Committee held several meetings to oversee/review various functions including reviewing the quarterly financial statements in compliance with the Bangladesh Bank circulars.

Meetings held by the committee during the year by date:

- 123rd Audit Committee Meeting was held on February 06, 2025
- 124th Audit Committee Meeting was held on April 30, 2025
- 125th Audit Committee Meeting was held on May 28, 2025
- 126th Audit Committee Meeting was held on July 28, 2025
- 127th Audit Committee Meeting was held on October 21, 2025

50.2.3 Steps taken for implementation of an effective internal control procedure of the Bank:

Through circular, the Audit Committee places its report regularly to the Board of Directors of the Bank mentioning its review results and recommendations on internal control system, compliance of rules and regulations and establishment of good governance within stipulated time.

50.3 Interest rate risk

Interest rate risk may arise either from trading portfolio or from non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills and bonds of different maturities. Interest rate risk arises from mismatch between the future yield of an asset and their funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis and Treasury Division actively manages the Balance Sheet gap profitably on a regular basis.

50.4 Equity risk

Equity risk arises from movement in market value of equities held. The risks are monitored by Special Banking Wing under a well designed policy framework. The total market value of equities held was higher than the total cost price at the balance sheet date (Annexure-B).

50.5 Operational risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes periodic and special audit of the branches and departments at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division.

50.6 Implementation of BASEL-III

BASEL-III reforms are the response of BASEL Committee on Banking Supervision (BCBS) to improve the banking sector's ability to absorb shocks arising from financial and economic stress, whatever the source, thus reducing the risk of spill over from the financial sector to the real economy.

The Committee introduced transitional arrangements to implement the new standards that help to ensure that the banking sector can meet the higher capital standards through reasonable earnings retention and capital raising while still supporting lending to the economy. In line with the BASEL framework, Bangladesh Bank issued transitional arrangements for BASEL-III implementation in Bangladesh. The phase-in arrangements for BASEL-III implementation in Bangladesh has been effective from 01 January 2015 in accordance with BRPD circular no. 18 dated 21 December 2014.

Internal Capital Adequacy Assessment Process (ICAAP)

Internal Capital Adequacy Assessment Process (ICAAP) represents the Bank's own assessment of its internal capital requirements. The Bank's approach to calculating its own internal capital requirement has been to take the minimum capital required for credit risk, market risk and operational risk under Pillar-I as the starting point, assess whether this is sufficient to cover those risks and then identify other risks (Pillar-II) and assess prudent level of capital to meet them.

The assessment is undertaken using time series of data and Bangladesh Bank's guidelines on Risk Based Capital Adequacy to assess the likelihood of occurrence and potential impact. Purposes of Internal Capital Adequacy Assessment Process are to:

i) inform the Board of Directors about

- assessing risks
- initiatives to mitigate identified risks
- capital requirement to support the operations in light of identified risks

ii) comply with Bangladesh Bank's requirement.

50.7 Exchange rates

The assets and liabilities as at 31 December 2025 and 31 December 2024 in foreign currencies have been converted to BDT at the following rates:

	31.12.2025 Taka	31.12.2024 Taka
USD 1 =	122.30	119.00
GBP 1 =	165.12	154.20
AUD 1 =	81.97	76.14
EUR 1 =	143.98	127.94
CHF 1 =	155.04	135.33
JPY 1 =	0.78	0.77
SAR 1 =	32.61	32.48
SGD 1 =	95.14	88.98

50.8 Credit rating of the Bank

As per the BRPD instruction circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Emerging Credit Rating Limited based on the financial statements dated 31 December 2024.

Particulars	Date of Rating	Long term	Short term	Rating Valid
Entity Rating	26-Jun-25	AA+	ST-2	6-May-26
		Very strong capacity & very high quality	Strong capacity for timely repayment	

50.9 Number of employees

The number of employees engaged for the whole period or part thereof who received a total remuneration of Taka 36,000 p.a. or above were 2,245 for the year 2025 (2,096 for the year of 2024).

50.10 Impact of COVID 19:

During the Covid-19 period and afterword the government and the bank declared various credit facilities to the borrowers for business sustainability. The bank is continuously monitoring the recovery and regularity of those facilities. But there is no significant impact of those to the operation of the bank



50.11 Highlights on the overall activities of the Bank

Sl No.	Particulars	31.12.2025	31.12.2024
1	Paid up capital	10,569,323,490	10,066,022,382
2	Total capital	38,869,107,484	35,507,015,242
3	Capital surplus (Note - 16.9)	2,589,428,319	2,399,382,637
4	Total assets	445,206,064,429	431,459,062,275
5	Total deposits	338,844,369,587	299,530,946,326
6	Total loans and advances	276,121,395,585	268,985,049,741
7	Total contingent liabilities and commitments	219,855,707,135	217,495,265,386
8	Credit Deposit Ratio (%)	76.86	82.82
9	Percentage of classified loans against total loans and advances (%)	3.77	5.33
10	Profit after tax and provision	2,687,777,122	1,250,919,229
11	Amount of classified loans during the year	10,402,229,980	14,340,580,125
12	Provisions kept against classified loans	5,912,617,238	7,993,950,445
13	Provision surplus	-	-
14	Cost of fund [deposit cost & overhead cost] (%)	9.65	8.87
15	Interest earning Assets	383,221,475,710	360,499,481,508
16	Non-interest earning Assets	61,984,588,719	70,959,580,767
17	Return on Investment (ROI) [%]	8.26	7.91
18	Return on Assets (ROA) [%]	0.61	0.31
19	Income from Investments	8,928,889,975	5,940,867,686
20	Earning Per Share (Taka)	2.54	1.18
21	Net income per share (Taka)	11.12	10.03
22	Price Earning Ratio (Times)	4.44	9.55

50.12 Previous year's figures have been rearranged, wherever necessary, to conform with the current year's presentation.



Annexure-A

Dhaka Bank PLC.
Currency wise Balances with Nostro Accounts
As at 31 December 2025

Name of the bank	Location	Name of currency	31.12.2025		31.12.2024		
			Amounts in foreign currency	Conversion rate	Amounts in foreign currency	Conversion rate	Equivalent amounts in Taka
Standard Chartered Bank	New York	USD	5,520,795	122.30	4,148,681	119.00	493,693,010
Mashreq Bank	New York	USD	34,032,654	122.30	3,581,275	119.00	426,171,731
OBU (USD)	New York	USD	6,691,570	122.30	252,859	119.00	30,090,217
OBU (EUR)	Frankfurt	EUR	54,051	143.98	7,782,183	127.94	68,385,045
DEUTSCHE BANK AG	New York	USD	820,553	122.30	100,349,823	-	-
DEUTSCHE BANK AG	Germany	EURO	79,729	143.98	11,479,248	-	-
Commerz Bank	Frankfurt	USD	394,235	122.30	48,213,115	119.00	115,732,225
Citi Bank NA	Ireland	EURO	103,501	143.98	14,901,908	-	-
Habib American Bank	USA	USD	3,045,882	122.30	372,497,305	119.00	201,839,875
Wells Fargo Bank N.A.	New York	USD	-	122.30	-	119.00	219,699,348
JP Morgan Chase Bank NA	USA	USD	5,419,518	122.30	662,782,113	119.00	348,353,034
Standard Chartered Bank	Mumbai	ACUD	1,342,833	122.30	164,222,252	119.00	78,644,080
Sonali Bank	Kolkata	ACUD	114,421	122.30	13,993,207	119.00	13,314,809
AB Bank	Mumbai	ACUD	1,487,374	122.30	181,899,020	119.00	97,030,426
Nabil Bank	Nepal	ACUD	54,534	122.30	6,669,251	119.00	6,535,355
Sampath Bank	Sri Lanka	ACUD	142	122.30	17,375	119.00	16,906
Bhutan National Bank	Bhutan	ACUD	14,905	122.30	1,822,834	119.00	245,279
Bank of Bhutan	Bhutan	ACUD	879	122.30	107,527	119.00	776,980
Habib Metropolitan Bank Ltd.	Pakistan	ACUD	336,151	122.30	41,109,679	119.00	13,176,935
ICICI Bank Limited	India	ACUD	1,058,574	122.30	129,458,754	119.00	25,463,733
Mashreq Bank	Mumbai	ACUD	757,471	122.30	92,635,174	119.00	48,818,321
Punjab National Bank, India	Kolkata	ACUD	694,236	122.30	84,901,921	119.00	26,244,624
Axis Bank Ltd, India	Mumbai	ACUD	1,087,668	122.30	133,016,775	119.00	35,988,557
Union Bank of Switzerland	Switzerland	CHF	113,021	155.04	17,522,707	135.33	4,855,288
Commerz Bank	Frankfurt	EUR	487,126	143.98	70,135,685	127.94	44,714,820
Standard Chartered Bank	Frankfurt	EUR	235,835	143.98	33,955,175	127.94	20,835,700
UniCredit S.P.A.	Milano	EUR	-	143.98	87,755	127.94	11,227,495
Punjab National Bank, India	Kolkata	EUR	44	143.98	6,272	44	5,573
Commerz Bank	Frankfurt	AUD	95,792	81.97	7,852,490	76.14	6,670,766
Standard Chartered Bank	Japan	JPY	2,691,581	0.78	2,106,162	0.77	8,104,344
Standard Chartered Bank	London	GBP	126,826	165.12	20,941,905	154.20	35,413,390
Commerz Bank	Frankfurt	CAD	34,517	89.35	3,084,123	84.74	7,604,991
Al-Rajhi Bank	Saudi Arabia	SAR	15,804	32.61	515,303	32.48	7,677,703
Zhejiang Chouzhou Commercial Bank	China	CNY	356,199	122.30	43,561,498	119.00	25,751,595
Zhejiang Chouzhou Commercial Bank	CHINA	CNY	21,811	17.46	380,877	16.72	1,443,260
Mashreq Bank Psc Uae	UAE	AED	355,613	33.29	11,840,111	33.21	106,694,646
HDFC Bank Limited	Mumbai	ACUD	1,174,275	122.30	143,608,491	119.00	71,310,538
Citi Bank NA	New York	USD	1,136,509	122.30	138,989,829	119.00	27,368,230
Total					8,217,913,182		2,629,898,831

As per Bangladesh Bank Circular No. FEPD(FEMO)/01/2005-677 dated 13 September 2005 and subsequent BRPD Circular no. 04 dated 12 April 2022, the books of accounts of nostro account are reconciled and there exist no unreconciled entries that may affect financial statements significantly.

Dhaka Bank PLC.
Investment In Shares
As at 31 December 2025

(Amount in Taka)

Name of the Company	Face Value	No. of Shares	Average Cost Price	Total Cost Price	Market Price Per Share	Total Market Value
Quoted						
ACMELAB	10	500,000	52.00	26,000,000	70.90	35,450,000
IFICBANK	10	47,584,086	7.48	355,811,147	4.60	218,886,796
BATBC	10	302,554	378.78	114,601,764	248.60	75,214,924
MERCANBANK	10	70,380	13.96	982,505	7.50	527,850
TRUSTBANK	10	3,365,815	20.58	69,285,058	17.40	58,565,181
ICB AMCL CMSF GOLDEN JUB	10	623,411	10.00	6,234,110	6.10	3,802,807
SQUARE PHARMACEUTICALS LTD.	10	39,000	223.69	8,723,995	198.60	7,745,400
THE CITY BANK LTD.	10	250,000	25.72	6,429,230	24.40	6,100,000
UTTARA BANK LTD	10	2,075,125	20.93	43,425,841	22.80	47,312,850
GRAMEEN PHONE LTD.	10	5,000	345.23	1,726,163	257.90	1,289,500
EASTERN BANK PLC	10	1,246,250	23.60	29,407,960	24.30	30,283,875
		56,061,621		662,627,773		485,179,183
Unquoted						
SHANTA AMANAH SF	10	3,410,000	11.73	39,999,300	9.832	33,527,120
SHANTA FIRST INCOME UNIT FUND	10	7,238,971	10.56	76,455,012	10.776	78,007,151
SHANTA FIXED INCOME UNIT FUND	10	9,527,656	10.26	97,792,611	11.93	113,664,936
UCB TAQWA GROWTH FUND	10	1,000,000	10	10,000,000	9.64	9,640,000
CITY SUGAR INDUSTRIES LTD.	100,000	1,000	100,000	100,000,000		100,000,000
FLAMINGO FASHIONS LTD.	100	380,000	100	38,000,000		38,000,000
JINNAT KNITWEARS LTD.	100	400,000	100	40,000,000		40,000,000
UNITED TANK TERMINAL LTD.	10	22,000,000	10	220,000,000		220,000,000
SHELTECH CERAMICS LIMITED	10	12,000,000	10	120,000,000		120,000,000
ANANTA APPARELS LIMITED	10	40,000,000	10	400,000,000		400,000,000
CONFIDENCE POWER HOLDINGS LIMITED	1,000	400,000	1,000	400,000,000		400,000,000
UNITED ASHUGANJ ENERGY LTD.	1,000	540,000	1,000	540,000,000		540,000,000
		96,897,627		2,082,246,925		2,092,839,207
Total		152,959,248		2,744,874,698		2,578,018,390

The cost price of investment in shares represents the book value as on 31.12.2025 being ordinary shares of different companies purchased from primary and secondary markets.



Dhaka Bank PLC.
Details information on advances
More than 10% of bank's total capital (Funded & Non-funded)

(Based on Capital Taka 3,886.91 Crore)

(Taka in Thousand)

Sl. No.	Name of the Client	Outstanding as on 31.12.2025		Total
		Funded	Non-funded	
1	MEGHNA GROUP	145,373	14,014,917	14,160,290
2	CITY GROUP	4,170,823	4,193,190	8,364,013
3	AKIJ GROUP	3,472,578	4,760,490	8,233,069
4	SAIHAM GROUP	5,426,926	2,712,424	8,139,350
5	DOREEN GROUP	862,505	7,165,786	8,028,290
6	BASHUNDHARA GROUP	7,246,173	-	7,246,173
7	EXPERIENCE GROUP	4,451,437	2,509,189	6,960,626
8	UNITED GROUP	1,753,113	5,120,307	6,873,420
9	ARMANA-SQ GROUP	2,985,926	3,804,228	6,790,154
10	BULK GROUP	-	6,605,916	6,605,916
11	ABUL KHAIR GROUP	1,507,153	4,887,534	6,394,687
12	STERLING GROUP	333,606	6,031,385	6,364,990
13	KABIR GROUP	5,715,814	459,926	6,175,741
14	KARNAFULY GROUP	2,978,753	3,159,237	6,137,990
15	RANCON GROUP	2,066,025	3,698,916	5,764,941
16	HA-MEEM GROUP	1,786,449	3,580,293	5,366,742
17	FCI GROUP	2,945,499	2,337,173	5,282,672
18	INNSTAR GROUP	4,730,355	30,136	4,760,491
19	ACI GROUP	4,007,613	727,795	4,735,408
20	NEW ASIA GROUP	4,104,555	579,383	4,683,938
21	AMBER PARTEX GROUP	2,544,357	2,082,924	4,627,281
22	T.K. GROUP	963,137	3,596,853	4,559,989
23	EAST COAST GROUP	2,427,913	1,968,575	4,396,488
24	BSRM GROUP	1,215,538	3,019,654	4,235,193
25	UNION GROUP	2,835,448	1,150,296	3,985,744
26	NDE GROUP	1,986,171	1,979,054	3,965,225
27	SUMMIT ALLIANCE GROUP	3,643,563	320,589	3,964,151
Total		76,306,802	90,496,169	166,802,971



Annexure-D

Dhaka Bank PLC.
Schedule of Fixed Assets including premises, furniture & fixtures
As at 31 December 2025

Asset Group	Cost (Taka)			Rate of Depreciation (%)	Depreciation (Taka)			Closing balance as on 31 December 2025	Written down value (Taka)
	Opening balance of cost as on 01 January 2025	Additions during the year	Adjustment (Sale/Discard)		Opening balance of depreciation as on 01 January 2025	Charged during the year	Adjustment (Sale/Discard)		
Land	4,658,655,505							4,658,655,505	
Building & Renovation	1,476,767,487			2.5	251,609,107		288,528,294	1,188,239,193	
Furniture & Fixtures	844,862,134	35,294,150	3,238,339	10	568,459,360	3,233,944	615,291,931	261,626,014	
Office Appliances & Equipment	2,282,959,302	154,009,221	10,680,790	20	1,890,169,362	10,655,738	2,056,705,727	369,582,005	
Computer	458,121,681	140,862,129	1,104,153	20	314,079,917	1,104,098	370,620,892	227,258,765	
Software	865,036,925	19,052,008		10	559,021,682		638,224,234	245,864,699	
Motor Vehicle	382,702,582	12,919,146	22,100,394	20	341,796,783	22,100,387	334,507,549	39,013,785	
Right of use assets (ROU)	3,100,901,969	208,194,056		SLM*	1,722,074,125	432,755,714	2,154,829,840	1,154,266,185	
Total as at December 2025	14,070,007,584	570,330,709	37,123,676		5,647,210,336	37,094,167	6,458,708,467	8,144,506,152	
Total as at December 2024	13,419,396,532	699,641,354	49,030,302		4,857,823,601	817,534,531	5,647,210,336	8,422,797,248	

* Straight-line Method



Dhaka Bank PLC.

Recovery of loans previously written-off during the year from 01 January 2025 to 31 December 2025

(Amount In Taka)					
Sl. no.	Name of borrowers	Amount written-off	Amount of provision kept at the time of written-off	Suit value	Amount recovered after loan written-off
Corporate Loan					
1	Nishan Builders	21,297,796	19,170,000	31,020,000	900,000
2	Southeast International	3,405,159	2,280,668	3,550,000	3,422,000
3	Anik Enterprise	3,300,322	2,929,882	3,060,000	2,200,000
4	Al Madina Enterprise	5,038,906	3,859,953	4,930,000	4,100,000
5	M.I.T. Brick Field	5,910,580	4,550,000	10,760,000	3,149,356
6	Haji Md. Bablu	8,471,591	6,054,243	9,020,000	4,000,000
7	Shahidul Islam	25,692,918	19,331,450	31,700,000	4,000,000
8	Towhidul Alam	907,398	834,415	2,044,019	400,000
9	Kajol & Sons	2,110,585	1,476,387	3,370,000	900,000
10	South Bangla Hatchery	28,040,093	25,766,336	83,970,000	21,100,000
11	Zam Zam Chingri Prokalpo	80,839,409	75,956,770	29,350,000	62,700,000
12	Nowabia Traders	8,171,444	1,225,717	7,460,000	6,665,947
13	Ganashasthaya Antibiotic Ltd.	71,628,580	60,192,640	75,998,182	13,000,000
14	Danapati Misti Ghar	4,228,267	4,032,042	4,230,000	2,670,000
15	Shima Varities Store	1,512,255	806,969	2,502,267	400,000
16	D. Water Tech Ltd.	319,377,373	245,109,663	698,580,000	8,764,706
17	Khawaja Iron Mart	3,573,604	2,453,778	6,870,000	2,811,101
18	M Azad & Brothers	92,467,608	50,352,422	103,500,000	7,000,000
19	Akter Bricks Field	9,450,480	9,281,398	19,610,000	3,375,000
20	Khaja Store	12,015,915	11,766,116	12,700,000	5,400,000
21	Apex Jersey Ltd.	315,010,235	78,974,051	335,879,386	2,970,000
22	Featherlite Ltd.	84,783,950	71,099,585	90,556,329	280,000
23	Farzana Bricks	8,320,000	6,830,000	-	1,600,000
24	Momota Steel Corporation	12,863,381	8,167,334	17,450,000	5,720,000
25	Bismilah Steel House	4,108,818	3,610,102	5,300,000	2,225,000
26	Monsoor Traders	1,350,282	1,335,822	3,050,000	1,800,000
27	Siddique Traders	176,337,598	51,321,139	150,287,087	13,630,000
28	Techno Builders Ltd	23,944,648	21,450,559	33,850,000	24,000,000
29	A. Zaman & Brothers	46,085,076	35,810,467	62,880,000	3,525,000
30	Ahnaf & Co.	17,855,447	15,742,193	20,846,469	845,696
31	Turag Bricks And Co.	10,084,891	7,723,854	11,320,000	7,000,000
32	Jahanara Corporation	1,638,999	1,577,118	1,980,000	1,400,000
33	Corolla Properties Ltd.	74,671,846	47,340,616	50,880,000	20,000,000
34	Diamond Spinning Mills Ltd.	8,745,616	8,745,616	1,029,502,396	437,281
35	Parisha Trade System Ltd.	70,247,889	56,126,471	66,577,867	520,000
36	Sinha Dyeing and Finishing Limited	239,844,421	191,745,724	260,590,000	4,400,000
37	Sinha Knitting Limited	163,710,972	138,899,418	177,900,000	3,000,000
38	Sinha Rotor Spinning Limited	249,884,978	203,531,051	271,560,000	4,600,000
39	QC Corporation	89,520,864	50,020,497	108,960,000	1,800,000
40	Hajee Mohammad Nazer and Sons	4,100,443	3,616,549	6,840,000	4,200,000
41	Shofi & Brothers	4,740,622	2,834,624	6,500,000	3,500,000
42	Bismillah Enterprise	9,918,684	9,624,130	11,220,000	6,594,000
43	Akram Auto Rice	29,136,396	26,686,933	-	1,000,000
44	Palash Bari Feed	1,624,092	1,495,789	1,690,000	500,000
45	Shovon Trading	12,427,748	4,288,338	20,280,000	4,500,000
46	Amir Bricks Manufacturing	4,854,946	4,375,260	9,400,000	2,500,000
47	Abak Fashion	2,535,537	1,476,232	1,570,000	425,000
Sub-Total		2,375,788,662	1,601,880,320	3,901,094,002	279,930,087
Retail Loan					
Various clients		25,064,617	15,746,727	48,468,820	13,676,785
Sub-Total		25,064,617	15,746,727	48,468,820	13,676,785
Grand Total		2,400,853,279	1,617,627,047	3,949,562,822	293,606,872



Dhaka Bank PLC.

