Dhaka Bank PLC. & Its Subsidiaries

Consolidated

& Separate Financial Statements

As at and for the period ended 31 March 2026

Dhaka Bank PLC. and its Subsidiaries
Consolidated Balance Sheet
As at 31 March 2026

	Notes	31.03.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS			
Cash	3(a)	**17,999,038,629**	**18,183,714,511**
Cash in hand (Including foreign currencies)	3.1(a)	4,465,862,086	3,523,262,625
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	13,533,176,543	14,660,451,886
Balance with other banks and financial institutions	4(a)	**12,437,663,511**	**8,927,943,359**
In Bangladesh	4.1(a)	470,463,554	710,030,177
Outside Bangladesh	4.2(a)	11,967,199,957	8,217,913,182
Money at call on short notice	5(a)	**670,000,000**	-
Investments	6(a)	**114,863,181,435**	**121,619,784,987**
Government	6.1(a)	102,594,314,744	109,371,878,414
Others	6.2(a)	12,268,866,691	12,247,906,573
Loans, advances and lease/investments	7(a)	**279,363,306,520**	**276,995,927,803**
Loans, cash credits, overdrafts etc./investments	7.1(a)	274,713,937,751	273,514,739,972
Bills purchased and discounted	8(a)	4,649,368,769	3,481,187,831
Fixed assets including premises, furniture and fixtures	9(a)	**8,158,178,563**	**8,203,849,369**
Other assets	10(a)	**16,197,465,034**	**12,152,254,827**
Non-banking assets	11(a)	**30,680,000**	**30,680,000**
Total Assets		**449,719,513,692**	**446,114,154,857**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	**43,983,904,434**	**33,134,114,415**
Deposits and other accounts	13(a)	**324,276,171,836**	**338,261,902,864**
Current accounts and other accounts		50,044,573,490	50,759,814,966
Bills payable		2,328,596,536	1,846,906,222
Savings bank deposits		35,688,141,836	33,509,515,452
Term deposits	13.4(a)	236,214,859,974	252,145,666,224
Bond	14	**6,000,000,000**	**6,000,000,000**
Other liabilities	15(a)	**49,705,469,427**	**43,613,725,592**
Total Liabilities		**423,965,545,697**	**421,009,742,872**
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		**25,753,884,465**	**25,104,331,087**
Paid-up capital	16.2	10,569,323,490	10,569,323,490
Statutory reserve	17	10,569,323,490	10,569,323,490
Other reserve	18(a)	724,876,334	656,690,373
Surplus in profit and loss account	19(a)	3,890,361,151	3,308,993,734
Non-controlling interest	19.1(a)	83,530	80,898
Total Equity		**25,753,967,995**	**25,104,411,985**
Total Liabilities and Equity		**449,719,513,692**	**446,114,154,857**

DHAKA BANK PLC. HEAD OFFICE DHAKA

	Notes	31.03.2026 Taka	31.12.2025 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21	**214,304,714,117**	**219,855,707,135**
Acceptances and endorsements		74,672,077,609	80,378,043,785
Irrevocable letters of credit		43,876,323,804	45,605,399,201
Letters of guarantee		60,059,499,656	60,919,913,865
Bills for collection		18,528,765,256	20,711,457,097
Other contingent liabilities		17,168,047,791	12,240,893,187
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		**214,304,714,117**	**219,855,707,135**

Chief Financial Officer

Company Secretary

Managing Director

17/05/26

Director

Chairman

Dhaka Bank PLC. and its Subsidiaries
Consolidated Profit & Loss Account
For the period ended 31 March 2026

	Notes	01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
Interest income/profit on investments	22(a)	6,888,515,320	7,313,495,755
Interest/profit paid on deposits and borrowings etc.	23(a)	(6,208,121,555)	(6,057,607,298)
Net interest income		**680,393,764**	**1,255,888,457**
Investment income	24(a)	2,599,801,989	1,961,445,221
Commission, exchange and brokerage	25(a)	807,415,400	1,168,326,865
Other operating income	26(a)	74,665,871	78,558,961
		3,481,883,260	**3,208,331,047**
Total operating income (a)		**4,162,277,024**	**4,464,219,504**
Salary and allowances	27(a)	1,133,581,713	1,055,504,421
Rent, taxes, insurance, electricity etc.	28(a)	144,347,479	103,170,748
Legal expenses	29(a)	10,484,745	8,616,038
Postage, stamps, telecommunication etc.	30(a)	26,057,745	22,657,306
Stationery, printings, advertisements etc.	31(a)	123,967,648	105,611,217
Chief Executive's salary and fees	32(a)	6,896,667	5,300,000
Directors' fees	33(a)	1,308,932	1,547,239
Auditors' fees	34(a)	103,749	103,750
Depreciation and repairs of bank's assets	35(a)	313,978,033	306,612,905
Other expenses	36(a)	329,654,985	331,861,173
Total operating expenses (b)		**2,090,381,696**	**1,940,984,797**
Profit before provision and taxes (c = (a-b))		**2,071,895,328**	**2,523,234,708**
Provision against loans and advances	37(a)	1,111,178,143	880,041,675
Provision for diminution in value of investments	38(a)	(23,767,359)	14,911,937
Other provisions	39(a)	(94,933,392)	71,078,056
Total provision (d)		**992,477,392**	**966,031,668**
Total Profit before taxes (c-d)		**1,079,417,936**	**1,557,203,040**
Provision for Taxation		482,340,351	710,891,559
Current tax		622,066,016	787,361,115
Deferred tax		(139,725,665)	(76,469,556)
Net Profit after Taxation		**597,077,584**	**846,311,481**
Net profit after tax attributable to:			
Equity holders of DBL		597,074,952	846,307,109
Non-controlling interest		2,632	4,372
		597,077,584	**846,311,481**
Profit available for distribution			
Surplus in profit and loss account from previous year	19(a)	3,308,993,734	2,240,831,967
Adjustment of provision and gain against NBA		-	-
Net profit for the year		597,074,952	846,307,109
		3,906,068,686	**3,087,139,076**
Appropriations			
Statutory reserve		-	-
General reserve		-	-
Investment fluctuation fund		-	-
Dividends		-	-
Start-up Equity Investment Fund		5,707,535	-
Coupon/dividend on perpetual bond		10,000,000	10,000,000
Surplus in profit and loss account		3,890,361,151	3,077,139,076
		3,906,068,686	**3,087,139,076**
Consolidated earning per share (CEPS)	40(a)	**0.56**	**0.80**

Chief Financial Officer

Company Secretary

Managing Director

12/05/26

Director

Chairman

Dhaka Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 31 March 2026

	Notes	01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		9,024,119,908	8,090,836,560
Interest/Profit payments		(6,112,197,528)	(5,937,587,554)
Dividend receipts		70,560,384	105,010,107
Recovery of loans previously written off		51,280,386	49,097,861
Fee and commission receipts in cash		597,986,123	673,900,542
Cash payments to employees		(1,140,478,380)	(1,060,804,421)
Cash payments to suppliers		(160,613,887)	(141,767,966)
Income taxes paid		(867,249,743)	(435,566,452)
Receipts from other operating activities	41(a)	37,124,337	96,753,146
Payments for other operating activities	42(a)