Details of borrowers for written-off loans during the year from 01 January 2025 to 31 December 2025

(Amount in Taka)					
Sl. no.	Name of borrowers	Amount of written-off loans	Amount of interest suspense maintained at the time of written-off	Amount of provision maintained at the time of written-off	Suit value
Corporate & SME Loan					
1	M. A. Rahman Dyeing Industries Ltd.	761,603,736	123,134,239	638,469,497	832,030,000
2	FAS Finance & Investment Ltd	156,071,698	3,743,266	152,328,432	164,510,000
3	Janata Steel Corporation	139,381,991	6,040,000	133,341,991	159,220,000
4	Tasrif Telecom Centre	1,073,267	57,467	1,015,799	1,180,000
5	ARL Ship Breaking Limited	866,971,345	136,157,457	730,813,889	2,385,320,000
6	Mihran Ship Recycling Industries Limited	1,047,809,955	175,876,100	871,933,855	
7	Ahmed Muztaba Re-Rolling Mills	495,330,983	71,021,385	424,309,598	
8	B. R. Steel Mills	262,814,507	45,206,969	217,607,537	2,193,960,000
9	Foyjun Oxygen Plant	254,308,139	43,851,596	210,456,543	
10	Foyjun Acetylene Plant	22,797,036	132,796	22,664,239	
11	Ronak Enterprise	274,515,400	7,004,728	267,510,672	310,970,000
12	HG Aviation Ltd.	21,577,685	144,673	21,433,012	25,200,000
13	Shah Amanat (R.) Steel Design and Thal Alur	580,781	15,013	565,768	680,000
14	Crescent Shipping And Trawling Company	72,459,684	47,669,684	24,790,000	79,120,000
15	Mitali Bricks	5,828,419	206,681	5,621,738	7,280,000
16	Arafat Poultry And Mothso Khamar	683,757	50,155	633,602	750,000
17	Kiron Dairy Farm	913,948	128,352	785,595	810,000
18	Maa Poultry Firm	3,593,217	754,817	2,838,399	3,390,000
19	Satata Banijalay	729,184	-	729,184	1,140,000
20	Anaet Molla Traders	1,447,113	331,251	1,115,862	1,190,000
21	Chisty Store	10,551,978	1,769,591	8,782,387	9,490,000
22	Faruk Khadya Bitan	36,824,228	8,454,128	28,370,101	30,080,000
23	Arcorp Denim Ltd.	284,764,472	75,493,242	209,271,230	296,750,000
24	Rainbow Metal and Cable Industries	189,765,221	8,700,501	181,064,720	255,540,000
25	Rainbow Re-Rolling Mills	59,955,908	54,021,802	5,934,106	
26	Bhai Bhai Mathsho Khamar & Dalry Farm	876,527	112,024	764,503	1,160,000
27	Flora Limited	242,822,376	18,943,159	223,879,217	271,250,000
28	Sam International (Eng.) Ltd.(W)	306,608,476	4,630,210	301,978,266	409,080,000
29	Telebarta Limited	57,088,286	277,359	56,810,928	59,700,000
30	Mama Vagne Poultry Feed	4,988,510	1,318,073	3,670,437	5,430,000
31	R A Enterprise	5,354,336	1,410,047	3,944,289	5,430,000
32	Taposhi Agro Complex	3,783,777	165,996	3,617,780	4,480,000
33	Awlad Properties And Development Ltd.	87,305,834	9,841,848	77,463,986	89,000,000
34	Alam Poultry And Dairy Farm	1,490,471	480,471	1,010,000	2,650,000
35	New Belal Fish Feed	6,214,661	794,567	5,420,095	6,090,000
36	Ahsan Enterprise	4,284,827	1,239,177	3,045,650	4,410,000
37	Amran & Sons	1,127,350	85,181	1,042,169	1,480,000
38	Rabbi Metal Industries	14,143,129	602,224	13,540,905	26,620,000
39	Gazi Poultry	2,092,284	493,388	1,598,896	2,520,000
40	Al Haj Solaiman Ali Traders	1,900,011	253,653	1,646,358	2,360,000
41	Waseq Textile Mills Ltd.	756,893,306	82,808,298	674,085,008	790,320,000
42	Purakaushal Projukti Ltd.	13,934,934	405,628	13,529,306	175,510,000
43	PPL-QC (JV)	145,900,115	18,206,353	127,693,762	
44	Meghla Flour Mills (Pvt) Ltd.	82,536,824	11,396,845	71,139,979	91,930,000
45	Krishi Bitan	13,114,577	1,990,339	11,124,238	
46	Palal	23,810,071	603,769	23,206,301	29,160,000
47	Premier Leasing And Finance Ltd.	106,774,108	10,218,018	96,556,090	108,660,000
Sub-Total		6,855,398,441	976,242,521	5,879,155,920	8,845,850,000
Retail Loan					
(Amount in Taka)					
Sl. No.	Type of loans	Amount of written-off loans	Amount of interest suspense kept at the time of written-off	Amount of provision kept at the time of written-off	Suit value
1	Car Loan	-	-	-	-
2	Credit Card	-	-	-	-
3	Personal Loan	-	-	-	-
Sub-Total		-	-	-	-
Grand Total		6,855,398,441	976,242,521	5,879,155,920	8,845,850,000



Dhaka Bank PLC.
Related Party Disclosures
As at 31 December 2025

A. i) Name of the Directors and their interest in the Bank as on 31 December 2025:

Sl. no.	Name of directors	Designation	% of Interest as on 31 December 2025
1	Mr. Abdul Hai Sarker	Chairman	2.281
2	Mrs. Rokshana Zaman	Director	2.015
3	Mr. A.T.M. Hayatuzzaman Khan	Director	2.009
4	Mr. Reshadur Rahman	Director	3.434
5	Mr. Altaf Hossain Sarker	Director	2.789
6	Mr. Khondoker Monir Uddin	Director	4.293
7	Mr. Amir Ullah	Director	2.000
8	Mr. Abdullah Al Ahsan	Director	2.000
9	Mr. Md. Aman Ullah Sarker	Director	2.000
10	Mr. Mirza Yasser Abbas	Director	2.013
11	Mr. Jashim Uddin	Director	2.000
12	Mrs. Manoara Khandaker	Director	2.004
13	Mr. Feroz Ahmed	Independent Director	Nil
14	Professor Bilkis Ara Begum	Independent Director	Nil

ii) Name of the Directors and their interest in the Bank as on 31 December 2024:

Sl. no.	Name of directors	Designation	% of interest as on 31 December 2024
1	Mr. Abdul Hai Sarker	Chairman	2.281
2	Mr. Mohammed Hanif *	Vice-Chairman	3.159
3	Mrs. Rokshana Zaman	Director	2.450
4	Mr. Reshadur Rahman	Director	3.434
5	Mr. Altaf Hossain Sarker	Director	2.789
6	Mr. Tahidul Hossain Chowdhury	Director	2.008
7	Mr. Khondoker Monir Uddin	Director	4.293
8	Mrs. Rakhi Das Gupta	Director	2.000
9	Mr. Amir Ullah	Director	2.000
10	Mr. Abdullah Al Ahsan	Director	2.000
11	Mr. Md. Aman Ullah Sarker	Director	2.000
12	Mr. Mirza Yasser Abbas	Director	4.975
13	Mr. Jashim Uddin	Director	2.000
14	Mrs. Manoara Khandaker	Director	2.004
15	Mr. Feroz Ahmed	Independent Director	Nil
16	Dr. Mohammad Ali Taslim	Independent Director	Nil
17	Professor Bilkis Ara Begum	Independent Director	Nil

*Died on 14.12.2024

iii) Name of Directors and their interest in different entities as on 31 December 2025:

Sl. no.	Name	Status with the Bank	Name of the firms/Companies in which they have interest	Status in the interested entities
1	Mr. Abdul Hai Sarker	Chairman	Shohagpur Textile Mills Ltd.	Chairman & CEO
			Purbani Fabrics Ltd.	Chairman & CEO
			Karim Textiles Ltd.	Chairman & CEO
			Purbani Yarn Dyeing Ltd.	Chairman & CEO
			Karim Spinning Mills Ltd.	Chairman & CEO
			Purbani Synthetic Spinning Ltd.	Chairman & CEO
			Purbani Rotor Spinning Ltd.	Chairman & CEO
			Purbani Fashion Ltd.	Chairman & CEO
			Purbani Agro Processing Ltd.	Chairman & CEO
			Semcentennial Textiles Ltd.	Chairman & CEO
			Purbani Lifestyle Ltd.	Director
			Purbani Traders	Proprietor



Sl. no.	Name	Status with the Bank	Name of the firms/Companies in which they have interest	Status in the interested entities
2	MR. A.T.M. Hayatuzzaman Khan	Director	M/s. Zaman Fisheries	Proprietor
			Dhaka Enterprise	CEO
			Nutrition World	CEO
			NGEN Print Pack Ltd.	Director
3	Mr. Reshadur Rahman	Director	RR Aviation Ltd.	Chairman
			Trade Hub Bangladesh Ltd.	Chairman
			RR Holdings Ltd.	Chairman & Managing Director
			Quality Printing Packaging Ltd.	Shareholder
			R.R. Architecture & Engineering Co. Ltd.	Shareholder
			Alliance Infrastructure Engineering Pvt. Ltd.	Shareholder
			Alliance Deep Sea Fishing Ltd.	Shareholder
			Quality Grains Ltd.	Shareholder
			Quality Breeders Ltd.	Shareholder
			National Traders	Proprietor
			RR Trading & Co.	Proprietor
			RR Shipping Lines	Proprietor
			Dhaka Bank Securities Ltd.	Director
			RNPG Alliance	Managing Partner
4	Mrs. Rokshana Zaman	Director	M/s. Manehor Fisheries	Proprietress
			Dhaka Enterprise	Proprietress
5	Mr. Altaf Hossain Sarker	Director	Rahmat Rotors Ltd.	Chairman
			China Plastic (BD) Ltd.	Chairman & Managing Director
			Rahmat Fashion Wear Ltd.	Director
			Rahmat Textiles Ltd.	Managing Director
			Rahmat Knit Dyeing & Finishing Ltd	Managing Director
6	Mr. Khondoker Monir Uddin	Director	Shanta Multiverse Ltd.	Director
			Spring Valley Ltd.	Director
			STS Holdings Ltd.	Director
			Shanta Holdings Ltd.	Managing Director
			Apollo Hospital Dhaka Ltd.	Managing Director
			GDS Chemical Bangladesh (Pvt.) Ltd.	Managing Director
			Universal Business Machines Limited	Managing Director
			STS Capital Ltd.	Managing Director
			Shanta Medical Center Ltd.	Managing Director
			Shanta International School Dhaka	Managing Director
			Shanta Securities Ltd.	Managing Director
			Shanta Capital Management Ltd.	Managing Director
			Shanta Lifestyle Ltd.	Managing Director
			Shanta Distribution Ltd.	Managing Director
Shanta Property Management Ltd.	Managing Director			
Shanta Engineering & Construction Ltd.	Managing Director			
Shanta Life Insurance PLC.	Shareholder			
7	Mr. Amir Ullah	Director	Dhaka Bank Investment Ltd.	Chairman
8	Mr. Abdullah Al Ahsan	Director	Aroma Poultry	Proprietor
			Aroma Fisheries	Proprietor
9	Mr. Jashim Uddin	Director	Impel Shares & Securities Ltd.	Chairman
			HURDCO International School Ltd.	Director
			Dhaka Imperial Hospital Ltd.	Shareholder
			Rafid Enterprise	Proprietor
10	Mrs. Manoara Khandaker	Director	Bari & Pack Plastic Ltd.	Director
			Total Pack & Packaging	Proprietress
11	Mr. Mirza Yasser Abbas	Director	LOUD Limited	Chairman
			Dhaka Bank Investment Ltd.	Director
			Predictable Process Ltd.	Managing Director
			Mirza Enterprise	Executive



Sl. no.	Name	Status with the Bank	Name of the firms/Companies in which they have interest	Status in the interested entities
12	Mr. Md. Aman Ullah Sarker	Director	Logos Apparels Ltd.	Chairman
			Belkuchi Spinning Mills Ltd.	Chairman
			Rahmat Sweaters (BD) Ltd.	Chairman
			Mohammad Ali Spinning Mills Ltd.	Chairman
			Rahmat Spinning Mills Ltd.	Managing Director
			Shahi Products	Managing Partner
13	Mr. Feroz Ahmed	Independent Director	-	-
14	Professor Bilkis Ara Begum	Independent Director	-	-

iv) Share issued to Directors & Executives without consideration or exercisable at discount: Nil

v) Related party Transactions: Tk 27,990,691

vi) Lending Policies to related parties:

Lending to related parties is effected as per requirements of Section 27 (1) of the Bank Company Act, 1991 (amended upto date), and amendment thereon.

vii) During the period 01 January 2025 to 31 December 2025, the Bank concluded business deals with the following directors/organisations in which the directors had interest:

Name	Relationship	Nature of Transactions	Balance as on 31.12.2025
Reshadur Rahman	Director, Proprietor	Credit Facility	16,689,601
Monoara Khandaker	Proprietor	Credit Facility	4,702,672
Abdullah Al Ahasan	Director	Credit Facility	2,078,898
Amir Ullah	Director	Credit Facility	2,967,338
Mirza Yasser Abbas	Director	Credit Facility	865,416
Jashim Uddin	Director	Credit Facility	477,903
Rokshana Zaman	Director	Credit Facility	160,199
Altaf Hossain Sarker	Director	Credit Facility	41,523
Tahidul Hossain Chowdhury	Director	Credit Facility	6,500
Md Amirullah	Director	Credit Facility	493
Abdul Hai Sarker	Director	Credit Facility	150
Total			27,990,691

Subsidiaries			
Name	Relationship	Nature of transactions	Balance as on 31.12.2025
Dhaka Bank Securities Limited	Subsidiary	Deposit	344,911,736
Dhaka Bank Investment Limited	Subsidiary	Deposit	237,554,987
Dhaka Bank Securities Limited	Subsidiary	Credit Facility	(40,420)
Dhaka Bank Securities Limited	Subsidiary	Investment	4,049,999,940
Dhaka Bank Investment Limited	Subsidiary	Investment	999,999,940
Dhaka Bank Securities Limited	Subsidiary	Interest income	5,003,395
Dhaka Bank Securities Limited	Subsidiary	Interest expense	35,240,335
Dhaka Bank Investment Limited	Subsidiary	Interest expense	21,463,941



ACNABIN

Chartered Accountants

viii) **Business other than Banking business with any related concern of the Directors as per Section 18(2) of the Bank Company Act, 1991 (amended upto date), and amendment thereon:**

Lease agreement:

1. Lease agreement for Uttara Branch was executed with Mrs. Rokshana Zaman (Director of the Bank) & Mr. Hasanuz Zaman (son of Mrs. Rokshana Zaman, Director of the Bank);

2. Lease agreement for Data Recovery Center-HO & CPC-Uttara-Hub-HO were executed with Mrs. Rokshana Zaman (Director of the Bank) & Tanveen Zaman (Daughter of Mrs. Rokshana Zaman, Director of the Bank);

3. Lease agreement for Shahjahanpur Branch & ATM of the Bank was executed with Mr. Mirza Abbas Uddin Ahmed, Lessor, who is the father of Mr. Mirza Yasser Abbas, Director of the Bank;

4. Lease agreement for Dhaka Bank Training Institute Hostel & Central Godown(925/B, Shahidbagh, Dhaka) of the Bank was executed with Mr. Mirza Abbas Uddin Ahmed , Lessor, who is the father of Mr. Mirza Yasser Abbas, Director of the Bank; and

5. Lease agreement for Central Godown (532/4, Shahidbagh, Dhaka) of the Bank was executed with Ms. Shahida Mirza Pashu , Lessor, who is the aunt of Mr. Mirza Yasser Abbas, Director of the Bank.

ix) **Investments in the Securities of Directors and their related concern: Nil**



Annexure-H

Dhaka Bank PLC.
Statement of Tax Position
As at 31 December 2025

Sl. No.	Assessment Year	Income Year	Latest amount of tax assessed by tax authority	Present status
1	2005-2006	2004	279,283,553	Re-opened U/S:120 Filed Appeal to Honorable High Court
2	2006-2007	2005	331,227,509	Re-opened U/S:120 Filed Appeal to Honorable High Court
3	2007-2008	2006	472,195,169	Re-opened U/S:120 Filed Appeal to Honorable High Court
4	2008-2009	2007	903,131,866	Filed Appeal to Honorable High Court
5	2009-2010	2008	1,046,635,070	Filed Appeal to Honorable High Court
6	2010-2011	2009	1,147,576,138	Filed Appeal to Honorable High Court
7	2011-2012	2010	1,322,399,085	Filed Appeal to Honorable High Court
8	2012-2013	2011	1,469,955,702	Filed Appeal to Honorable High Court Case no 28 of 2015
9	2013-2014	2012	874,087,065	Case settle after CT Appeal/Tax Clearance Certificate received
10	2014-2015	2013	959,854,165	Case settle after CT Appeal/Tax Clearance Certificate received
11	2015-2016	2014	1,142,636,344	Case settle at DCT Level & Tax Clearance Certificate received but file Re-open u/s 120 date 15.01.2019 by showing additional income Tk. 65,416,887/- and tax claim 27,529,530/-. We further go for Appeal and the Appeal order received. Final demand order found.
12	2016-2017	2015	1,086,300,792	After 1st Appeal as per revised order due Tax paid and Tax clearance certificate received
13	2017-2018	2016	1,463,073,057	Assessment Completed & due tax paid & Tax clearance certificate received in time
14	2018-2019	2017	1,497,654,717	Assessment Completed & due tax paid & Tax clearance certificate received in time
15	2019-2020	2018	1,621,648,672	Assessment Completed & Tribunal order found, Final tax paid as per demand and Tax clearance certificate received.
16	2020-2021	2019	1,628,772,520	Assessment Completed & Tribunal order found, Final tax paid as per demand and Tax clearance certificate received.
17	2021-2022	2020	1,578,293,638	Assessment Order Found & Appeal order found, Final tax paid as per demand. Tax clearance certificate received
18	2022-2023	2021	2,096,864,753	Tax assessment completed and Tax clearance certificate received
19	2023-2024	2022	2,308,628,834	Tax assessment completed and Tax clearance certificate received
20	2024-2025	2023	-	Tax return has submitted on 15 Sep 2024 and upto date assessment/Audit is under process.
21	2025-2026	2024	-	Tax return has submitted on due time and assessment/Audit is not started yet.
21	2026-2027	2025	-	Tax return will be submitted within 15 Sep 2026.

Note:

Though it appears from the above disclosure that the Bank have tax file open in different years for various grounds mainly for interpretation of laws and the treatment. The appeal filed at different level from Commissioner of Taxes Appeal to Honorable High Court Division. Where, the Bank did not receive proper judgement through appeal from tax department the Bank preferred appeal before Honorable High Court Division. Under the appeals filed so far, the Bank has both refund claim from tax office and tax claim from tax department as well. However, the Bank are reviewing all pending tax claim every year and the Bank believes that its provision for tax liabilities are adequate for all open tax years based on its assessment of many factors, including interpretations of tax law and prior experience.

Dhaka Bank PLC.

Distribution of Profit under Islamic Banking Operation

Dhaka Bank PLC. has been operating two Islamic Banking branches in complying with the rules of Islamic Shariah. The modus operandi of these two branches is totally different from other conventional branches. A separate balance sheet and income statement are being maintained as recommended by the Central Shariah Board for Islamic Banks in Bangladesh.

Final Rates on Mudaraba Deposit Products of Islamic Banking for the period from January 2025 to December 2025

Dhaka Bank PLC. has successfully completed the business period from January to December 2025 and declared final profit rates on various Mudaraba Deposits Accounts to the depositors.

The final rates of various Mudaraba Deposits Accounts of Banks as per approved weightage for the period from January to December 2025 have come up lower than declared provisional profit rates of Mudaraba Deposits Accounts.

As final rates of Mudaraba Savings Deposit, Aroni Savings Deposit, Mudaraba Savings – Payroll, Mudaraba Value Max, Mudaraba Savings Bundle, Mudaraba Savings-Senior Citizen, Mudaraba Short Notice Deposit, Mudaraba Short Notice Deposit-Bank, Mudaraba Corporate Supreme SND, Mudaraba Term Deposit Account (Retail), Mudaraba Term Deposit A/c (Corporate), Mudaraba Term Deposit Plus (4,7,13 Months), Mudaraba Term Deposit A/c (SME), Mudaraba Term Deposit Plus A/c (SME), Aroni Mudaraba Term Deposit A/c, Mudaraba Hajj Savings Scheme, Mudaraba Deposit Double Scheme, Mudaraba Deposit Pension Scheme, Mudaraba Marriage Deposit Scheme, Mudaraba Double Deposit Scheme, Aroni Mudaraba Deposit Pension Scheme, Tayyebah Lakhpoti Scheme, Tayyebah Kotipoti Scheme, Mudaraba Savings Bond 1 Y, Mudaraba Savings- Bank, Mudaraba savings Staff and Tawfeer Foreign Remittance come up lower than declared provisional profit rates as per approved weight age, We declared provisional profit rates of Mudaraba Deposit Accounts as final rates for this period of 2025 considering present market position.

Sl. no.	Type of deposit	Weightage	Final rate
			For the period from January to December 2025 (%)
1	Mudaraba Savings Deposit	0.17	1.30%
2	Aroni Savings Deposit	0.19	1.50%
3	Mudaraba Savings - Payroll	0.17	1.30%
4	Mudaraba Value Max	0.35	2.75%
5	Mudaraba Savings Bundle	0.32	2.50%
6	Mudaraba Savings-Senior Citizen	0.33	2.58%
7	Tayyebah Lakhpoti Scheme	1.16	9.04%
8	Mudaraba Student savings A/c	0.38	3.00%
9	Mudaraba savings Staff	0.72	5.60%
10	Tawfeer Mudaraba Savings Bond 1 Y	0.72	5.60%
11	Mudaraba Savings- Bank	0.16	1.25%
12	Mudaraba Short Notice Deposit	0.32	2.50%
	Mudaraba Short Notice Deposit-Bank	0.32	2.50%
13	Tayyebah Kotipoti Scheme	1.15	8.96%
14	Mudaraba Corporate Supreme SND	0.32	2.50%



Sl. no.	Type of deposit	Weightage	Final rate For the period from January to December 2025 (%)
15	Mudaraba Term Deposit Account (Retail)		
	36 Months	0.58	4.50%
	24 Months	1.14	8.88%
	12 Months	1.14	8.88%
	6 Months	1.10	8.63%
	3 Months	1.04	8.13%
	1 Months	0.51	4.00%
16	Mudaraba Term Deposit A/c (Corporate)		
	12 Months	1.14	8.88%
	6 Months	1.10	8.63%
	3 Months	1.04	8.13%
17	Mudaraba Term Deposit Plus		
	4 Months	1.04	8.13%
	7 Months	1.10	8.63%
	13 Months	1.14	8.88%
18	Mudaraba Term Deposit A/c (SME)		
	12 Months	1.14	8.88%
19	Mudaraba Term Deposit Plus A/c (SME)		
	13 Months	1.14	8.88%
20	Aroni Mudaraba Term Deposit A/c		
	12 Months	1.18	9.25%
	6 Months	1.18	9.25%
21	Mudaraba Double Deposit Scheme	1.09	8.48%
22	Mudaraba Hajj Savings Scheme	1.14	8.88%
23	Tawfeer Mudaraba Deposit Pension Scheme	1.17	9.11%
	Tawfeer Foreign Remittance	0.72	5.60%
24	Mudaraba Deposit Pension Scheme	1.17	9.09%
25	Mudaraba Marriage Deposit Scheme	1.16	9.06%
26	Aroni Mudaraba Deposit Pension Scheme	1.16	9.09%

Dhaka Bank PLC. (Islamic Banking)
Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	1	873,709,498	862,063,657
Cash in hand (including foreign currencies)	1.1	45,410,219	47,876,521
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	1.2	828,299,279	814,187,135
Balance with other banks and financial institutions	2	-	1,500,000,000
In Bangladesh	2.1	-	1,500,000,000
Outside Bangladesh	2.2	-	-
Money at call on short notice	3	-	-
Investment in securities	4	5,522,754,000	2,162,994,000
Government	4.1	4,522,754,000	1,162,994,000
Others	4.2	1,000,000,000	1,000,000,000
Investments	5	7,278,538,844	7,919,767,804
Bal Muajjal, Murabaha, HPSM, Ijara etc.	5.1	7,269,727,693	7,918,342,943
Bills Purchased and Discounted (MDBI)	6	8,811,151	1,424,861
Fixed assets including premises, furniture and fixtures	7	4,427,115	19,744,896
Other assets	8	4,530,708,746	4,018,301,602
Non-banking assets	9	-	-
Total Assets		18,210,138,203	16,482,871,958
LIABILITIES AND CAPITAL			
Liabilities			
Placements from other banks, financial institutions and agents	10	-	-
Deposits and other accounts	11	18,647,215,722	15,692,619,489
Al-Wadeeah Current accounts & other accounts		923,139,757	869,838,966
Bills payable		10,252,058	12,677,921
Mudaraba Savings bank deposits		985,906,567	992,260,858
Mudaraba Term deposits		16,727,917,340	13,817,841,744
Non Convertible Subordinated Bond	12	-	-
Other liabilities	13	361,883,393	1,342,707,998
Total Liabilities		19,009,099,115	17,035,327,486
Capital/Shareholders' Equity			
Total Shareholders' Equity		(798,960,912)	(552,455,529)
Paid-up capital		-	-
Statutory reserve		-	-
Other reserve		-	-
Surplus in profit and loss account		(798,960,912)	(552,455,529)
Total Liabilities & Shareholders' Equity		18,210,138,203	16,482,871,958

Notes	31.12.2025 Taka	31.12.2024 Taka	
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	14	3,751,251,718	4,846,037,019
Acceptances and endorsements	1,963,334,736	1,446,104,954	
Irrevocable letters of credit	1,235,364,173	632,022,351	
Letter of guarantee	407,188,829	373,900,527	
Bills for collection	126,886,390	282,000,672	
Other contingent liabilities	18,477,589	2,112,008,514	
Other commitments	-	-	
Documentary credit and short term trade-related transactions	-	-	
Forward assets purchased and forward deposits placed	-	-	
Undrawn note issuance and revolving underwriting facilities	-	-	
Undrawn formal standby facilities, credit lines and other commitments	-	-	
Total off-balance sheet items including contingent liabilities	3,751,251,718	4,846,037,019	

The annexed notes from 1 to 29 form an integral part of these financial statements.



Dhaka Bank PLC. (Islamic Banking)
Profit & Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Profit on investments	15	936,218,511	923,605,700
Profit paid on deposits	16	(1,562,597,645)	(1,320,192,433)
Net Investment Income		(626,379,134)	(396,586,733)
Income from Investment	17	246,542,783	146,324,033
Commission, exchange and brokerage	18	30,857,714	29,405,255
Other operating income	19	7,006,639	3,458,276
		284,407,136	179,187,564
Total operating income (a)		(341,971,998)	(217,399,169)
Salary and allowances	20	59,346,090	53,449,841
Rent, taxes, insurance, electricity etc.	21	12,825,569	17,516,172
Legal expenses	22	1,602,501	281,310
Postage, stamps, telecommunication etc.	23	777,472	734,001
Stationery, printing, advertisement etc.	24	2,920,241	1,870,415
Chief executive's salary and fees	25	-	-
Shariah Supervisory Committee's fees	26	158,750	132,000
Auditors' fees	27	-	-
Depreciation and repairs of Bank's assets	28	18,375,583	17,808,844
Other expenses	29	14,093,800	13,913,724
Total operating expenses (b)		110,100,005	105,706,306
Profit before provision & Taxes (c = (a-b))		(452,072,003)	(323,105,476)
Provision against Investments (d)		346,888,910	229,350,053
Total Profit before taxes (c-d)		(798,960,912)	(552,455,529)

The annexed notes from 1 to 29 form an integral part of these financial statements.



Dhaka Bank PLC. (Islamic Banking)
Cash Flow Statement
For the year ended 31 December 2025

Notes	2025 Taka	2024 Taka
Cash flows from operating activities		
Interest receipts	1,182,761,294	923,605,700
Interest payments	(1,562,597,645)	(1,320,192,433)
Receipts from other operating activities	37,864,353	179,187,561
Payments for other operating activities	(93,761,683)	(89,664,155)
Operating profit/(loss) before changes in operating assets & liabilities	(435,733,681)	(307,063,327)
Increase/Decrease in operating assets and liabilities:		
Loans and advances to customers	641,228,960	(148,394,237)
Investment	(3,359,760,000)	(87,494,000)
Other assets	(512,407,144)	5,347,816,474
Deposits & borrowings from other banks	-	(34,100,329)
Deposits from customers	2,954,596,233	(3,213,863,542)
Other liabilities account of customers	-	-
Other liabilities	(1,327,713,515)	53,151,209
Net cash flows from operating activities (A)	(2,039,789,146)	1,610,052,248
Cash flows from Investing activities (B)		
Fixed Assets	(1,020,541)	(681,401)
Net cash used in Investing activities	(1,020,541)	(681,401)
Cash flows from financing activities (C)		
(Profit)/Loss remitted to Head Office	552,455,529	(39,602,780)
Net cash used in financing activities	552,455,529	(39,602,780)
Net increase/(Decrease) in cash (A+B+C)	(1,488,354,159)	1,569,768,068
Cash and cash equivalents at beginning period	2,362,063,657	792,295,589
Cash and cash equivalents at end of period	873,709,498	2,362,063,657
Closing cash and cash equivalents		
Cash in hand	45,410,219	47,876,521
Balance with other banks & financial institutions	828,299,279	2,314,187,136
Total	873,709,498	2,362,063,657



Dhaka Bank PLC. (Islamic Banking)
Liquidity Statement
(Asset and Liability Maturity Analysis)

	Upto 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets:						
Cash in hand	45,410,219	-	-	-	-	45,410,219
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)	828,299,279	-	-	-	-	828,299,279
Balance with other banks and financial institutions	-	-	-	-	-	-
Money at call on short notice	-	-	-	-	-	-
Investment in securities	-	-	1,500,000,000	4,022,754,000	-	5,522,754,000
Investments	363,155,727	662,100,926	2,578,648,016	2,931,628,898	743,005,276	7,278,538,844
Fixed assets including premises, furniture and fixtures	-	-	-	-	4,427,115	4,427,115
Other assets	-	28,570,543	4,502,138,204	-	-	4,530,708,746
Non-banking assets	-	-	-	-	-	-
Total Assets	1,236,865,225	690,671,469	8,580,786,220	6,954,382,898	747,432,391	18,210,138,203
Liabilities:						
Placements from other banks, financial institutions and agents	-	-	-	-	-	-
Deposits & other accounts	(2,652,766,734)	(6,397,779,595)	(4,798,334,697)	(2,879,000,818)	(1,919,333,879)	(18,647,215,722)
Other liabilities	(229,976,816)	-	(131,906,577)	-	-	(361,883,393)
Total Liabilities	(2,882,743,550)	(6,397,779,595)	(4,930,241,273)	(2,879,000,818)	(1,919,333,879)	(19,009,099,115)
Net Liquidity Gap	(1,645,878,325)	(5,707,108,127)	3,650,544,946	4,075,382,081	(1,171,901,488)	(798,960,912)
Cumulative Liquidity Gap	(1,645,878,325)	(7,352,986,451)	(3,702,441,505)	372,940,575	(798,960,912)	-





Dhaka Bank PLC.
(Islamic Banking)

Notes to the Financial Statements

As at and for the year ended 31 December 2025

		31.12.2025	31.12.2024
		Taka	Taka
1. Cash			
Cash in hand	(Note:1.1)	45,410,219	47,876,521
Balance with Bangladesh Bank and its agent bank(s)	(Note: 1.2)	828,299,279	814,187,135
		873,709,498	862,063,657
1.1 Cash in hand			
In local currency		39,630,661	45,494,855
In foreign currencies		5,779,558	2,381,666
		45,410,219	47,876,521
Cash in hand (local currency) includes balance of cash held at Automated Teller Machine (ATM).			
1.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency :		828,299,279	814,187,135
Conventional		-	-
Al-Wadiah current account		828,299,279	814,187,135
In foreign currencies		-	-
		828,299,279	814,187,135
Balance with Sonali Bank as agent of Bangladesh Bank		-	-
		828,299,279	814,187,135
2. Balance with other banks and financial institutions			
In Bangladesh	(Note: 2.1)	-	1,500,000,000
Outside Bangladesh	(Note: 2.2)	-	-
		-	1,500,000,000
2.1 In Bangladesh			
Current Deposits		-	-
Special Notice Deposits (SND)		-	-
Fixed Deposits			
Commercial Banks			
Social Islami Bank PLC.		-	250,000,000
First Security Islami Bank PLC.		-	250,000,000
Islami Bank Bangladesh PLC.		-	1,000,000,000
		-	1,500,000,000
Financial Institutions		-	-
		-	1,500,000,000
2.2 Outside Bangladesh (Nostro Accounts)			
Current Deposits		-	-





		31.12.2025 Taka	31.12.2024 Taka
3. Money at call on short notice			
With banking companies	(Note: 3.1)	-	-
With non-banking financial institutions	(Note: 3.2)	-	-
3.1 With banking companies		-	-
3.2 With non-banking financial institutions		-	-
4. Investment in securities			
Government securities	(Note: 4.1)	4,522,754,000	1,162,994,000
Other investments	(Note: 4.2)	1,000,000,000	1,000,000,000
		5,522,754,000	2,162,994,000
4.1 Government securities			
Government Ijara Sukuk		4,522,754,000	1,162,994,000
		4,522,754,000	1,162,994,000
4.2 Other Investments			
Investment on Beximco Green Sukuk al Istisna'a		1,000,000,000	1,000,000,000
		1,000,000,000	1,000,000,000
5. Investments			
Bai Muajjal, Murabaha, HPSM, Ijara etc.	(Note: 5.1)	7,269,727,693	7,918,342,943
Bills Purchased and Discounted (MDBI)	(Note: 6)	8,811,151	1,424,861
		7,278,538,844	7,919,767,804
5.1 Bai Muajjal, murabaha, HPSM, izara etc. Broad category-wise breakup			
In Bangladesh			
Murabaha (Purchase Order)		1,232,725,105	969,245,506
Murabaha (Term Financing)		874,224,324	2,051,900,955
MPI Trust Receipt		26,640,397	13,458,011
Murabaha import bill (PAD)		-	-
Bai Muajjal		1,863,218,842	3,442,151,158
Ijara (Lease Financing) (Note-5.3)		586,659,729	666,896,514
Shirkatul Melk (Hire Purchase)		449,573,663	253,147,264
Other investments		2,236,685,634	521,543,536
		7,269,727,693	7,918,342,943
Outside Bangladesh		-	-
		7,269,727,693	7,918,342,943
5.2 Residual maturity grouping of investments including Bills Purchased and Discounted (MDBI)			
Repayable on demand		363,155,727	1,858,940,884
Not more than 3 months		662,100,926	1,431,885,934
More than 3 months but not more than 6 months		958,703,980	935,737,201
More than 6 months but not more than 1 year		1,619,944,036	617,043,188
More than 1 year but not more than 5 years		2,931,628,898	2,641,862,040
More than 5 years		743,005,276	434,298,557
		7,278,538,844	7,919,767,804
5.3 Investment in Ijara finance			
Ijara rental receivable within 1 year		254,814,566	218,874,536
Ijara rental receivable more than 1 year		331,845,163	558,008,417
Total Ijara rental receivable		586,659,729	776,882,953
Less: unearned profit receivable		-	109,986,439
Net Investment in Ijara Finance		586,659,729	666,896,514



5.4 Investments under the following broad categories

Investments	
Bai Murabaha/Bai Muajjal	
Bills Purchased and Discounted (MDBI)	(Note: 6)

31.12.2025 Taka	31.12.2024 Taka
3,077,957,446	2,983,565,022
4,191,770,247	4,934,777,921
7,269,727,693	7,918,342,943
8,811,151	1,424,861
7,278,538,844	7,919,767,804

5.5 Investments on the basis of significant concentration including Bills Purchased and Discounted (MDBI)

- Investments to allied concerns of Directors
- Investments to chief executive
- Investments to other senior executives
- Investments to customer's group:
 - Agriculture investments
 - Commercial Investment
 - Export financing
 - Consumer credit scheme
 - Special program investments (SME)
 - Staff investments
 - Others

-	-
7,657,141	8,422,704
-	-
16,610,710	-
-	-
203,136,712	131,767,577
1,059,699,064	1,210,712,899
24,106,918	18,516,822
5,967,328,299	6,550,347,803
7,278,538,844	7,919,767,804

5.6 Industry-wise investments

- Agricultural
- Pharmaceuticals
- Textile & garment
- Chemical
- Food & allied
- Transport & communication
- Electronics & automobile
- Housing & construction
- Engineering & metal industries including ship breaking
- Energy & power
- Service
- Others

-	-
225,738,813	101,255,000
856,704,033	915,320,017
929,516,830	951,328,264
238,514,490	193,599,656
10,730,788	6,120,349
-	-
2,057,496,836	1,455,673,670
712,880,073	1,398,804,544
-	277,105,174
850,417,329	796,019,526
1,396,539,652	1,824,541,604
7,278,538,844	7,919,767,804

5.7 Geographical location-wise (division) distribution

Urban

- Dhaka region
- Chattagram region
- South region
- North region
- Sylhet region

7,007,433,071	6,647,926,591
271,105,773	1,271,841,213
-	-
-	-
-	-
7,278,538,844	7,919,767,804

Rural

- Dhaka region
- Chattagram region
- South region
- North region
- Sylhet region

-	-
-	-
-	-
-	-
-	-
7,278,538,844	7,919,767,804

5.8 Sector-wise Investments

- Government & autonomous bodies
- Financial Institutions (Public & Private)
- Private sector

-	-
-	-
7,278,538,844	7,919,767,804
7,278,538,844	7,919,767,804





5.9 Classification of Investments

Unclassified

Standard
Special Mention Account

Classified

Sub-Standard
Doubtful
Bad and loss

31.12.2025 Taka	31.12.2024 Taka
7,151,110,227	6,302,790,813
3,980,649	-
7,155,090,877	6,302,790,813
77,320,085	169,090,402
41,690,258	1,472,815
4,437,624	1,446,413,774
123,447,967	1,616,976,991
7,278,538,844	7,919,767,804

5.10 A) Provision required for investments

Status

Rate %

Unclassified

Unclassified
Special mention account

0.25, 1 & 2
0.25, 1

Classified:

Sub-Standard
Doubtful
Bad and loss

20
50
100

Required provision for investments
Total provision maintained
Excess/short provision

B) Provision for good borrower

C) Provision required for Off-Balance Sheet exposures
Status

Acceptances and endorsement
Letters of credit
Letters of guarantee
Bills for Collection
Required provision
Total provision maintained
Excess/short provision

72,073,343	56,704,751
199,032	642,737
72,272,375	57,347,487
4,117,253	19,226,506
4,723,594	687,828
4,028,264	745,299,902
12,869,111	765,214,237
85,141,486	822,561,724
85,141,486	822,561,724
-	-
-	-
1,963,334,736	14,461,050
1,235,364,173	6,320,224
407,188,829	-
126,886,390	3,739,005
3,732,774,128	24,520,278
3,732,774,128	24,520,278
-	-

5.11 Securities against investments including Bills Purchased and Discounted/MDBI

a. Secured

Collateral of movable/immovable assets
Local banks & financial institutions guarantee
Foreign banks guarantee
Export documents
Government guarantee

Own FDR
FDR of other banks
Personal guarantee
Corporate guarantee
Other Securities
Government bonds

b. Unsecured

5,138,679,235	5,709,270,698
-	-
-	-
8,811,151	1,424,861
-	-
197,834,066	201,794,652
-	-
1,472,812,922	1,336,833,159
-	-
460,276,344	670,316,671
-	-
7,278,413,717	7,919,640,041
125,127	127,763
7,278,538,844	7,919,767,804



	31.12.2025 Taka	31.12.2024 Taka
6. Bills Purchased and Discounted (MDBI)		
In Bangladesh	8,811,151	1,424,861
Outside Bangladesh	-	-
	8,811,151	1,424,861
6.1 Maturity grouping of Bills Purchased and Discounted (MDBI)		
Payable within 1 month	3,903,239	1,424,861
Over 1 month but less than 3 months	4,387,819	-
Over 3 months but less than 6 months	520,094	-
6 months or more	-	-
	8,811,151	1,424,861
7. Fixed assets including premises, furniture and fixtures		
Cost		
Land	-	-
Building	7,847,123	7,847,123
Furniture and fixture including office decoration	31,919,337	31,366,056
Office appliances and equipment	4,824,891	4,357,631
Computer	421,959	421,959
Software	2,850,375	2,850,375
Bank's vehicle	128,545,962	128,545,962
Right of use assets (ROU) as per IFRS 16	176,409,646	175,389,105
Less: Accumulated depreciation	171,982,531	155,644,210
	4,427,115	19,744,896
8. Other assets		
Stationery, stamps, printing materials etc.	63,520	96,860
Prepaid expenses against advertisement	-	-
Profit accrued and other receivable	28,507,023	30,751,454
Security deposit	315,000	315,000
Preliminary, formation, work in progress, renovation expenses	-	-
advance rent and prepaid expenses	1,269,882	669,645
Branch adjustments	4,456,725,816	3,977,020,539
Suspense account	224,209	295,909
Others (Note: 8.1)	43,603,297	9,152,195
	4,530,708,746	4,018,301,602
8.1 Others		
Advance tax (Note: 8.1.1)	29,806,720	218,575
Account receivable others (Note: 8.1.2)	13,796,576	8,933,620
	43,603,297	9,152,195
8.1.1 Advance tax		
Opening balance	218,575	173,575
Add: Paid during the year	29,806,720	218,575
	30,025,295	392,150
Less: Adjustment during the year	218,575	173,575
	29,806,720	218,575
8.1.2 Account receivable others		
Receivable against Bangladesh/Paribar Sanchaya Patra	-	-
Fees receivable	3,597,677	116,621
Receivable from share sale proceeds	-	-
Dividend receivable	-	-
ATM settlement account	-	-
Receivable from exchange houses	-	-
Excise duty receivable	10,198,899	8,816,999
	13,796,576	8,933,620



		31.12.2025 Taka	31.12.2024 Taka
9. Non-banking Assets			
Land and building		-	-
10. Placement from other banks, financial institutions and agents			
In Bangladesh	(Note: 10.1)	-	-
Outside Bangladesh	(Note: 10.2)	-	-
10.1 In Bangladesh			
Call borrowing		-	-
Term borrowing		-	-
Total		-	-
10.2 Outside Bangladesh		-	-
11. Deposits and other accounts			
Al-Wadeeah Current and other accounts	(Note: 11.1)	923,139,757	869,838,966
Bills payable	(Note: 11.2)	10,252,058	12,677,921
Mudaraba Savings deposits	(Note: 11.3)	985,906,567	992,260,858
Mudaraba Term deposits	(Note: 11.4)	16,727,917,340	13,817,841,744
		18,647,215,722	15,692,619,489
Non-profit bearing accounts			
11.1 Al-Wadeeah Current and other accounts			
Al-Wadeeah Current account		289,643,727	436,550,171
Foreign currency deposits		2,145,440	3,432,788
Margin under letter of credit		545,512,435	381,227,772
Margin under letter of guarantee		26,145,472	27,875,896
Sundry deposit	(Note: 11.1.1)	59,692,683	20,752,338
		923,139,757	869,838,966
11.1.1 Sundry deposit			
F.C held against back to back L/C		32,759,408	8,848,055
Sundry creditors		26,181,343	11,152,351
Unclaimed deposits		751,932	751,932
		59,692,683	20,752,338
11.2 Bills payable			
Pay order		10,252,058	12,677,921
Demand draft		-	-
		10,252,058	12,677,921
Total non-profit bearing accounts		933,391,815	882,516,887
Profit bearing Account			
11.3 Mudaraba Savings deposits			
Mudaraba Savings account		985,906,567	992,260,858
		985,906,567	992,260,858
11.4 Mudaraba Term deposits			
Mudaraba Special notice deposits		733,248,851	795,460,855
MTDR		14,845,438,724	12,389,291,251
Mudaraba Deposit pension scheme		1,149,010,265	632,890,638
Gift cheque		219,500	199,000
		16,727,917,340	13,817,841,744
Total profit bearing Account		17,713,823,907	14,810,102,602
Total deposits and other accounts		18,647,215,722	15,692,619,489
12. Non convertible subordinated bond		-	-



13. Other liabilities

Accrued profit
Provision on loans and advances
Provision for good borrower
Provision for Off-Balance Sheet exposure
Provision on Investment
Profit suspense account
Provision against expenses
Tax deducted at source & payable
Excise duty payable
Other account payable

(Note: 13.1)

	31.12.2025 Taka	31.12.2024 Taka
	38,689	38,266
	-	-
	-	-
	-	-
	85,141,486	822,561,724
	46,765,091	259,895,702
	3,500,000	711,385
	18,614,000	22,131,093
	20,357,500	18,124,870
	187,466,627	219,244,958
	361,883,393	1,342,707,998

13.1 Other account payable

Application, processing, membership & utilisation fee
Adjusting account credit
Export proceeds suspense
Finance from Bill Discounting OBU
Compensation Income of Islamic Banking operations
Lease liabilities as per IFRS 16

	79,636	73,504
	1,134,265	1,818,841
	-	-
	-	-
	183,749,327	203,733,962
	2,503,399	13,618,651
	187,466,627	219,244,958

14. Contingent liabilities

Acceptance & endorsement

Letters of credit

Usance/Defer letter of credit
Sight letter of credit
Back to back - local

Letters of guarantee

Bid bond
Performance bond
Other guarantee
Shipping guarantee

Bills for collection

Local bills for collection
Foreign bills for collection

Other contingent liabilities

Contingent profit suspense

	1,963,334,736	1,446,104,954
	1,235,364,173	632,022,351
	772,894,435	274,451,171
	397,811,990	308,687,860
	64,657,748	48,883,320
	407,188,829	373,900,527
	12,531,200	15,408,700
	127,641,958	124,176,362
	236,281,091	234,315,465
	30,734,580	-
	126,886,390	282,000,672
	124,203,513	279,381,164
	2,682,877	2,619,509
	18,477,589	2,112,008,514
	18,477,589	2,112,008,514
	3,751,251,718	4,846,037,018



	2025 Taka	2024 Taka
15. Profit on investments		
Bai-Muajjal	235,979,034	283,613,847
Forced Investment	33,574,083	17,180,901
Ijara	75,875,831	121,557,012
Murabaha	394,040,690	342,516,775
Murabaha FC Investment (EDF)	-	132,079
Musharaka Documentary Bill Inland	397,940	800,996
Payment Against Document	8,456	293,048
Shirkatul-Melk	131,928,032	38,581,249
Staff Investment	601,737	409,761
Total profit & rental income on investments	872,405,803	805,085,668
Call lending and fund placement with banks	63,812,708	26,618,056
Inter branch profit received	-	91,901,976
	936,218,511	923,605,700
16. Profit paid on deposits		
Mudaraba Savings accounts	15,040,296	15,627,431
Mudaraba Special notice deposit	31,914,603	28,053,557
Mudaraba Term deposits	1,458,495,288	1,228,391,199
Deposits under scheme	57,145,079	48,030,484
Others	2,378	89,762
	1,562,597,645	1,320,192,433
16.1 Others		
Profit paid against refinance from Bangladesh Bank	-	88,052
Profit paid on gift cheque	2,378	1,709
	2,378	89,762
17. Income from investment		
Profit on govt. Islamic bonds	160,653,309	55,824,033
Profit on Beximco Green Sukuk al Istisnaa	85,889,474	90,500,000
	246,542,783	146,324,033
18. Commission, exchange and brokerage		
Commission on letter of credit	21,774,564	21,256,568
Commission on letter of guarantee	1,498,723	4,738,606
Commission on remittance/bills	1,498,321	2,278,924
Processing fee consumer Finance	900,703	1,152,305
Other comm/fees (Clearing, cash tr., risk prem., utilisation fee etc.)	1,960,216	2,086,252
Commission & fee on credit cards	540,178	476,880
Exchange gain including gain from foreign currency dealings	2,685,010	(2,584,280)
	30,857,714	29,405,255
19. Other operating income		
Other Income on Credit Card and ATM	1,456,200	976,830
Incidental charges	1,577,697	1,584,254
SWIFT charge recoveries	699,000	843,875
Recovery from written off Investments	3,250,000	53,317
	7,006,639	3,458,276
20. Salary and allowances		
Basic salary	21,938,590	20,674,423
Allowances	29,203,958	24,977,081
Bonus & ex-gratia	3,568,044	3,234,092
Leave fare assistance	2,464,200	2,496,800
Bank's contribution to provident fund	2,171,298	2,067,445
	59,346,090	53,449,841
21. Rent, taxes, insurance, electricity etc.		
Office rent	1,180,891	5,140,913
Electricity and lighting	1,254,589	1,223,795
Regulatory charges	132,314	95,706
Insurance	10,257,775	11,055,758
	12,825,569	17,516,172

(Note: 16.1)

(Note: 21.1)



	2025 Taka	2024 Taka
21.1 Office rent		
Actual office rent	16,719,271	19,717,268
Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"	15,538,380	14,576,355
	1,180,891	5,140,913
22. Legal expenses		
Legal expenses	1,602,501	281,310
Other professional fees	-	-
	1,602,501	281,310
23. Postage, stamps, telecommunication etc.		
Stamps, postage & courier	116,089	128,187
Telephone charges	193,382	132,839
Fax, internet & radio link charges	468,000	472,975
	777,472	734,001
24. Stationery, printing, advertisement etc.		
Table stationery	513,192	385,455
Printing stationery	181,630	195,955
Security stationery	371,391	89,099
Computer stationery	257,940	185,310
Advertisement	1,596,087	1,014,596
	2,920,241	1,870,415
25. Chief executive's salary and fees		
Basic salary	-	-
House rent allowances	-	-
Living allowances	-	-
Medical allowances	-	-
Bonus	-	-
	-	-
26. Shariah Supervisory Committee's fees		
Directors fees	-	-
Fees related to Shariah Supervisory Committee Meeting	158,750	132,000
	158,750	132,000
27. Auditor's fees		
	-	-
28. Depreciation and repairs of Bank's assets		
Depreciation & Amortization		
Building	-	-
Furniture & Fixture	282,915	293,049
Office Appliance & Equipment	2,395,111	2,394,446
Computer	219,023	190,277
Software	-	-
Motor Vehicle	-	-
Right of use assets (ROU) as per IFRS 16	13,958,819	13,164,380
	16,855,868	16,042,152
Repair & Maintenance:		
Office Premises	707,654	743,583
Office Equipment	575,457	708,149
Office Furniture	38,410	62,565
Motor Vehicle	105,745	212,775
Computer and accessories	3,850	1,220
Software (AMC)	88,599	38,400
	1,519,715	1,766,692
	18,375,583	17,808,844



29. Other expenses

Contractual service charge (own & third party)
Fuel costs
Entertainment (canteen & other)
Travelling expenses
Conveyance
Training expenses
Books and papers
WASA charges
Staff uniform
Potted plants
Business development & promotion
Fees and expenses for credit card
ATM network service charges
Profit paid for lease liability as per IFRS 16

2025 Taka	2024 Taka
8,545,215	8,084,612
465,234	383,246
673,839	788,500
95,503	166,445
285,000	227,184
44,423	74,172
13,590	13,012
40,000	34,000
91,600	77,326
-	12,000
10,000	232,251
268,180	156,330
205,833	60,000
3,334,368	3,604,646
14,093,800	13,913,724





Dhaka Bank PLC. (Off-Shore Banking Unit)
Balance Sheet
As at 31 December 2025

Notes	31.12.2025		31.12.2024	
	USD	Taka	USD	Taka
PROPERTY AND ASSETS				
Cash	718,006	87,808,811	718,006	85,442,695
Cash in hand (including foreign currencies)				
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)	718,006	87,808,811	718,006	85,442,695
Balance with other banks and financial institutions	6,755,204	826,130,379	827,523	98,475,262
In Bangladesh				
Outside Bangladesh	6,755,204	826,130,379	827,523	98,475,262
Money at call on short notice	-	-	-	-
Investments	-	-	-	-
Government				
Others				
Loans, advances and lease/investments	3 163,756,916	20,026,717,516	188,353,442	22,414,059,633
Loans, cash credits, overdrafts etc./Investments	3.1 147,003,064	17,977,798,471	175,945,908	20,937,563,077
Bills purchased and discounted	3.2 16,753,852	2,048,919,045	12,407,534	1,476,496,556
Fixed assets including premises, furniture and fixtures	-	-	-	-
Other assets	4 109,957	13,447,265	110,031	13,093,714
Non-banking assets	-	-	-	-
Total Assets	171,340,083	20,954,103,971	190,009,003	22,611,071,304
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents	5 155,290,253	18,991,283,580	170,805,743	20,325,883,461
Deposits and other accounts	6 5,313,943	649,870,725	8,774,349	1,044,147,548
Current accounts & other accounts	3,072,342	375,733,242	8,389,706	998,374,962
Bills payable	-	-	15	1,785
Savings bank deposits	4,434	542,199		
Other deposits	2,237,167	273,595,283	384,629	45,770,801
Other liabilities	7 5,071,167	620,180,381	4,724,672	562,235,989
Total Liabilities	165,675,362	20,261,334,685	184,304,765	21,932,266,998
Capital/Shareholders' Equity				
Paid-up capital				
Statutory reserve				
Other reserve				
Surplus in Profit and Loss Account	5,664,721	692,769,286	5,704,238	678,804,306
Total Shareholders' Equity	5,664,721	692,769,286	5,704,238	678,804,306
Total Liabilities & Shareholders' Equity	171,340,083	20,954,103,971	190,009,003	22,611,071,304

The annexed notes from 1 to 16 form an integral part of these financial statements.





OFF-BALANCE SHEET ITEMS

Notes	31.12.2025		31.12.2024	
	USD	Taka	USD	Taka
Contingent liabilities				
8				
Acceptances and endorsements	35,115,659	4,294,483,603	18,252,530	2,172,051,120
Irrevocable letters of credit	19,328,053	2,363,731,980	11,908,497	1,417,111,126
Letter of guarantee	1,340,989	163,996,789	81,488	9,697,096
Bills for collection	12,934,736	1,581,858,747	9,445,379	1,124,000,119
Other contingent liabilities	27,238	3,331,031	13,619	1,620,636
Sub-total:	68,746,675	8,407,402,150	39,701,513	4,724,480,097
Other commitments				
Documentary credit and short term trade-related transactions	-	-	-	-
Forward assets purchased and forward deposits placed	-	-	-	-
Undrawn note issuance and revolving underwriting facilities	-	-	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-	-	-
Sub-total:	-	-	-	-
Total off-balance sheet items including contingent liabilities	68,746,675	8,407,402,150	39,701,513	4,724,480,097

The annexed notes from 1 to 16 form an integral part of these financial statements.

Dhaka Bank PLC. (Off-Shore Banking Unit)
Profit and Loss Account
For the year ended 31 December 2025

Notes	2025		2024		
	USD	Taka	USD	Taka	
Interest Income/profit received	9	13,351,452	1,632,821,158	13,677,853	1,627,664,514
Interest/profit paid on deposits and borrowings etc	10	(8,816,383)	(1,078,203,093)	(7,159,298)	(851,956,425)
Net Interest Income		4,535,069	554,618,066	6,518,555	775,708,089
Income from investment		-	-	-	-
Commission, exchange and brokerage	11	941,435	115,133,220	828,604	98,603,830
Other operating income	12	53,492	6,541,871	45,992	5,473,022
Total Operating Income (a)		5,529,997	676,293,157	7,393,151	879,784,941
Salary and allowances		-	-	-	-
Rent, taxes, insurance, electricity etc.		21,891	2,677,213	21,372	2,543,303
Legal expenses		4,079	498,834	4,541	540,352
Postage, stamps, telecommunication etc.		11,742	1,436,006	12,046	1,433,473
Stationery, printing, advertisement etc.		1,984	242,672	1,592	189,484
Chief executive's salary and fees		-	-	-	-
Directors' fees		-	-	-	-
Auditors' fees		-	-	-	-
Depreciation and repairs of Bank's assets		1,088	133,054	638	75,955
Other expenses	13	14,083	1,722,247	2,693,901	320,574,208
Total operating expenses (b)		54,867	6,710,026	2,734,091	325,356,774
Profit/(Loss) before provision (c)=(a-b)		5,475,129	669,583,131	4,659,060	554,428,167
Provision against loans and advances (d)		(189,591)	(23,186,155)	(1,045,178)	(124,376,139)
Total Profit before taxes (c-d)		5,664,721	692,769,286	5,704,238	678,804,306

The annexed notes from 1 to 16 form an integral part of these financial statements.

Dhaka Bank PLC. (Off-Shore Banking Unit)
Cash Flow Statement
 For the year ended 31 December 2025

Notes	2025		2024	
	USD	Taka	USD	Taka
Cash flows from operating activities				
Interest receipts	13,351,452	1,632,821,158	13,677,853	1,627,664,514
Interest payments	(8,816,383)	(1,078,203,093)	(7,159,298)	(851,956,425)
Receipts from other operating activities	14 994,928	121,675,091	874,595	104,076,852
Payments for other operating activities	15 (54,867)	(6,710,026)	(2,734,091)	(325,356,774)
Operating profit before changes in operating assets & liabilities	5,475,129	669,583,131	4,659,060	554,428,167
Increase/Decrease in operating assets and liabilities:				
Loans and advances to customers	19,521,111	2,387,342,116	(62,361,060)	(7,420,966,081)
Other assets	(2,891)	(353,551)	11,637,985	1,384,920,213
Deposits & borrowings from other banks	(10,912,920)	(1,334,599,881)	55,817,801	6,642,318,297
Deposits from customers	(3,223,971)	(394,276,823)	3,287,972	391,268,637
Other liabilities account of customers	-	-	-	-
Other liabilities	663,398	81,130,547	(13,144,628)	(1,564,210,737)
Net cash flows/(used in) from operating activities (A)	11,519,857	1,408,825,539	(102,870)	(12,241,504)
Cash flows from investing activities (B)	-	-	-	-
Cash flows from financing activities (C)				
Profit/Loss remitted to Head Office	(5,550,530)	(678,804,306)	(1,957,223)	(232,909,582)
Net cash flows in financing activities	(5,550,530)	(678,804,306)	(1,957,223)	(232,909,582)
Net (Decrease)/increase in cash (A+B+C)	5,969,327	730,021,233	(2,060,093)	(245,151,086)
Cash and cash equivalents at beginning period	1,503,883	183,917,957	3,605,622	429,069,043
Cash and cash equivalents at end of period	7,473,210	913,939,190	1,545,529	183,917,957
Closing cash and cash equivalents				
Cash in hand	-	-	-	-
Balance with Bangladesh Bank & Sonali Bank	718,006	87,808,811	718,006	85,442,695
Balance with other banks & financial institutions	6,755,204	826,130,379	827,523	98,475,262
Money at call on short notice	-	-	-	-
Total	7,473,210	913,939,190	1,545,529	183,917,957

The annexed notes from 1 to 16 form an integral part of these financial statements.



Dhaka Bank PLC. (Off-shore Banking Unit)
Liquidity Statement
(Asset and Liability Maturity Analysis)
As at 31 December 2025

	Up to 01 month		1 - 3 months		3 - 12 months		1 - 5 years		More than 5 years		Total	
	USD	Taka	USD	Taka	USD	Taka	USD	Taka	USD	Taka	USD	Taka
Assets:												
Cash in hand	-	-	-	-	-	-	-	-	-	-	-	-
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)	718,006	87,808,811	-	-	-	-	-	-	-	-	718,006	87,808,811
Balance with other banks and financial institutions	6,755,204	826,130,379	-	-	-	-	-	-	-	-	6,755,204	826,130,379
Money at call on short notice	-	-	-	-	-	-	-	-	-	-	-	-
Investment	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances	6,202,169	758,496,756	94,092,401	11,507,067,803	63,462,346	7,761,152,957	-	-	-	-	163,756,916	20,026,717,516
Fixed assets including premises, furniture and fixtures	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	109,957	13,447,265	-	-	-	-	109,957	13,447,265
Non-banking assets	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	13,675,379	1,672,435,946	94,092,401	11,507,067,803	63,572,303	7,774,609,222	-	-	(74,290,253)	(9,085,356,180)	171,340,083	20,954,103,971
Liabilities:												
Borrowing from Bangladesh Bank, Other banks, financial institutions and agents	-	-	-	-	(81,000,000)	(9,905,927,400)	-	-	-	-	(153,290,253)	(18,991,283,580)
Deposits & other accounts	(3,076,775)	(376,275,442)	-	-	(2,237,167)	(273,595,283)	-	-	-	-	(5,313,943)	(649,870,725)
Other liabilities	(1,918,598)	(234,635,693)	-	-	(12,458)	(1,499,147)	(1,446,368)	(1,76,884,099)	(1,693,943)	(207,161,441)	(5,071,167)	(620,180,381)
Total Liabilities	(4,995,373)	(610,911,185)	-	-	(83,249,426)	(10,191,021,830)	(1,446,368)	(1,76,884,099)	(1,693,943)	(9,292,517,621)	(165,675,562)	(20,261,336,685)
Net Liquidity Gap	8,680,006	1,061,524,811	94,092,401	11,507,067,803	(19,677,123)	(2,406,421,608)	(1,446,368)	(1,76,884,099)	(75,984,196)	(9,292,517,621)	5,664,721	692,769,286
Cumulative Liquidity Gap	8,680,006	1,061,524,811	102,772,407	12,568,592,614	83,095,284	10,162,171,006	81,648,917	9,985,286,907	5,664,721	692,769,286	-	-



Dhaka Bank PLC. (Off-shore Banking Unit)
Notes to the Financial Statements
As at and for the year ended 31 December 2025

1 Nature of Business

Offshore Banking Unit is a separate business unit of Dhaka Bank PLC., governed under the Rules & Guidelines of Bangladesh Bank. Currently, the Bank has two OBUs in DEPZ & CEPZ. The Bank obtained DEPZ Offshore Banking Unit permission vide letter no. BRPD (P)744(92)/2005-2181 dated 18 June 2005. The Bank commenced the operation of its Offshore Banking Unit with effect from 10 May 2006. The Bank obtained CEPZ Offshore Banking Unit permission vide letter no. BRPD (P-3)744(92)/2017-123 dated 05 January 2017. The Bank commenced the operation of its CEPZ Offshore Banking Unit with effect from 12 February 2017.

2 Significant accounting policy

2.1 Basis of accounting

The accounting records of the units are maintains in USD forms and the financial statements are made up to 30 June 2023 and are prepared under the historical cost convention and in accordance with first schedule of the Bank Company Act, 1991 (amended upto date), other Bangladesh Bank circulars, International Financial Reporting Standards adopted as International Accounting Standards (IAS), the Companies Act, 1994, the Listing Regulations of the Stock Exchanges, the Securities and Exchange Rule, 2020 and other laws and rules applicable in Bangladesh on a going concern basis.

2.2 Allocation of common expenses

Establishment expenses in the nature of rent, rates, taxes, salaries, management expenses, printing & stationery, electricity & lighting, postage, stamps, telecommunication etc. have not been separately accounted for in the Financial Statements.

3 Loans, advances and lease/Investments

3.1 Loans, cash credits & overdrafts etc:

In Bangladesh

	31-Dec-25		31-Dec-24	
	USD	Taka	USD	Taka
Overdraft	13,619,690	1,665,625,383	18,046,667	2,147,553,424
Term loan	20,304	2,483,108	8,373,772	996,478,879
Short term loan	-	-	-	-
Loan against accepted bills	31,970,346	3,909,826,256	-	-
Loan against trust receipt	-	-	-	-
Payment against documents	-	-	-	-
Other loans	101,392,724	12,399,863,724	149,525,469	17,793,530,774
	147,003,064	17,977,798,471	175,945,908	20,937,563,077

Outside Bangladesh

Sub-total **147,003,064** **17,977,798,471** **175,945,908** **20,937,563,077**

3.2 Bills purchased and discounted

Payable in Bangladesh:

Inland bills purchased

	31-Dec-25	31-Dec-24
Inland bills purchased	16,753,852	1,476,496,553

Payable outside Bangladesh:

Foreign bills purchased & discounted

Sub-total **16,753,852** **2,048,919,045** **12,407,534** **1,476,496,556**

Total **163,756,916** **20,026,717,516** **188,353,442** **22,414,059,633**

3.3 Residual maturity grouping of loans including bills purchased and discounted

	31-Dec-25	31-Dec-24
Repayable on demand	6,202,169	1,166,187,518
Not more than 3 months	94,092,401	10,228,854,912
More than 3 months but not more than 1 year	63,462,346	9,585,043,884
More than 1 year but not more than 5 years	-	1,433,973,318
More than 5 years	-	-
	163,756,916	22,414,059,633

3.4 Maturity grouping of bills purchased & discounted

	31-Dec-25	31-Dec-24
Payable within 1 month	7,646,721	810,823,271
Over 1 month but less than 3 months	7,929,869	637,934,235
Over 3 months but less than 6 months	1,177,262	27,739,050
6 months or more	-	-
	16,753,852	1,476,496,556



3.5 Loans on the basis of significant concentration including bills purchased & discounted:

- a. Advances to allied concerns of directors
- b. Advances to chief executive
- c. Advances to other senior executives
- d. Advances to customer's group:
 - Agriculture loan
 - Commercial lending
 - Export financing
 - Consumer credit scheme
 - Small and Medium Enterprise (SME)
 - Staff loan
 - Others

31-Dec-25		31-Dec-24	
USD	Taka	USD	Taka
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
12,329,028	1,507,783,373	6,094,700	725,269,333
16,753,852	2,048,919,043	249,064	29,638,651
-	-	-	-
-	-	-	-
-	-	-	-
134,674,036	16,470,015,100	182,009,678	21,659,151,649
163,756,916	20,026,717,516	188,353,442	22,414,059,633

3.6 Industry - wise loans including bills purchased & discounted

- Agricultural
- Pharmaceuticals
- Textile & garment
- Chemical
- Food & allied
- Transport & communication
- Electronics & automobile
- Housing & construction
- Engineering & metal industries including ship breaking
- Energy & power
- Service
- Others

-	-	-	-
4,936,226	603,677,699	2,906,208	345,838,791
78,670,692	9,621,063,797	56,405,763	6,712,285,780
11,210,566	1,371,000,670	9,811,062	1,167,516,346
13,502,875	1,651,339,496	7,138,759	849,512,328
534,694	65,390,628	521,218	62,024,990
10,554,562	1,290,774,412	9,223,156	1,097,555,608
1,150,785	140,735,667	864,050	102,821,929
2,873,218	351,381,319	13,211,929	1,572,219,607
3,043,543	372,211,366	2,430,237	289,198,149
1,112,061	135,999,899	168,616	20,065,325
36,167,694	4,423,142,563	85,672,444	10,195,020,779
163,756,916	20,026,717,516	188,353,442	22,414,059,633

3.7 Geographical location - wise loans and advances

- Dhaka region
- Chattogram region
- South region
- North region
- Sylhet region
- Other

144,902,272	17,720,881,314	165,848,768	19,736,003,337
18,854,644	2,305,836,202	22,504,675	2,678,056,295
-	-	-	-
-	-	-	-
-	-	-	-
163,756,916	20,026,717,516	188,353,442	22,414,059,633

3.8 Sector wise loans

In Bangladesh

- Government & autonomous bodies
- Financial institutions (Public & Private)
- Other public sector
- Private sector

-	-	-	-
-	-	-	-
-	-	-	-
163,756,916	20,026,717,516	188,353,442	22,414,059,633
163,756,916	20,026,717,516	188,353,442	22,414,059,633

Outside Bangladesh

163,756,916	20,026,717,516	188,353,442	22,414,059,633
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3.9 Classification of loans & advances

- Unclassified (including staff loan)
- Special mention account
- Sub-Standard
- Doubtful
- Bad or loss

163,756,916	20,026,717,516	188,353,442	22,414,059,633
-	-	-	-
-	-	-	-
-	-	-	-
163,756,916	20,026,717,516	188,353,442	22,414,059,633

3.10 Provision required for loans and advances

- | Status | Rate% |
|-------------------------|--------------|
| Unclassified | 0.25,1,2 & 5 |
| Special mention account | 1 |

1,623,476	198,543,609	1,883,234	224,104,867
70,467	8,617,832	300	35,729
1,693,943	207,161,441	1,883,534	224,140,596

Classified:

- Sub-Standard
- Doubtful
- Bad or loss 100

-	-	-	-
-	-	-	-
-	-	-	-

Required provision for loans & advances

1,693,943	207,161,441	1,883,534	224,140,596
------------------	--------------------	------------------	--------------------

Total provision maintained

1,693,943	207,161,441	1,883,534	224,140,596
------------------	--------------------	------------------	--------------------

Excess/short provision

-	-	-	-
---	---	---	---



6 Deposits and other accounts
6.1 Current and other accounts

Foreign currency deposits
Margin under L/C
Margin under L/G

31-Dec-25		31-Dec-24	
USD	Taka	USD	Taka
2,538,474	310,443,725	5,226,128	621,909,250
533,867	65,289,517	3,163,577	376,465,712
-	-	-	-
3,072,342	375,733,242	8,389,706	998,374,962

6.2 Bills payable

-	-	15	1,785
-	-	15	1,785

6.3 Other deposit

Term deposit
Deposits awaiting disposal
Sundry deposit

2,237,167	273,595,283	384,629	45,770,801
-	-	-	-
-	-	-	-
2,237,167	273,595,283	384,629	45,770,801

5,309,509	649,328,525	8,774,349	1,044,147,547
------------------	--------------------	------------------	----------------------

6.4 Maturity grouping of deposits and other accounts

Repayable on demand
Repayable within 1 month
Over 1 month but within 6 months
Over 6 months but within 1 year
Over 1 year but within 5 years
Over 5 years but within 10 years

3,072,342	375,733,243	8,389,721	998,376,747
-	-	-	-
-	-	-	-
2,237,167	273,595,283	384,629	45,770,801
-	-	-	-
-	-	-	-
5,309,509	649,328,526	8,774,349	1,044,147,548

7 Other liabilities

Accrued interest
Provision on loans and advances
Finance from bill discounting
Refinance by SWAP Woori Bank
Import payment suspense
Export proceeds suspense
Interest suspense account
Tax deducted at source & payable
Lease liabilities as per IFRS 16
Branch adjustment

1,446,368	176,884,099	1,273,515	151,548,304
1,693,943	207,161,441	1,883,534	224,140,596
12,258	1,499,147	15,904	1,892,625
-	-	-	-
30,838	3,771,330	30,838	3,669,707
1,887,759	230,864,271	807,996	96,151,470
-	-	712,374	84,772,469
1	92	511	60,817
-	-	-	-
-	-	-	-
5,071,167	620,180,381	4,724,672	562,235,989

8 Contingent liabilities

Acceptance & endorsement
Letters of credit
Letters of guarantee
Bills for collection
Other contingent liabilities

35,115,659	4,294,483,603	18,252,530	2,172,051,120
19,328,053	2,363,731,980	11,908,497	1,417,111,126
1,340,989	163,996,789	81,488	9,697,096
12,934,736	1,581,858,747	9,445,379	1,124,000,119
27,238	3,331,031	13,619	1,620,636
68,746,675	8,407,402,150	39,701,513	4,724,480,097

9 Interest income

Interest on advances
Interest on money at call on short notice
Call lending and fund placement with banks
Accounts with foreign banks

13,348,341	1,632,440,684	13,677,853	1,627,664,514
-	-	-	-
3,111	380,474	-	-
-	-	-	-
13,351,452	1,632,821,158	13,677,853	1,627,664,514

2024		2024	
USD	Taka	USD	Taka

10 Interest/profit paid on deposits and borrowings etc.

Term deposits
Fund borrowings
Inter branch interest paid

110,932	13,566,483	17,933	2,133,990
8,705,451	1,064,636,610	7,141,365	849,822,435
-	-	-	-
8,816,383	1,078,203,093	7,159,298	851,956,425

11 Commission, exchange and brokerage

Commission/fees income
Exchange gain including gain from foreign currency dealings

800,808	97,935,193	803,217	95,582,863
140,627	17,198,027	25,386	3,020,967
941,435	115,133,220	828,604	98,603,830



12 Other operating income

Postage charge recoveries
Swift charge recoveries
Other fees

2025		2024	
USD	Taka	USD	Taka
13,929	1,703,453	14,887	1,771,586
38,883	4,755,257	30,273	3,602,428
680	83,161	832	99,008
53,492	6,541,871	45,992	5,473,022

13 Other expenses

Contractual service charge
Petrol, oil and lubricants (vehicle & generator)
Entertainment (canteen & other)
Travelling
Conveyance
Training expenses
Books and papers
Staff uniform
Potted plants
Business development & promotion
Other charges
Interest expense for lease liability as per IFRS 16

4,245	519,197	4,269	508,005
2,256	275,872	1,604	190,893
6,424	785,622	3,641	433,294
-	-	-	-
1,158	141,557	701	83,430
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	2,683,686	319,358,586
-	-	-	-
14,083	1,722,247	2,693,901	320,574,208

14 Cash received from other operating activities

Commission & exchange
Other operating income

941,435	115,133,220	828,604	98,603,830
53,492	6,541,871	45,992	5,473,022
994,928	121,675,091	874,595	104,076,852

15 Cash paid for other operating activities

Office operating expenses

54,867	6,710,026	2,734,091	325,356,774
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16 General

- 16.1 Fixed assets of this unit are appearing in the books of the main operation of the bank and depreciation is also charged to Profit & Loss Account of the main operation of the bank.
- 16.2 Assets and liabilities have been converted into Taka Currency @ US\$ 1 = Tk. 122.2954 (2024 : US\$ 1 = Tk 119.00) which represents the year end mid rate of exchange as at 31 December 2025.
- 16.3 Previous year's figures have been rearranged, where considered necessary, to conform to current period's presentation.

Annexure-K

Dhaka Bank Securities Limited

Independent Auditor's Report and
Financial Statements

For the year ended 31 December 2025

**Independent Auditor's Report
on the Financial Statements**

of

Dhaka Bank Securities Limited

For the period from 01 January 2025 to 31 December 2025

Submitted by

Howladar Yunus & Co.

Chartered Accountants

Member firm of Grant Thornton International Ltd.

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of Dhaka Bank Securities Limited

Report on the Audit of Financial Statements

Opinion

We have audited the Financial Statements of **Dhaka Bank Securities Limited**, which comprise the statement of financial position as at 31 December 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the company as at 31 December 2025, and its financial performance and its cash flows for the year then ended in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB).

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The financial statements of the company for the year ended 31 December 2024 were audited by another auditor who expressed an unmodified opinion on those financial statements on 31 December 2024.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, Companies Act 1994 and other applicable laws and regulations for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Chartered Accountants

Member firm of Grant Thornton International Ltd

Grant Thornton International Ltd (GTIL) and the member firms are not a worldwide partnership. GTIL and each member firm is a separate legal entity. Services are delivered independently by the member firms. GTIL does not provide services to clients. GTIL and its member firms are not agents of, and do not obligate, one another and are not liable for one another's acts or omissions.

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Road-16A, Gulshan-1
Dhaka-1212
Bangladesh
T: +880 2 58815247


grantthornton.com.bd

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with Those Charged with Governance, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Report on other Legal and Regulatory Requirements

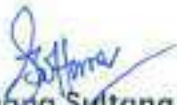
In accordance with the Companies Act, 1994, we also report the following:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books; and
- c) The Statement of Financial Position and Statement of Income and Expenditure dealt with by the report are in agreement with the books of accounts and returns.

Howladar Yunus & Co.

Chartered Accountants

Firm Registration No: CAF-001-105

**Farhana Sultana FCA**

Partner

Enrolment No: 1619

DVC: 2603171619AS119131

Date: 15 March 2026

Dhaka Bank Securities Limited
Statement of Financial Position
As at 31 December 2025

Particulars	Notes	31-Dec-25	31-Dec-24
		Taka	Taka
ASSETS			
Non-Current Assets			
Property, plant and equipment	3	55,585,076	72,839,526
Investments in un-quoted shares	4	914,044,233	914,044,233
Deferred tax assets	5	92,740,202	160,499,690
		1,062,369,510	1,147,383,448
Current assets			
Investment in quoted shares	6	2,782,355,610	2,502,684,340
Margin loan	7	874,491,798	1,523,205,147
Accounts and other receivable	8	48,258,213	30,805,872
Advance income tax	9	172,487,334	168,960,570
Advances, deposits and prepayments	10	108,970	14,490,394
Cash and cash equivalents	11	364,665,068	295,312,839
		4,242,266,994	4,535,459,162
TOTAL ASSETS		5,304,636,504	5,682,842,611
EQUITY AND LIABILITIES			
Equity			
Paid up capital	12	4,657,922,800	4,657,922,800
Retained earnings	13	(46,002,501)	(60,421,470)
		4,611,920,299	4,597,501,330
Non-current liabilities			
Lease liabilities	14	30,803,412	58,957,426
Long term loan not of current maturity	15	26,130,296	59,779,193
		56,933,708	118,736,618
Current liabilities			
Current portion of long term loan	16	33,648,897	32,335,928
Current portion of Lease liabilities	17	10,485,709	-
Short term loan	18	(40,420)	(47,950)
Accounts payable	19	178,260,753	263,849,423
Provision for income tax	20	53,926,750	55,742,310
Provision for diminution in value of investments	21	355,897,352	601,219,914
Provision for Receivable from Non-Margin Clients	22	2,222,352	-
Other liabilities	23	1,681,104	13,505,036
		635,782,497	966,604,662
Total Liabilities		692,716,204	1,085,341,280
Total Equity and Liabilities		5,304,636,504	5,682,842,611

The annexed notes from 1 to 33 form an integral part of these financial statements:-


Managing Director


Director


Director

This is the statement of financial position referred to in our separate report of even date.


Farhana Sultana FCA
Engagement Partner
ICAB Enrollment No.: 1619
DVC No.: 26031/1619AS119131
Date: 15 March 2026

Howladar Yunus & Co.
Chartered Accountants
FRC Registration No. CAF-001105

Dhaka Bank Securities Limited
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 31 December 2025

Particulars	Notes	31-Dec-25	31-Dec-24
		Taka	Taka
Operating income			
Brokerage commission income	24	41,685,275	47,776,958
Direct expenses	25	(6,247,798)	(7,145,932)
Net brokerage commission income		35,336,477	40,631,026
Interest income	26	110,269,616	92,689,171
Interest expense	27	(11,006,952)	(187,342,693)
Net interest income		99,263,664	(94,653,523)
Net investment income	28	160,303,101	176,826,692
Fees and other income	29	1,225,084	3,678,019
Total income		296,130,325	126,482,214
Operating expenses			
Administrative Expenses	30	(80,896,571)	(92,221,861)
Total operating expenses		(80,896,571)	(92,221,861)
Profit before provision and tax		215,233,754	34,260,353
Provision for own portfolio	21.1	(47,500,000)	-
Provision for margin loan	21.2	(53,600,000)	(101,756,414)
Provision on Total Margin Loan as Per BSEC RBCA Rule, 2019	21.4	-	(348,229)
Provision for Receivable from Non Margin Clients	22	(2,222,352)	-
		(103,322,352)	(102,116,643)
[Loss]/ Profit before income tax		111,911,402	(67,856,291)
Less: Provision for income tax			
Current tax	31	(29,732,945)	(17,754,378)
Deferred tax expense/(income)	32	(67,759,489)	86,555,127
		(97,492,434)	68,800,749
Net (loss)/ profit after tax		14,418,969	944,458
Other comprehensive income		-	-
Total comprehensive income		14,418,969	944,458

The annexed notes from 1 to 33 form an integral part of these financial statements.


Managing Director


Director


Director

This is the statement of profit or loss and other comprehensive Income referred to in our separate report of even date.


Farhana Sultana FCA
 Engagement Partner
 (ICAB Enrollment No.: 1619
 DVC No.: 2603/16)9ASTF131
 Date: 15 March 2026

Howladar Yunus & Co.
 Chartered Accountants
 FRC Registration No. CAF-001-105

Dhaka Bank Securities Limited
Statement of Changes in Equity
For the year ended 31 December 2025

(Amount in Taka)

Particulars	Share Capital	Retained Earnings	Total Equity
Balance as at 01 January 2025	4,657,922,800	(60,421,470)	4,597,501,330
Net Profit for the Period	-	14,418,969	14,418,969
Transferred from investment fluctuation fund	-	-	-
Bonus shares issued	-	-	-
Balance as at 31 December 2025	4,657,922,800	(46,002,501)	4,611,920,299
Balance as at 01 January 2024	2,107,922,800	(61,365,928)	2,046,556,872
Net Profit for the Period	-	944,458	944,458
Transferred from investment fluctuation fund	-	-	-
Addition	2,550,000,000	-	2,550,000,000
Bonus shares issued	-	-	-
Balance as at 31 December 2024	4,657,922,800	(60,421,470)	4,597,501,330

The annexed notes from 1 to 33 form an integral part of these financial statements.


 Managing Director


 Director


 Director



Dhaka Bank Securities Limited
Statement of Cash Flows
For the year ended 31 December 2025

Particulars	Notes	31-Dec-25 Taka	31-Dec-24 Taka
A. Cash flows from operating activities:			
Net profit/(loss) before tax for the year		111,911,402	(67,956,291)
Adjustment for:			
Depreciation of Tangible Assets		3,189,746	3,005,795
Amortization of Right of Use (RoU) assets		14,579,392	15,542,570
Cash generated from operating activities before changes in working capital		129,680,540	(49,307,926)
Changes in working capital:			
Decrease in accounts and other receivable		(17,462,340)	(3,552,558)
Decrease in margin loans to clients		645,713,349	6,247,982
Decrease in advance income tax		[3,526,765]	[12,526,035]
(Increase) / Decrease in advances, deposits and prepayments		14,381,424	3,828,000
(Decrease)/Increase in provision for unrealized losses		[243,400,211]	102,116,643
Decrease in accounts payable		(85,588,670)	58,543,936
Increase in other liabilities		[29,492,237]	[50,573,738]
Income tax	20	[31,548,505]	[20,145,470]
Net cash (used in)/flow from operating activities		252,086,046	83,938,761
		381,766,586	34,630,835
B. Cash flows from investing activities:			
Acquisition of property, plant and equipment	3	(1,429,505)	(3,317,630)
Acquisition of Right to Use (RoU) Assets		[99,298]	[10,911,510]
Disposal of Property, Plant & Equipment		1,014,115	-
Encashment of unquoted shares/securities		-	16,077,495
(Investment)/Encashment in quoted shares/securities		[279,671,270]	[136,338,031]
Net cash (used in)/flow from investing activities		(280,185,958)	(134,489,676)
C. Cash flow from financing activities:			
Receipt/(Repayment) of loan from Dhaka Bank Limited		47,950	(2,444,367,206)
Receipt of Paid-up capital		-	2,550,000,000
Receipt/(Repayment) of loan from ICB		[32,335,928]	92,115,121
Net cash flows from/(used in) financing activities		(32,328,399)	197,699,965
D. Net deficit in cash and cash equivalents (A+B+C)		69,252,229	97,841,124
E. Cash and cash equivalents at the beginning of the year		295,312,839	197,471,714
F. Cash and cash equivalents at the end of the year		364,565,068	295,312,839

The annexed notes from 1 to 33 form an integral part of these financial statements.


Managing Director


Director


Director



Dhaka Bank Securities Limited
Notes to the Financial Statements
As at and for the year ended 31 December 2025

1 Company and its activities

1.1 Legal status of the Company

Dhaka Bank Securities Limited (the "Company") (the name of company has been changed from DBL Securities Limited to Dhaka Bank Securities Limited with effect from 27 April 2016) was incorporated with the Registrar of Joint Stock Companies and Firms (RJSCF) vide registration no. C-85857/10 dated 19 July 2010 as a private limited company by shares having its registered office at Adamjee Court (1st Floor), 115-120, Motijheel C/A, Dhaka -1000 which was converted as a public limited company by shares in May 2016. The Company is the Trading Right Entitlement Certificate (TREC) holder of both of the stock exchanges of the country (TREC No. 193 in DSE and TREC No. 081 in CSE). The Company commenced its business operations from 13 February 2011 as a wholly owned subsidiary company of Dhaka Bank Limited.

1.2 Principal activities of the Company

The principal activities of the Company are to act as a TREC Holder of Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited to carry on the business of brokers in stocks, shares and securities, commercial papers, bonds, debentures, debenture stocks, foreign currencies, treasury bills and/or any financial instruments. The Company has seven branches in Bangladesh located at Adamjee Court-Motijheel, DSE Building-Motijheel, Dhanmendi, Uttara, Gulshan, Agrabad and Sylhet. Dhaka Bank Securities Limited possesses following licenses from regulatory authorities:

Name of authority	License/Registration No.	Purpose
Bangladesh Securities and Exchange Commission (BSEC)	3.1/DSE-193/2011/453	Stock Broker Business with DSE
Bangladesh Securities and Exchange Commission (BSEC)	3.1/DSE-193/2011/454	Stock Dealer Business with DSE
Bangladesh Securities and Exchange Commission (BSEC)	3.2/CSE-081/2011/260	Stock Broker Business with CSE
Bangladesh Securities and Exchange Commission (BSEC)	3.2/CSE-081/2011/261	Stock Dealer Business with CSE
Bangladesh Securities and Exchange Commission	CDBL- DP 7	Depository Functions with
Dhaka Stock Exchange Limited (DSE)	TREC NO. 193	Trading with DSE
Chittagong Stock Exchange Limited (CSE)	TREC NO. 081	Trading with CSE

2 Significant accounting policies

2.1 Basis of presentation of financial statements

These financial statements have been prepared in accordance with International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) and as explained in note 2.19. No adjustment has been made for inflationary factors affecting the financial statements. The accounting policies, unless otherwise stated, have been consistently applied by the Company.

2.2 Basis of measurement

These financial statements have been prepared in accordance with International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) and as explained in note 2.19. No adjustment has been made for inflationary factors affecting the financial statements. The accounting policies, unless otherwise stated, have been consistently applied by the Company.



2.3 Components of financial statements

Statement of Financial Position
Statement of Profit or Loss and Other Comprehensive Income
Statement of Changes in Equity
Statement of Cash Flows
Notes to the Financial Statements

2.4 Regulatory compliance

In preparation of the Financial Statements, Dhaka Bank Securities Limited complies with the applicable provisions of the following major laws/statutes:

The Companies Act, 1994 (Amended to date);
The Income Tax Act, 2023 (change from Income Tax Ordinance, 1994);
The Negotiable Instruments Act, 1881;
The Value Added Tax and Supplementary Duty Act, 2012;
The Value Added Tax and Supplementary Duty Rules, 2016;
The Securities and Exchange Rules, 2020;
The Securities and Exchange Commission Act, 1993;
The Securities and Exchange Commission (Stock Dealer, Stock Broker and Authorized Representatives) Rules, 2000; and
Other applicable laws and regulations.

2.5 Presentation and functional currency and level of precision

The financial statements have been presented in Bangladeshi Taka (BDT), which is the Company's functional currency. All financial information presented in BDT has been rounded off to the nearest integer.

2.6 Use of estimates and judgments

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses. It also requires disclosure of contingent assets and liabilities at the year end.

Provisions and accrued expenses are recognized in the financial statements in line with International Accounting Standard (IAS) 37 "Provisions, Contingent Liabilities and Contingent Assets" when - the Company has a legal or constructive obligation as a result of past event; and

- i. It is probable that an outflow of economic benefit will be required to settle the obligation.
- ii. A reliable estimate can be made for the amount of the obligation.

2.7 Consistency

In accordance with the IFRS framework for the presentation of financial statements together with IAS 1 and IAS 8, Dhaka Bank Securities Limited applies the accounting disclosure principles consistently from one year to the next. Where selecting and applying new accounting policies, changes in accounting policies applied, corrections of errors, the amounts involved are accounted for and retrospectively in accordance with the requirement of IAS 8. We, however, have applied the same accounting principles in 2025 as was for in financial statements for 2024.

2.8 Going concern

The Company has adequate resources to continue its operation for the foreseeable future. For this reason, the management continue to adopt going concern basis in preparing the financial statements. Conversely, the company has neither any intention nor any legal or regulatory compulsion to halt operations and liquidate its assets in the near term at what may be very low fire-sale prices. The current credit facilities and adequate resources of the company provide sufficient funds to meet the present requirements of its existing businesses and operations. Management assessed the going concern and found no threat thereon.



2.9 Statement of cash flows

Statement of Cash Flows is prepared in accordance with International Accounting Standard (IAS) 7: "Statement of Cash Flows" and the cash flows from operating activities are presented under the indirect method as prescribed by the Securities and Exchange Rules, 2020.

2.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand and cash at bank which are held and are available for use by the Company without any restriction. There is insignificant risk of change in the value of the above items.

2.11 Investment in shares of stock exchanges

In accordance with section 8 of the Exchanges Demutualization Act, 2013, both stock exchange membership has been converted into shares through the issuance of two completely de-linked assets to the former members in the exchange, namely (a) fully paid-up shares and (b) trading right. Exchanges shall have the authority to issue Trading Right Entitlement Certificate (TREC), as per the Exchanges Demutualization Act, 2013 and as outlined in the scheme, to provide the right to trade any enlisted securities to eligible brokers and dealers. Such TRECs will be totally separate from the ownership of the exchange as there is no obligation for TREC holders to be or remain shareholders of the exchange.

2.12 Property, plant and equipment

2.12.1 Recognition and measurement

All property, plant and equipment are stated at cost less accumulated depreciation as per IAS-16 "Property, plant and equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use.

2.12.2 Depreciation and amortization

Property, plant and equipment are stated at cost less accumulated depreciation. Depreciation is charged using the straight-line method on the acquisition cost of PPE and such cost is written off over the estimated useful lives of assets, in accordance with IAS 16. Depreciation is charged on additions when the related assets are put into use and no depreciation is charged from the date of disposal. The rates of depreciation used to write off the amount of assets are as follows:

Nature of assets	Rate of Depreciation
Furniture and fixtures	10%
Office appliance and equipment	20%
Computer equipment's	20%
Software	20%
Motor vehicles	20%

2.13 Intangible assets and amortization of intangible assets

The main item included in intangible asset is computer software. Intangible assets are recognized if it is probable that future economic benefits that are attributable to the asset will flow to the Company and the cost of the asset can be measured reliably in accordance with IAS 38: "Intangible assets". Accordingly, these assets are stated in the Statement of Financial Position at cost less accumulated amortization. Intangible assets are amortized over a period of five (05) years.

2.14 Application of International Financial Reporting Standard (IFRS-16)

Right-of-Use (RoU) assets:

The cost of rented floors as per Agreement for Head Office, DSE Building Branch, Uttara Branch are shown as per IFRS-16: Lease. Amortization is separately shown in the schedule of Property, Plant and equipment.

Dhaka Bank Securities Limited recognizes the right-of-use assets at the commencement date of the lease (i.e. the date the underlying asset is available for use). RoU assets are measured at cost less any accumulated depreciation and impairment of losses and adjusted for any measurement of lease liabilities. The cost of RoU assets includes the amount of lease liabilities recognize, initial direct cost incurred, and lease payment made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight line basis over the lease term, or remaining Year of the lease term.



Lease Liabilities:

At the commencement of the lease, the company recognizes lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payment include fixed and variable lease payment (less any adjustment for initial payment), and amount is expected to be paid under residual value of guarantees. In 2025, the company reassessed all lease payment of existing contracts remaining Year considering a cut-off date beginning of 2025. The lease liabilities are presented in the note 17 of these financial statements. Leases where the company does not transfer substantially all of the risk and benefit of ownership of any asset are classified as operating assets.

2.15 Provision for income tax

2.15.1 Current tax

Provision for current tax is made on the basis of the profit for the year as adjusted for taxation purpose in accordance with the provision of Income Tax Act, 2023. The rate of tax is 27.5 % for the year 2025 and 27.5% for the year 2024.

2.15.2 Deferred tax

Deferred tax arises due to temporary difference deductible or taxable for the events or transaction recognized in the income statement. Deferred tax assets are the amount of income taxes recoverable in future periods in respect of deductible temporary differences. Deferred tax liabilities are the amount of income taxes payable in future periods in respect of taxable temporary differences. Deferred tax is measured using tax rates and tax laws that have been enacted or substantially enacted by the reporting date. Deferred tax arises due to temporary difference deductible or taxable for the events or transaction recognized in the income statement. Deferred tax assets are the amount of income taxes recoverable in future periods in respect of deductible temporary differences. Deferred tax liabilities are the amount of income taxes payable in future periods in respect of taxable temporary differences. Deferred tax is measured using tax rates and tax laws that have been enacted or substantially enacted by the reporting date. DBS. has recognized deferred tax assets arising from temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and their respective tax bases. Management analysed the company's sustainable earnings projections and has reasonable grounds to conclude that these deferred tax assets will be fully utilized against future taxable profitability.

2.15.3 Deferred tax asset

A deferred tax asset is recognized on deductible temporary differences, primarily arising from provisions. However, within two years, the deferred tax asset related to these provisions will be reduced and may no longer be recognized. Deferred tax assets are recognized only to the extent that the deductible temporary differences are recoverable.

2.16 Revenue recognition

Revenue is recognized only when it is probable that the economic benefits associated with the transaction will flow to the enterprise and in accordance with the International Financial Reporting Standards (IFRS) 15: Revenue from contracts with customers.

i. Brokerage commission

Brokerage commission is recognized as income when selling or buying order executed.

ii. Interest income from margin loan

Interest income from margin loan is recognized on accrual basis. Such income is calculated on daily margin loan balance of the respective parties. Income is recognized on monthly basis and applied to the customers' account on quarterly basis. In case of negative equity margin loan account, interest is credited to suspense account instead of income account where the equity becomes negative.

iii. Dividend income and profit/ (loss) on sale of marketable securities

Dividend income is recognized when right to receive payment is established whereas profit or loss arising from the sale of securities is accounted for only when shares are sold in the market and profit is realized or loss is incurred.



2.17 Recognition and measurement of financial instruments

In accordance with International Financial Reporting Standard (IFRS) 9, financial assets may be recognized at fair value, with gain and losses taken to the income statement in net investment income. A financial asset or financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term.

Financial Assets

Financial assets of the company include cash and bank balances, accounts and other receivable. The company initially recognizes receivable on the date they are originated. All other financial assets are recognized initially on the date at which the company becomes a party to the contractual provisions of the transaction. The company derecognizes a financial asset when, and only when the contractual rights or probabilities of receiving the cash flows from the asset expire or it transfer the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risk and rewards of ownership of the financial asset are transferred. Dhaka Bank Securities Limited disburse margin loans to client @ 50%. Besides, the company invests in the capital market to maintain its own portfolio.

2.18 Financial Liabilities

Investment Corporation of Bangladesh (ICB) vide their Sanction Advice No. ICB/5/1162 Dated February 19, 2024 offered Dhaka Bank Securities Limited loan amounting Taka. 10.00 Crores. The loan will be repaid through 12 equal quarterly installments at an interest rate of 4% p.a from December 23, 2024 to September 23, 2027.

2.19 Provision for loss on margin loan

As per Bangladesh Securities and Exchange Commission (BSEC) has allowed us to keep provision as per our action plan for keeping required provision. Therefore, required provision is kept as per plan.

2.20 Investment fluctuation fund

As per the decision of the board of directors this fund has been discontinued and balance is added to Provision for Own Portfolio Investment.

2.21 Related party disclosure

As per International Accounting Standards (IAS) 24 "Related Party Disclosures", parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operational decisions. The Company carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with related parties.

2.22 Branch accounting

The Company has 7 (seven) branch offices (including head office), with no overseas branch as at 31 December 2025. Accounts of the branches are maintained at the head office which are included in the accompanying financial statements.

2.23 Reporting period

The company's reporting period is 01 January 2025 to 31 December 2025.

2.24 Events after the balance sheet date

Events after the balance sheet date that provides additional information about company's financial position at the balance sheet date are reflected in the financial statements. Events after the balance sheet date that are material but not adjusting event are discussed in the notes.



2.25 Impact of COVID-19

On 11 March 2020, the World Health Organization (WHO) declared a global pandemic due to Corona Virus related respiratory disease, commonly known as COVID-19. To contain the spread of this disease, along with many other countries of the world, the Government of Bangladesh has also taken a number of measures such as declaration of general holiday, enforcement of lock down, social distancing, etc. As a result of these measures, all business and economic activities in the country have been adversely affected and this has also affected the Company. Although the business operation and profitability of the Company have been impacted by COVID-19; but due to the constantly changing nature of the situation and lack of certainty at present regarding how long this situation will prevail, the potential impact of COVID-19 related matters on the Company's operation and financial results cannot be reasonably assessed. The Management of the Company assessed the going concern and found no uncertainty regarding this for the upcoming 12 months due to COVID-19. Assessment of COVID-19 in relation to the following areas and the conclusion reached thereof is given below:

2.25.1 Margin loan

One of the principal activities of the company is providing margin loan to the clients. Although lockdown and restriction in movements imposed due to COVID-19 has affected margin loan in second quarter of 2020, the Company has managed to recover in the subsequent quarters.

2.25.2 Investment in shares

Because of the pandemic situation, optimal investment opportunities has shrunk. Despite that the company has made some investment in profitable shares and mutual fund.

2.25.3 Others

Management of the Company has assessed other areas of operations and found no significant impact of COVID-19 thereon.

2.26 General

Figures have been rounded off to the nearest integer.

2.27 Authorization for Issue

These financial statements were authorized by the Board of Directors of the Company in 90th Board of Directors Meeting held on 15 March 2026.



Notes	Particulars	31-Dec-25	31-Dec-24		
		Taka	Taka		
3.	Property, plant and equipment				
	I. Tangible Assets				
	(A) Cost :				
	Opening balance	59,553,352	56,236,722		
	Add: Addition during the year	169,505	3,317,630		
		59,722,857	59,553,352		
	Less: Disposals	2,025,223			
		57,697,634	59,553,352		
	(B) Accumulated depreciation				
	Opening balance	46,441,874	43,436,079		
	Add: Charged during the year	2,937,746	3,006,798		
		49,379,620	46,441,874		
	Less: Disposals	1,011,108			
		48,368,512	46,441,874		
	(C) Written down value (A-B)	9,329,122	13,111,478		
	II. Intangible Assets:				
	(A) Cost :				
	Opening Balance	4,831,461	4,831,461		
	Add: Purchased during the year	1,260,000	-		
	Less: Disposals	4,831,461	-		
	Closing Balance (A)	1,260,000	4,831,461		
	(B) Accumulated Depreciation and Amortization:				
	Opening Balance	4,831,461	4,831,461		
	Add: Charged during the Year	252,000	-		
	Less: Disposals	4,831,461	-		
	Closing Balance (B)	252,000	4,831,461		
	(C) Written down value (A-B)	1,008,000	-		
	II. Right of Use (ROU) Assets:				
	(A) Cost :				
	Opening balance	17,303,773	16,392,263		
	Add: Addition during the year	99,298	10,911,510		
		17,403,071	17,303,773		
	(B) Accumulated amortization				
	Opening balance	57,575,725	42,033,155		
	Add: Charged during the year	14,579,392	15,542,570		
		72,155,117	57,575,725		
	(C) Written down value (A-B)	45,247,954	59,728,048		
	Total written down value	55,585,076	72,839,526		
	Schedule of property, plant and equipment is given in Annexure A.				
4.	Investment in un-quoted shares				
	Investment in shares of DBL	(Note: 4.1)	661,843,958		
	Investment in shares of CSE	(Note: 4.2)	233,922,505		
	Central Depository (Bangladesh) Limited (CDBL) (2284,771 nos.)		18,277,770		
			914,044,233		
4.1	Stock exchange	Allotment Status	Number of Shares	31-Dec-25	31-Dec-24
	Dhaka Stock Exchange Limited (DSE)	Allotted (53%; 40%)	2,886,042	352,983,428	352,983,428
		Blocked (47%; 60%)	2,325,287	308,860,630	308,860,630
			5,411,329	661,843,958	661,843,958



Notes	Particulars			31-Dec-25	31-Dec-24
				Taka	Taka
4.2	Stock exchange	Allotment Status	Number of Shares	31-Dec-25	31-Dec-24
	Chitagoni Stock Exchange Limited (CSE)	Allotted (53%; 40%) Blocked (47%; 60%)	1,714,932 1,500,565	124,758,689 109,163,816	124,758,689 109,163,816
			3,215,497	233,922,505	233,922,505

5 Deferred tax assets

As at 31 December 2025

Property, plant and equipment

RoU Assets

Lease liabilities

Provision for margin loan account

Provision for Owin Portfolio

	Accounting Base	Tax Base	Deductible Temporary Difference
Property, plant and equipment	9,329,122	19,787,838	(10,458,717)
RoU Assets	45,247,954	-	45,247,954
Lease liabilities	(41,289,121)	-	(41,289,121)
Provision for margin loan account	(72,688,218)	-	(72,688,218)
Provision for Owin Portfolio	(258,148,997)	-	(258,148,997)
	(317,449,260)	19,787,838	(337,237,098)

Applicable tax rate

27.50%

Deferred tax assets as on 31 December 2025

(92,740,202)

Total provision against margin loan account is Taka 26.39 Crores (Note: 21.2).

Further noted here that considering the nature of capital market, there is a chance of making gain from the share market. In this

respect, provision against unrealized loss of earlier years has not been considered in deferred tax calculation.

As at 31 December 2024

Property, plant and equipment

RoU Assets

Lease liabilities

Provision for margin loan account

Provision for Owin Portfolio

	Accounting Base	Tax Base	Deductible Temporary Difference
Property, plant and equipment	13,111,478	21,157,561	(8,046,083)
RoU Assets	59,728,049	-	59,728,049
Lease liabilities	(58,957,426)	-	(58,957,426)
Provision for margin loan account	(365,710,781)	-	(365,710,781)
Provision for Owin Portfolio	(210,648,997)	-	(210,648,997)
	(562,477,677)	21,157,561	(583,635,238)

Applicable tax rate

27.50%

Deferred tax assets as at 31 December 2024

(160,499,690)

6 Investment in quoted shares

Investment in own portfolio/dealer account

Ledger balance in BO Account (Dealer)

Investment in Special Portfolio (ICB Fund)

Ledger balance in BO Account (Special Portfolio-ICB Fund)

Investment in Special Portfolio (ICB Fund-2024)

Ledger balance in BO Account (Special Portfolio-ICB Fund-2024)

Investment in own portfolio/dealer account	2,318,209,430	2,164,030,432
Ledger balance in BO Account (Dealer)	1,573	83,419
Investment in Special Portfolio (ICB Fund)	359,536,946	238,039,648
Ledger balance in BO Account (Special Portfolio-ICB Fund)	14,473	11,663
Investment in Special Portfolio (ICB Fund-2024)	104,207,056	96,217,338
Ledger balance in BO Account (Special Portfolio-ICB Fund-2024)	386,131	4,301,670
	2,782,355,610	2,502,684,340

6.1 The details of the investments are as follows:

Investment in own portfolio/dealer account:

Business segments	No. of shares	Total cost of shares in 2024	Market value of shares in 2024	Total cost of shares in 2024
Banks/Finance	4,289,349	210,775,325	17,907,577	227,275,301
Insurance	14,801	15,978,003	5,430,087	15,978,003
Bond	77,527	6,980,531	4,449,039	7,186,411
Mutual fund	183,167	1,551,608	1,282,169	1,551,608
Fuel and power	5,354,049	419,435,920	127,438,439	428,235,928
Pharmaceuticals and chemicals	1,606,893	215,217,834	126,420,365	244,970,325
Engineering / travel and leisure	515,291	175,426,872	55,157,589	170,545,944
Textile				
Food, tannery and miscellaneous	2,456,203	1,277,848,338	849,329,257	1,071,257,115
		2,318,209,430	1,287,381,522	2,164,030,432



Notes	Particulars	31-Dec-25	31-Dec-24
		Taka	Taka

Investment in Special Portfolio (ICB Fund):

Business segments	No. of shares	Total cost of shares in 2024	Market value of shares in 2024	Total cost of shares in 2024
Banks/Finance	451,490	29,525,095	22,084,817	14,788,882
Food	2,062,000	206,689,521	205,690,542	118,978,223
Insurance	51,485	7,466,326	2,436,241	7,466,326
Fuel and power	1,320,000	63,355,955	6,236,000	63,379,074
Car/rent	22,000	5,295,320	3,352,400	6,916,320
Pharmaceuticals and chemicals	-	-	-	136,380
Engineering / travel and leisure	-	-	-	-
Food, tannery and miscellaneous	75,122	46,584,730	37,400,236	26,375,645
		359,536,946	287,109,335	238,039,848

Investment in Special Portfolio (ICB Fund- yr 2024):

Business segments	No. of shares	Total cost of shares in 2024	Market value of shares in 2024	Total cost of shares in 2024
Banks/Finance	100,000	7,057,600	6,300,000	10,524,577
Food, tannery and miscellaneous	12,350	5,160,156	3,948,925	-
Pharmaceuticals and chemicals	41,974	91,999,300	81,819,036	85,592,731
Engineering / travel and leisure	-	-	-	-
Food, tannery and miscellaneous	-	-	-	-
		104,207,056	92,046,961	96,217,308
		2,781,953,432	1,666,537,819	2,498,287,588

7 Margin loan:

Opening balance	1,613,459,415	1,575,100,329
Add: Disbursed during the year	60,529,891	51,854,840
	1,667,954,999	1,736,955,178
Less: Realized during the year	730,405,660	123,495,760
Gross margin loan outstanding	940,043,863	1,613,459,415
Less: Closing balance of interest suspense account	66,552,865	90,254,268
	874,491,798	1,523,205,147

8 Accounts and other receivable

Receivable from non-margin clients	6,034,207	5,854,171
Receivable from DSE Broker	1,687,960	2,3136
Receivable from CSE Broker	-	-
Receivable from DSE Dealer	-	-
Receivable from CSE Dealer	-	-
Other receivables (Note 8.1)	27,535,946	24,708,566
	48,258,213	30,896,872

8.1 Other receivable

Receivable from DSE	1,074,116	-
Cash dividend receivable	26,521,831	24,708,566
	27,535,946	24,708,566

9 Advance income tax

Opening balance	168,960,570	156,434,536
Add: Addition during the year (Note: 9.1)	35,075,269	32,671,505
	204,036,839	189,106,040
Less: Adjustment during the year	31,548,505	20,445,470
	172,487,334	168,960,570

Adjustment has been made for completion of income tax assessment.

9.1 Addition During the Year

Advance income tax (Addition During the Year)	31,975,269	31,548,505
Advance income tax paid	3,100,000	1,123,000
	35,075,269	32,671,505

9.1.1 Advance income tax (Addition)

AT/ITDS on brokerage commission - DSE	4,802,769	8,312,130
AT/ITDS on brokerage commission - CSE	146	3,438
ITDS/NTI (Interest Income, dividend income etc.)	27,172,355	23,232,936
	31,975,269	31,548,505



Notes	Particulars	31-Dec-25	31-Dec-24			
		Taka	Taka			
9.1.2	Advance income tax paid Paid to NBR Paid to white renewal of license, Certificates etc.	3,100,000	1,000,000			
			123,000			
		3,100,000	1,123,000			
10	Advances, deposits and prepayments					
	Advances (Note: 10.1)	108,970	14,490,394			
	Prepayments (Note: 10.2)					
		108,970	14,490,394			
10.1	Advances Advance - IPO Application for dealer A/C					
10.2	Prepayments Prepaid rent - premises Prepaid insurance - vehicles and premises Prepaid non judicial stamp Advance to Suppliers/Vendors Interest revlv	60,871 100 48,000 (0)	3,624,000 68,296 100 908,000 0			
		108,970	14,490,394			
11	Cash and cash equivalents Cash in hand Cash at bank (Note: 11.1)	120,000 364,445,068	120,000 295,192,839			
		364,565,068	295,312,839			
11.1	Cash at bank					
	Name of the Bank	Branch Name	Account Type	Account No.	31-Dec-25	31-Dec-24
	A. Consolidated Customers' Bank A/C				Taka	Taka
	Dhaka Bank PLC	Local Br.	SND A/C	201.150.2972	161,393,331	247,045,211
	Dhaka Bank PLC	Local Br.	SND A/C	201.150.3444		
	FIC Bank PLC	Stock Ex. Br.	SND A/C	1090.358002.001	17,924,486	16,679,414
	ICB Limited	Forex. Br.	CD A/C	721*01000.000.019		
	Standard Chartered	Mot/heel	SND A/C	32.183892.02	1,232,026	1,236,716
					180,549,583	264,985,341
	Name of the Bank	Branch Name	Account Type	Account No.	31-Dec-25	31-Dec-24
	B. Bank Accounts for Dealer Operations				Taka	Taka
	FIC Bank PLC	Stock Ex. Br.	SND A/C	1090.358002.011	398,212	613,554
	FIC Bank PLC	Stock Ex. Br.	CD A/C	1090358002.001	5,000	5,000
	FIC Bank PLC	Stock Ex. Br.	SND A/C	190.168.404.011	32,212	31,816
	FIC Bank PLC	Stock Ex. Br.	SND A/C	1090.358002.011	1	1
	FIC Bank PLC	Stock Ex. Br.	SND A/C	190.168.403.011	42	41
	Dhaka Bank PLC	Gulshan	SND A/C	215.150.2242	108,467	27,214
	Dhaka bank PLC	Local Br.	SND A/C	Bal. in ICB loan A/C Dill. (28926)	382,766	1,238
	Standard Chartered	Mot/heel	SND A/C	32.183892.01	1,413	1,563
					868,123	679,927
	C. Bank Accounts for Company's own Transactions				31-Dec-25	31-Dec-24
	Dhaka Bank Limited	Local	SND A/C	201.150.2960	182,743,779	28,960,104
	Dhaka Bank Limited	Local	SND A/C	22486	253,684	577,167
					183,027,362	29,527,571
					364,445,068	295,192,839
12	Share capital					
	Authorized capital 500,000,000 ordinary shares @ Tk. 10 each				5,000,000,000	5,000,000,000
	Paid up capital Opening Balance Add: Capital Raise 2024 Add: Stock dividend				4,657,922,800 - - -	2,107,922,800 2,880,000,000 -
					4,657,922,800	4,657,922,800



Notes	Particulars	31-Dec-25		31-Dec-24	
		Taka		Taka	
	Name of Shareholders	% of Shareholdin	Number of Shares held	Amount Taka	Amount Taka
	1. Dhaka Bank Limited Represented By: Mr. Abul Hossain Sarker Mr. Reshadur Rahman Mr. Feroz Ahmed Mr. Sheikh Mohammad Masruf	99.9999987%	465,792,274	4,657,922,740	4,657,922,740
	2. Mr. Dilwar Hossain	0.0000002%	1	10	10
	3. Mr. Shoaibing Md. Humayun Khan	0.0000002%	1	10	10
	4. Mr. Md. Mashaubur Rahman	0.0000002%	1	10	10
	5. Mr. Mahfuzur Rahman	0.0000002%	1	10	10
	6. Mr. Suez Islam	0.0000002%	1	10	10
	7. Mrs. Shahmar Nazim	0.0000002%	1	10	10
		100%	465,792,280	4,657,922,800	4,657,922,800
13	Retained earnings				
	Opening balance			(60,421,470)	(61,365,928)
	Add: Net profit/[loss] for the year			14,489,969	941,468
				(46,002,501)	(60,421,470)
	Less: Bonus shares issued				
				(46,002,501)	(60,421,470)
14	Lease liabilities				
	Opening balance			68,957,426	61,300,933
	Add: Addition during the year			2,798,969	
				61,756,396	61,300,933
	Less: Adjustment during the year			(20,467,274)	(2,343,507)
				41,289,121	58,957,426
	Less: Transferred to Current portion of Lease Liabilities			(10,485,709)	
				30,803,412	58,957,426
15	Long term loan net of current maturity From ICB				
	Opening balance of Loan from ICB			92,116,121	
	Add: Loan Increased				100,000,000
	Less: Paid during the year			(32,335,928)	(7,894,879)
				59,779,193	92,116,121
	Less: Transferred to current portion of long term loan			(33,648,897)	(32,335,928)
				26,130,296	59,779,193
16	Current portion of long term loan from ICB				
	ICB loan Fund for investment			32,335,928	
	Add: Transferred to current portion of long term loan			33,648,897	32,335,928
	Less: Paid during the year			(32,335,928)	
				33,648,897	32,335,928
	Investment Corporation of Bangladesh (ICB) vide their Sanction Advice No. ICB/51/162 Dated February 19, 2024 offered Dhaka Bank Securities Limited loan amounting Taka. 10.00 Crore. The loan will be repaid through 12 equal quarterly instalments at an interest rate of 4% p.a from December 23, 2024 to September 23, 2027.				
17	Current portion of Lease Liabilities				
	Opening balance				6,876,200
	Add: Transferred to Current portion of Lease Liabilities			10,485,709	
				10,485,709	6,876,200
	Less: Payment During the Year				(6,876,200)
				10,485,709	-
18	Short term loan				
	Loan from Dhaka Bank Limited		(Note: 18.1)	(40,420)	(47,950)
18.1	Loan from Dhaka Bank Limited				
	Opening balance			(47,950)	2,444,367,206
	Add: Addition during the year			624,841,884	(624,841,884)
				624,793,934	3,069,299,089
	Less: Repayment during the year			(624,834,354)	(3,069,297,040)
				(40,420)	(47,950)

Dhaka Bank Limited, vide their Sanction Letter No. DBLA IO/CR/2023/546 dated 10 December 2023, renewed the overdraft facility of Taka. 2.470 million in favor of Dhaka Bank Securities Limited up to 31 December 2024.



Notes	Particulars	31-Dec-25	31-Dec-24
		Taka	Taka
19	Accounts payable		
	Payable to clients	105,665,819	222,520,679
	IPC application money	-	-
	Payable to Vendors/Suppliers	42,255	173,293
	Payable to DSE	2,000,752	2,108,827
	Payable to CSE	(0.00)	(0)
	Payable to CDRI	109,551	396,221
	Interest payable to clients for CCBA	542,376	38,160,404
		178,260,753	263,849,423
20	Provision for income tax		
	Opening balance	55,742,310	58,133,402
	Add: Provision made during the year	29,732,945	17,754,378
		85,475,255	75,887,780
	less: Adjustment during the year	[Note: 20.1]	31,848,505
		53,626,750	55,742,310
20.1	Adjustment during the year		
	AT/IDS on brokerage commission - DSE	7,942,016	7,764,881
	AT/IDS on brokerage commission - CSE	3,438	28,362
	AT/IDS on Brok. Comm. Dealer Trade DSE	370,114	10,131
	AT/IDS on Brok. Comm. Dealer Trade CSE	-	-
	TDS/WIT (Interest Income, dividend income etc.)	23,232,736	12,142,107
		31,648,505	20,145,470
	Adjustment has been made for completion of income tax assessment.		
21	Provision for diminution in value of investments		
	Provision for loss on own portfolio	[Note: 21.1]	258,148,997
	Provision for loss on margin loan	[Note: 21.2]	365,710,781
	Provision for stipulation fund for affected investors	[Note: 21.3]	8,760,904
	Provision on Total Margin Loan as Per BSEC (BCA) Rule, 2019	[Note: 21.4]	16,899,232
			355,597,352
			601,219,914
21.1	Provision for loss on own portfolio		
	Opening balance	210,648,997	210,648,997
	Add: Addition during the year	47,500,000	-
	Add: Transferred from Investment Fluctuation Fund	-	-
	less: Transferred to Provision for Total Margin Loan as per BSEC	-	-
		258,148,997	210,648,997
	As per Bangladesh Securities and Exchange Commission (BSEC) has allowed to keep provision as per action plan for keeping required provision. Therefore, required provision is kept as per plan.		
21.2	Provision for loss on margin loan		
	Opening balance	365,710,781	263,942,362
	less: Written off during the year	346,722,563	-
		18,988,218	263,942,362
	Add: Transferred from Provision for Own Portfolio	-	-
	Add: Addition during the year	53,600,000	101,768,414
		72,588,218	365,710,781
	As per Bangladesh Securities and Exchange Commission (BSEC) has allowed to keep provision as per action plan for keeping required provision. Therefore, required provision is kept as per plan.		
21.3	Provision for stipulation fund for affected investors		
	Opening balance	8,760,904	8,760,904
		8,760,904	8,760,904

In connection with downturn situation of Capital Market, the Bangladesh Securities and Exchange Commission (BSEC) announced the stock market stimulus package on November 23, 2011, which included some immediate steps to the relief of mostly institutional investors and pledges for some special schemes for non-institutional investors. We have formed the Stimulus fund for affected investors.



Notes	Particulars	31-Dec-25	31-Dec-24
		Taka	Taka
21.4	Provision on Total Margin Loan as Per BSEC RBCA Rule, 2019		
	Opening balance	16,099,232	18,751,003
	Add: Transferred from Provision for loss on own portfolio	-	-
	Add: Addition During the Year	-	346,229
		16,099,232	16,099,232
	As per BSEC RBCA Rule, 2019 required provision has been maintained		
22	Provision for Receivable from Non Margin Clients		
	Provision for Receivable from Non Margin Clients	2,222,352	-
		2,222,352	
23	Other liabilities		
	Accrued interest expenses - Loan from banks	[0]	-
	Audit fees	287,500	287,500
	Accrued expenses-Other	730,470	12,499,901
	VAT current A/C	246,834	254,280
	Withholding tax liabilities	416,500	463,355
		1,681,104	13,505,036



Notes	Particulars	31-Dec-25	31-Dec-24
		Taka	Taka
24	Brokerage commission income		
	Brokerage - DSE	41,584,578	47,757,107
	Brokerage - CSE	1,898	19,880
		41,586,275	47,776,958
25	Direct expenses		
	Lago charges	3,909,609	4,492,029
	Howla Charge	4,130	7,417
	CDBL Expense-Daily settlement (Pay in/Pay out)	1,692,334	2,060,859
	Sales Associate Commission	641,725	585,797
		6,247,798	7,145,932
25.1	Lago charges		
	Lago charges- Dhaka Stock-Exchange Limited (DSE)	8,938,428	8,938,428
	Lago charges- Chittagong Stock Exchange Limited (CSE)	88,549	88,549
		9,026,977	9,026,977
26	Interest income		
	Interest on margin loan	95,421,742	133,898,246
	Add: Interest income on bank deposit A/C	35,240,335	161,357
	Less: Transferred to Interest Suspense Account	20,392,461	41,070,833
		110,269,615	92,689,171
27	Interest expense		
	On loan from Dhaka Bank Limited	5,003,395	182,721,510
	On loan from Investment Corporation of Bangladesh (ICB)	3,203,588	1,000,000
	Interest Expense for leased liability	2,798,969	3,621,183
		11,005,952	187,342,693
28	Net investment income		
	Gain on sale of shares	15,050,202	62,104,157
	Dividend on shares	124,076,298	106,976,272
	Coupon on Bond	21,176,600	7,745,863
		160,303,101	176,826,692
28.1	Gain on sale of shares		
	Sale price of shares	105,482,321	574,682,492
	Cost price of shares	(91,432,119)	(452,578,334)
		15,050,202	62,104,157
29	Fees and other income		
	Account opening and closing fee	749,168	72,074
	BC renewal fees	353,449	599,800
	IPO processing fees	15	4,795
	Central Depository Bangladesh Limited (CDBL)	436,339	600,297
	Other income	286,113	2,461,053
		1,225,084	3,678,019
29.1	Central Depository Bangladesh Limited (CDBL) Income		
	A. Central Depository Bangladesh limited (CDBL) income		
	CDBL Income-transfer in/out	975,212	135,773
	CDBL Income-bonus/Right/IPO/split/demat	-	3,600
	CDBL Income-Pledge/unpledge	-	1,222,966
		975,212	1,361,839



Notes	Particulars	31-Dec-25	31-Dec-24	
		Taka	Taka	
B. Central Depository Bangladesh limited (CDBL) expenses				
	CDBL expense-Transfer in/out	366,006	76,327	
	CDBL income bonus/ Right/ IPO/ split/ demat	1,090	90	
	CDBL Income Pledge/unpledge	165,777	679,126	
	CDBL expense-monthly connection fees	6,000	6,000	
		538,873	761,642	
	Net CDBL income (A-B)	436,339	600,297	
30	Administrative Expenses			
	Salaries and allowances	30.1	[33,461,224]	[43,892,277]
	Rent, taxes, insurance, electricity etc.	30.2	[1,903,698]	[6,055,556]
	Legal expenses	30.3	[243,125]	[549,750]
	Postage, stamp, telecommunication etc.	30.4	[423,202]	[442,195]
	Stationery, printing, advertisement etc.	30.5	[2,749,574]	[3,801,103]
	Directors' fees and meeting expenses	30.6	[749,795]	[468,701]
	Audit fee	30.7	[287,500]	[287,600]
	Repairs and maintenance	30.8	[9,066,363]	[9,167,964]
	Other expenses	30.9	[11,242,952]	[9,000,450]
	Depreciation and amortization	30.10	[17,769,138]	[19,548,365]
	Total Administrative Expenses		(80,896,571)	(92,221,861)
30.1	Salaries and allowances			
	Basic salaries		10,144,698	16,115,179
	Allowances		15,707,861	18,521,298
	Leave fare assistance		1,998,000	2,505,033
	Employer's contribution to provident fund		1,649,754	1,611,514
	Bonus		3,960,911	5,139,253
			33,461,224	43,892,277
30.2	Rent, taxes, insurance, electricity etc.			
	Rent expenses		1,645,651	2,789,940
	Insurance expense		95,596	95,595
	Electricity Expenses		1,886,111	2,048,678
	Fuel expense - generator/ pop. car			6,555
	Water and sewerage		342,485	343,812
	Renewal of registration certificates, trade license etc.		933,854	770,974
			4,903,698	6,055,556
30.3	Legal expenses		243,125	549,750
30.4	Postage, stamp, telecommunication etc.			
	Postage and Courier		24,930	28,798
	Stamps- Judicial / Non-Judicial		3,584	18,405
	Telephone / Fax / PABX expenses		65,820	42,414
	Mobile / Internet / Cable TV bills		328,868	357,678
			423,202	442,195
30.5	Stationery, printing, advertisement etc.			
	Stationeries expense- (printed materials)		2,477,342	3,548,089
	Stationeries - general (table/petty stationeries)		122,542	152,209
	Stationeries- computer consumable (paper & accessories)		131,210	102,606
	Publicity expenses (leaflet, banner, bill board etc.)		18,480	200
			2,749,574	3,801,103
30.6	Directors' fees and meeting expenses			
	Director's fees		452,400	268,600
	Meeting, seminar and conference expenses		297,395	199,901
			749,795	468,701



Notes	Particulars	31-Dec-25	31-Dec-24
		Taka	Taka
30.7	Audit fee		
	Statutory Audit Fee	287,500	287,500
	Special Audit Fee		
		287,500	287,500
30.8	Repairs and maintenance		
	Office premises	3,684,874	2,812,467
	Furnitures and fixtures	405,953	635,430
	Office and electric appliances	1,537,432	1,472,439
	Computer, software, printer, UPS etc.	690,006	1,383,711
	Vehicles	1,347,194	1,472,092
	Network connectivity expense	1,400,976	1,391,826
		9,066,363	9,167,964
30.9	Other expenses		
	Bank charges	55,132	54,701
	Excise duty expenses	283,000	218,000
	Commission expenses - bank guarantees	932,778	943,000
	Regular cartage expense	1,539,762	1,805,617
	Entertainment Expense	175,806	126,741
	Contractual service charges	50,000	498,493
	Cleaning and maintenance services	1,710,929	1,566,000
	Staff uniform expenses	157,226	110,291
	Support staff expense	16,129	2,941,472
	Security guard expenses	-	831,646
	Training and Development Expenses	9,360	
	Conveyance expense	195,259	197,688
	Business promotion expenses	303,105	7,236
	Newspapers	31,017	1,916
	IPD Processing Fees	-	3,000
	Contribution to investors' protection fund	12,528	21,674
	Adjustment of ROU Lease Liability & Prepaid Rent	5,545,131	
	Miscellaneous - (others)	225,789	140,076
		11,242,952	9,008,450
30.10	Depreciation and amortization		
	Depreciation of Tangible Assets	3,189,746	3,005,795
	Amortization of Right of Use (ROU) Assets	14,579,397	15,542,570
		17,769,138	18,548,365
31	Provision for income tax		
	Current tax	29,732,945	17,754,378
32	Deferred tax expense/(income)		
	Closing balance of deferred tax assets	[92,740,202]	[60,499,690]
	Opening balance of deferred tax assets	[160,499,690]	[73,944,554]
	Deferred tax (income)/expense	67,759,489	(86,555,127)



33. Related party transactions

Name of the Related Party	Relationship	Nature of Transaction	Transaction during the year	Closing Balance as at 31-Dec-25	Closing Balance as at 31-Dec-24
Dhaka Bank PLC	Parent Company	Loan	7,530	(10,120)	[47,950]
Dhaka Bank PLC	Parent Company	Consolidated Customers' Bank A/C	[85,676,080]	161,393,331	247,069,211
Dhaka Bank PLC	Parent Company	Bank A/Cs for Dealer Operation	462,791	191,243	28,152
Dhaka Bank PLC	Parent Company	SND A/C for Company's own Transactions	153,199,791	183,077,362	29,527,671
Mrs. Rakshana Zaman and Ms. Tanveen Zaman	Director and her Daughter	Advance Rent for Leased Premises	(1,980,000)	5,940,000	7,920,000


Managing Director


Director


Director



Dhaka Bank Securities Limited
Schedule of Property, Plant and Equipment
As at 31 December 2025

A. Tangible Assets

Particulars	Cost				Rate (%)	Depreciation			Written Down Value as at 31-Dec-25
	Balance as at 01-Jan-25	Addition during the year	Disposal during the year	Balance as at 31-Dec-25		Balance as at 01-Jan-25	Depreciation during the year	Writeoff during the year	
Furniture and fixtures	25,315,398	16,658	1,934,158	23,826,898	10%	3,564,723	507,809	17,493,173	6,423,780.42
Office appliances and equipment	30,833,364	23,554	671,068	9,966,149	20%	8,810,992	503,299	8,978,508	1,007,640.54
Computer	16,300,337	-	-	16,300,337	20%	13,481,904	-	14,402,636	1,897,701.42
Motor vehicles	7,684,266	-	-	7,684,266	20%	7,684,266	-	7,684,266	-
Sub-total:	59,553,352	169,505	2,025,223	57,697,634		46,441,874	1,011,108	48,368,512	9,329,122

B. Intangible Assets

Particulars	Cost				Rate (%)	Amortization			Written Down Value as at 31-Dec-25
	Balance as at 01-Jan-25	Addition during the year	Disposal during the year	Balance as at 31-Dec-25		Balance as at 01-Jan-25	Amortization during the year	Writeoff during the year	
Software	4,831,461	1,260,000	4,831,461	1,260,000	20%	4,831,461	4,831,461	262,000	1,008,000
Sub-total	4,831,461	1,260,000	4,831,461	1,260,000		4,831,461	4,831,461	262,000	-

C. Right of Use (ROU) Assets

Particulars	Cost				Amortization			Written Down Value as at 31-Dec-25	
	Balance as at 01-Jan-25	Addition during the year	Disposal during the year	Balance as at 31-Dec-25	Balance as at 01-Jan-25	Amortization during the year	Writeoff during the year		Balance as at 31-Dec-25
Right of Use (ROU) Assets	117,303,773	99,298	-	117,403,071	57,075,725	14,579,392	-	72,155,117	16,247,954
Sub-total	117,303,773	99,298	-	117,403,071	57,075,725	14,579,392	-	72,155,117	16,247,954
As at 31 December 2025	181,688,586	1,528,803	-	176,360,705	108,849,060	17,769,338	-	129,775,529	54,577,075
As at 31 December 2024	167,459,446	14,259,140	-	181,688,586	90,300,695	18,548,365	-	108,849,060	72,839,526



Annexure-L

Dhaka Bank Investment Limited

Independent Auditor's Report and
Financial Statements

For the year ended 31 December 2025

**Independent Auditor's Report
on the Financial Statements
of
Dhaka Bank Investment Limited**
For the period from 01 January 2025 to 31 December 2025

Submitted by
Howladar Yunus & Co.
Chartered Accountants

Member firm of Grant Thornton International Ltd.

INDEPENDENT AUDITOR'S REPORT**To the Shareholders of Dhaka Bank Investment Limited**

Howladar Yunus & Co.
House-14 (Level 4 & 5)
Road-16A, Gulshan-1
Dhaka-1212
Bangladesh

T :+880 2 58815247

Opinion

We have audited the Financial Statements of **Dhaka Bank Investment Limited**, which comprise the statement of financial position as at 31 December 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information;

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the company as at 31 December 2025, and its financial performance and its cash flows for the year then ended in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board [IASB].

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and Institute of Chartered Accountants of Bangladesh [ICAB] Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The financial statements of the company for the year ended 31 December 2024 were audited by another auditor who expressed an unmodified opinion on those financial statements on 31 December 2024.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, Companies Act 1994 and other applicable laws and regulations for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error;

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so;

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with Those Charged with Governance, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Report on other Legal and Regulatory Requirements

In accordance with the Companies Act, 1994, we also report the following:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books; and
- c) The Statement of Financial Position and Statement of Income and Expenditure dealt with by the report are in agreement with the books of accounts and returns.

Howladar Yunus & Co.

Chartered Accountants

Firm Registration No: CAF-001-105


Farnana Sultana FCA

Partner

Enrolment No: 1619

DVC: 2603181619AS241091

Date: 15 MAR 2026

Dhaka Bank Investment Limited
Statement of Financial Position
As at 31 December 2025

Particulars	Notes	31-Dec-25	31-Dec-24
		Taka	Taka
ASSETS			
Non Current Assets			
Property, Plant & Equipments	4	3,758,142	134,704
Investment in Bonds	5	917,566,013	1,009,121,388
		921,314,155	1,009,256,092
Current Assets			
Investment in quoted shares	6	36,632,032	-
Other asset	7	36,918,649	17,463,823
Cash and cash equivalents	8	241,015,272	93,182,793
		314,565,952	17,463,823
Total Assets		1,235,880,107	1,026,719,915
EQUITY AND LIABILITIES			
Equity			
Paid up capital	9	1,000,000,000	250,000,000
Share Money Deposit	10	-	750,000,000
Retained earnings	11	198,142,717	102,094,888
		1,198,142,717	1,102,094,888
Liabilities			
Non-Current Liabilities			
Deferred tax liability	12	87,863	8,011
		87,863	8,011
Current Liabilities			
Provision for income tax	13	36,462,546	12,677,143
Other liabilities	14	1,186,980	122,667
		37,649,526	17,799,810
Total Liabilities		37,737,389	17,807,820
Total Equity and Liabilities		1,235,880,107	1,119,902,708

The annexed notes from 1 to 19 form an integral part of these financial statements.


Company Secretary


Managing Director


Director


Farhana Sultana FCA
 Engagement Partner
 ICAB Enrolment No.: 1619

Howledar Yunus & Co.
 Chartered Accountants
 FRC Registration No. CA/001-105

DWG No: 2603181619AS241091

Date: 15 MAR 2026

Dhaka Bank Investment Ltd.
Statement of Profit or Loss and Other Comprehensive Income
For the period ended 31 Dec 2025

Particulars	Notes	31-Dec-25	31-Dec-24
		Taka	Taka
Operating Income			
Investment Income	16	122,120,311	37,171,701
Other income	16	21,463,941	4,777,193
Total Operating Income		143,584,252	51,948,894
Operating Expenses			
General and administrative expenses	17	10,385,998	4,540,389
Financial expenses	16	302,580	269,658
Total Operating Expenses		10,689,579	4,809,847
Profit Before Tax		132,894,673	47,139,047
Provision for income tax	19	(36,846,844)	(17,684,861)
Net Profit After Tax		96,047,829	29,454,186

The annexed notes from 1 to 19 form an integral part of these financial statements.


Company Secretary


Managing Director


Director


Farhana Sultana FCA
 Engagement Partner
 ICAB Enrollment No: 1519

Howladar Yunus & Co.
Chartered Accountants
 FRC Registration No. CAF-001-105

DVC No.: **2603181619RS241091**
 Date: **15 MAR 2026**

Dhaka Bank Investment Ltd.
Statement of Changes in Equity
For the period ended 31 December 2025

Particulars	(Amount in Taka)			
	Share Capital	Share Money Deposit	Retained Earnings	Total Equity
Balance as at 01 January 2025				
Increase in paid-up capital during the period	250,000,000	750,000,000	102,094,888	1,102,094,888
Conversion of share money deposit into share	750,000,000	-	-	750,000,000
Net profit for the period	-	(750,000,000)	96,077,829	(750,000,000)
Balance as at 31 December 2025	1,000,000,000	-	198,142,717	1,198,142,717
Balance as at 01 January 2024				
Net profit for the period	250,000,000	-	72,640,702	322,640,702
Share money deposited	-	750,000,000	29,454,186	29,454,186
Balance as at 31 December 2024	250,000,000	750,000,000	102,094,888	1,102,094,888

The annexed notes from 1 to 19 form an integral part of these financial statements.


 Company Secretary


 Managing Director


 Director




Dhaka Bank Investment Limited
Statement of Cash Flows
For the year ended 31 Dec 2025

Particulars	31-Dec-25	31-Dec-24
	Taka	Taka
A. Cash flows from operating activities		
Net profit before tax	132,894,673	47,339,047
Add: Non-Cash items:		
Depreciation	173,438	34,112
Amortization of Premium of Treasury Bond	1,401,696	613,783
Accretion of Discount of Treasury Bond	(5,331,421)	-
	(3,756,287)	647,895
	129,138,386	47,786,942
Changes in working capital		
(Increase)/ Decrease in advance income tax	(6,845,891)	(1,135,822)
(Increase)/ Decrease in interest receivable	(2,408,934)	(8,333,043)
(Increase)/ Decrease in CDBI Security Deposit	(200,000)	-
(Decrease)/ increase in other liability	1,064,313	19,799
Income tax paid	(17,981,688)	(6,227,760)
	(36,372,100)	(15,676,816)
Net cash flow from operating activities	92,766,286	32,110,126
B. Cash flows from investing activities		
Investment in Treasury Bond	95,495,101	(936,328,457)
Investment in quoted shares	(36,632,032)	-
Purchase of property, plant & equipment	(3,796,875)	(47,299)
Net cash used in investing activities	55,066,194	(936,375,756)
C. Cash flows from financing activities		
Share Money Deposit	-	750,000,000
Net cash used in financing activities	-	750,000,000
D. Net (decrease)/increase in cash and cash equivalents (A+B+C)	147,832,479	(154,265,630)
E. Cash and cash equivalents at the beginning of the year	93,182,792	247,448,422
F. Cash and cash equivalents at the end of the period (D+E)	241,015,272	93,182,792

The annexed notes from 1 to 19 form an integral part of these financial statements.


Company Secretary


Managing Director


Director



Dhaka Bank Investment Limited
Notes to the Financial Statements
As at and for the year ended 31 December 2025

1. Company and its activities

1.1 Legal status and nature of the Company

Dhaka Bank Investment Limited was incorporated with the Registrar of Joint Stock Companies and Firms (RJSCF) vide registration no. C-112730/13 dated 02 December, 2013 as a Private Company limited by Shares having its registered office at Corporate Office of Dhaka Bank PLC., 71, Purana Palton Lane, Kakrail, Dhaka. Dhaka Bank Investment Limited has obtained merchant banking license from Bangladesh Securities and Exchange Commission on 30 March 2023 vide reference no. Registration Certificate no. M-8-2021/102.

1.2 Principal activities and nature of operation

The principal activities of the Company are to carry on the business of Merchant Banking in all its aspects and to act as Issue Managers in order to issue and offers, whether by way of public offer or otherwise of shares, stocks, debentures, bonds, units, notes, bills, warrants or any other instruments, to carry on Investment Banking activities, Corporate Advisory, Custodian service, Wealth Management services, Portfolio Management, Capital Market operations etc.

2. Basis of preparation and significant accounting policies

2.1 Statement of compliance

The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs).

2.2 Other regulatory compliances

As required, Dhaka Bank Investment Limited also complies with the applicable provisions of the following major laws/statutes:

- Company Act 1994;
- The Securities and Exchange Ordinance 1969;
- Bangladesh Securities and Exchange Commission (Public Issues) Rules 2020;
- Bangladesh Securities and Exchange Commission Act 1993;
- Securities and Exchange Commission (Stock-Dealer, Stock-Broker and Authorized Representatives) Rules 2000;
- Income Tax Act 2023;
- The Value Added Tax and Supplementary Duty Act 2012;
- The Value Added Tax and Supplementary Rules 2016;
- Financial Reporting Act 2015;
- Merchant Banker & Portfolio Manager Rules 1996;
- Margin Rules 1999;
- Negotiable Instruments Act 1881 and
- Other applicable laws and regulations.

2.3 Basis of measurement

The financial statements except for cash flow information have been prepared on accrual basis of accounting.



Dhaka Bank Investment Limited
Notes to the Financial Statements
As at and for the year ended 31 December 2025

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2.4 Components of financial statements

- Statement of Financial Position;
- Statement of Profit or Loss and Other Comprehensive Income;
- Statement of Changes in Equity;
- Statement of Cash Flows; and
- Notes to the Financial Statements.

2.5 Functional and presentational currency

These financial statements are presented in Bangladeshi Taka (BDT/Tk.) which is the functional currency of the Company. The amounts in these financial statements have been rounded off to the nearest integer.

2.6 Use of estimates and judgments

Preparation of financial statements requires management to make judgments, estimates and assumptions that affect the reported amount of assets and liabilities, income and expenses. These financial statements contained information about the assumptions it made about the future and other major sources of estimation uncertainty at the end of the reporting period that have a significant risk of resulting in a material adjustment to the carrying amount of assets, liabilities, income and expenses within the next financial period.

In accordance with the guidelines as prescribed by IAS 37: Provisions, Contingent Liabilities and Contingent Assets, Provisions are recognized in the flowing situation:

- When the company has an obligation as a result of past events;
- When it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and
- Reliable estimates can be made of the amount of the obligation.

2.7 Consistency

In accordance with the IFRS framework for the presentation of financial statements together with IAS 1 and IAS 8, Dhaka Bank Investment Limited applies the accounting disclosure principles consistently from one period to the next. Where selecting and applying new accounting policies, changes in accounting policies applied, corrections of errors, the amounts involved are accounted for and retrospectively accordance with the requirement of IAS 8. We however, have applied the same accounting principles in 2024 as was for in financial statements for 2023.

2.8 Going concern

The accompanying financial statements have been prepared on a going concern assumption that the Company will continue in operation over the foreseeable future. The Company 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 and asset quality) of the Company continued to demonstrate a healthy trend for a couple of years. The management is not aware of any other material uncertainties that may cast significant doubt upon the Company's ability to continue as a going concern. Moreover, Dhaka Bank Investment Limited has obtained Merchant Bankers license from Bangladesh Securities and Exchange Commission on 30 March 2023 vide registration certificate.

2.9 Reporting year

The financial period of the Company covers 12 months from 01 January to 31 December 2025.



3. Material accounting policies

The accounting policies set out below have been applied consistently (otherwise as stated) to all periods presented in these financial statements.

3.1 Property, plant and equipment

3.1.1 Recognition and Measurement

All property, plant and equipment are stated at cost less accumulated depreciation as per IAS 16, Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its usable condition for its intended use.

3.1.2 Depreciation

Property, plant and equipment are stated at cost less accumulated depreciation. Depreciation is charged, using the straight-line method on the acquisition cost of PPE and such cost is written off over the estimated useful lives of assets, in accordance with IAS 16. Depreciation is charged on additions when the related assets are put into use and no depreciation is charged from the date of disposal. The rates of depreciation used are as follows:

Name of the Asset	Rate
Computer & Computer Equipment	20%
Furniture & Fixure	10%
Office Appliances & Equipment	20%

3.2 Investment in shares and bonds

All investments are initially recognized at cost plus transaction costs that are directly attributable to the investments. Premium are amortised and discount accredited using the effective or historical yield method.

3.3 Financial assets

The financial assets of the Company includes cash and cash equivalents and other assets. These are recognized at the date they are originated.

The Company derecognizes a financial asset when the contractual rights to the cash flows from the asset expires, or it transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred.

3.3.1 Cash and cash equivalents

Cash and cash equivalents include cash in hand, cash at bank and term deposits which are held and are available for use by the Company without any restriction. There is insignificant risk of change in the value of the above items.

3.3.2 Other assets

Dhaka Bank Investment Limited maintains other asset through advance income tax and interest receivable. Advance income tax is posted when Dhaka Bank Investment Limited pays any source tax through bank accounts and interest receivable is recognized when the interest accrued for.



3.4 Financial liabilities

The Company recognizes all financial liabilities on the accounting date which is the date the Company becomes a party to the contractual provisions of the instrument. The Company derecognizes a financial liability when its contractual obligations are discharged, cancelled or expired. Financial liabilities comprise trade payables and other

3.4.1 Other liabilities

The Company recognizes its accounts payables at the time the service is received as on date. Dhaka Bank Investment Limited shows its trade payables as other liabilities in its financial position.

3.5 Revenue recognition

In compliance with the requirements of IFRS-15, Revenue is recognized only when it completes the 05 (five) steps model:

Step -1	Identify the contract with a customer.
Step -2	Identify the performance obligations in the contract.
Step -3	Determine the transaction price.
Step -4	Allocate the prices to the performance obligations.
Step -5	Recognize revenue.

3.6 Dividend income and gain/(loss) on sale of marketable securities

Dividend income is recognized when right to receive or payment is established whereas profit or loss arising from the sale of securities is accounted for only when shares are sold in the market and profit is realized or loss is incurred.

3.7 Operating expenses

Dhaka Bank Investment Limited records general and administrative expenses as operating expenses. These includes amortization, audit fees and bank charges etc.

3.8 Income tax expenses

Current Tax:

Income tax expenses comprise current income tax. Income tax expense is recognized in the Statement of Profit or Loss and Other Comprehensive Income except to the extent that it relates to items recognized directly in equity, in which case it is recognized in equity.

As the Company is subject to tax of Merchant Banking, it is currently charging tax @27.50% as applicable with

Deferred tax:

Deferred tax is measured in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they are reversed, based on the laws that have been enacted or substantively enacted by the reporting date. Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities and assets, and they relate to income taxes levied by A deferred tax asset is recognized for unused tax losses, tax credits and deductible temporary differences, to the extent that it is probable that future taxable profits will be available against which they can be utilized. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related



3.9 Related party transaction

As per IAS-24: Related Party Disclosures, a related party is a person or entity that is related to the entity that is preparing its financial statements. Related party transaction is a transfer of resources, services, or obligations between a reporting entity and a related party, regardless of whether a price is charged as per IAS 24.

3.10 Events after the reporting period

Events after the reporting period that provide additional information about the Company's position at the reporting period are reflected in the financial statements. Events after the reporting period are not adjusting event are disclosed in the notes if material.

3.11 General

i. Figures have been rounded off to the nearest integer.

3.12 Authorization for Issue

These financial statements were authorized by the Board of Directors of the Company in its 37th Board of Directors Meeting held on 15 March 2025.



Notes	Particulars	31-Dec-25	31-Dec-24
		Taka	Taka
7	Other asset		
	Advance income tax (Notes: 7.1)	12,164,814	5,318,923
	Security Deposit to CDBL*	200,000	-
	Interest receivable (Notes: 7.2)	24,553,835	12,144,901
		36,918,649	17,463,823

* Dhaka Bank Investment Ltd applied for DP license and kept Tk 200,000/- as a security deposit as part of the requirement

7.1 Advance income tax

Opening balance	5,318,923	4,183,100
Add: Addition during the year	21,445,570	6,818,923
Less: Adjustment during the year	14,599,679	5,683,101
	12,164,814	5,318,923

7.2 Interest receivable

Beginning Balance	12,144,901	3,811,858
Add: Addition During the Period	109,565,776	38,331,612
Less: Received During the period	97,156,842	29,998,569
	24,553,835	12,144,901

8 Cash and cash equivalents

Cash in BO	3,460,285	92,465
Cash at bank (Note: 8.1)	237,554,987	93,090,328
	241,015,272	93,182,793

8.1 Cash at bank

Name of the Bank	Branch Name	Account No.
Short Term Deposit		
Dhaka Bank PLC	Local Office	201.150.3401
Dhaka Bank PLC	Gulshan Circle-2	102.150.0018

34,293,526	40,999,021
3,261,461	1,073,877
37,554,987	42,072,898

Investment at Bank (Term Deposit)		
Dhaka Bank PLC	Gulshan Circle-2	102648000009
Dhaka Bank PLC	Gulshan Circle-2	1023410001718
Dhaka Bank PLC	Foreign Exchange	2036470000044

100,000,000	-
-	51,017,431
100,000,000	-
200,000,000	51,017,431
237,554,987	93,090,328



Notes	Particulars	31-Dec-25	31-Dec-24
		Taka	Taka

9 Share Capital

9.1 Authorized Capital

200,000,000 ordinary shares @ Tk. 10 each.

2,000,000,000 2,000,000,000

9.2 Issued, Subscribed and Paid up Capital

100,000,000 ordinary shares of Taka 10 each fully paid.

1,000,000,000 1,000,000,000

The shareholding position is as follows:

Sl. #	Name of Shareholders	Number of Shares held	% of Shareholding	31-Dec-25
1.	*Dhaka Bank PLC,	99,999,995	99.999995%	999,999,950
	Mr. Amir Ullah			
	Mr. Tahidul Hossain Chowdhury			
	Mr. Mirza Yasser Abbas			
	Mr. Mohammed Ali Taslim			
2.	Mr. Shafiqul Islam Sarker	1	0.000001%	10
3.	Mr. Mohammad Ashiqur Rahman	1	0.000001%	10
4.	Mr. Hasanuzzaman	1	0.000001%	10
5.	Mr. Asif Hanif	1	0.000001%	10
6.	Mr. Latiful Bari	1	0.000001%	10
Total		100,000,000	100%	1,000,000,000

10 Share Money Deposit

Opening Balance

750,000,000

Add/ (Less): Adjustment during the year*

(750,000,000)

750,000,000

750,000,000

The Company received Share Money Deposit from its Parent Company namely Dhaka Bank PLC. of Tk. 100,000,000 on 03 July 2024 and Tk. 650,000,000 on 04 December 2024. The RJSC filing for conversion of share money deposit to share capital

11 Retained earnings

Opening balance

102,094,888

72,640,702

Add: Net Profit for the year

96,047,829

29,454,186

198,142,717

102,094,888

12 Deferred Tax Liability

Particulars	Carrying Amount	Tax Base	Taxable Temporary Difference
Property, plant and equipment	3,758,142	3,438,640	319,502
Applicable rate			27.6%
Deferred tax liability as on 31.12.2025			<u>87,863</u>
Deferred tax liability as on 31.12.2025			87,863
Deferred tax liability as on 31.12.2024			8,011
Deferred tax expense/ (Income) for the year ended 31.12.2025			<u>79,852</u>

13 Provision for income tax

Opening balance

17,677,143

6,221,407

Add: Addition during the year

(Note: 12.1)

36,766,992

17,683,486

Less: Adjustment during the year

(Note: 12.2)

17,981,588

6,227,750

36,462,546

17,677,143



Notes	Particulars	31-Dec-25	31-Dec-24
		Taka	Taka
13.1 Addition during the year			
	Current tax on profit before tax during the year	[Note: 19] 36,462,547	17,677,143
	Adjustment of Provision for Previous Year	[Note: 19] 304,445	6,343
		<u>36,766,992</u>	<u>17,683,486</u>
13.2 Adjustment during the year			
	Tax for the Assessment year 2024-2025		6,227,750
	Tax for the Assessment year 2025-2026*	17,981,588	
		<u>17,981,588</u>	<u>6,227,750</u>
	*Dhaka Bank Investment Limited has submitted its income tax returns up to the Assessment Year 2025-2026. Total tax paid during the Assessment Year 2025-2026 comprises Tk 17,351,049 for the year and Tk 630,539 relating to the settlement of a tax dispute for Income Year 2021.		
14 Other liabilities			
	Provision for audit fees	[Note: 13.1] 115,000	115,000
	Provision for other expense*	1,062,500	-
	Tax deducted at source	9,480	7,667
		<u>1,186,980</u>	<u>122,667</u>
14.1 Provision for audit fees			
	Opening balance	115,000	92,000
	Add : Addition during the year	115,000	115,000
	Less : Adjustment during the year	115,000	92,000
		<u>115,000</u>	<u>115,000</u>



Notes	Particulars	31-Dec-25	31-Dec-24
		Taka	Taka
15	Investment Income		
	Interest on Treasury Bond	122,100,311	37,104,066
	Gain on Sale of Shares	-	67,645
	Dividend Income	20,000	-
		122,120,311	37,171,701
16	Other income		
	Interest on SND	2,052,719	969,716
	Interest on FDR A/C	19,411,221	13,807,477
		21,463,941	14,777,193
17	General and administrative expenses		
	Salary expense	3,527,169	2,672,617
	Office Rent	1,426,460	-
	Utility Expenses	191,464	-
	Legal & Professional Expenses*	1,390,020	607,566
	Business development Expense	1,062,500	-
	Insurance Premium	20,287	-
	Audit fees	115,000	115,000
	Stationery, Printing, Advertisement etc.	17,310	39,198
	Repair and Maintenance	55,780	-
	Board Meeting Expense	344,925	239,810
	Entertainment (canteen & other)	-	-
	Conveyance Expense	43,020	47,048
	Donation	50,000	-
	Telecommunications	72,829	13,000
	Entertainment (canteen & other)	302,121	15,065
	Director's Remuneration	193,000	143,000
	Amortization of Premium on Tbond	1,401,695	613,783
	Depreciation and Amortization	173,438	34,112
		10,386,998	4,540,189
	*The company has applied for a Depository Participant (DP) license to BSEC, and the associated costs have been included under this item		
18	Financial expenses		
	Bank charges & Others (Excise duty)	302,580	269,658
		302,580	269,658
19	Current tax on profit before tax during the year		
	Profit Before Tax	132,894,673	24,098,565
	Current Tax	36,462,547	17,677,143
	Deferred Tax Expense/ (Income)	79,552	1,376
	Previous Year Tax Adjustment*	304,445	6,343
		36,846,544	17,684,861
	*The Company has settled a past tax dispute for the income year 2021 amounting to BDT 630,539. The tax provision amounting Tk 326,094 has also been adjusted by recognizing a prior year business loss allowed by the tax authority.		



Dhaka Bank Investment Ltd

FIXED ASSETS SCHEDULE

For the Period ended on Dec 31, 2025

Annexure-A

A. Properties, Plant & Equipment

Particulars	COST				DEPRECIATION				Written Down Value as on 31.12.2025	
	Balance as on 01.01.2025	Addition during the Period	Disposal during the Period	Balance as on 31.12.2025	Depr. Rate %	Balance as on 01.01.2025	Addition during the period	Disposal during the Period		Balance as on 31.12.2025
Computer & Computer Equipment	185,731	423,700	-	609,431	20%	61,027	59,259	-	109,282	500,149
Furniture & Fixure	-	2,139,026	-	2,139,026	10%	-	50,476	-	53,476	2,085,550
Office Appliances & Equipment	-	1,234,500	-	1,234,500	20%	-	61,707	-	61,707	1,172,793
Total	185,731	3,796,875	-	3,982,607		51,027	173,438	-	224,465	3,758,142

Amount in TK

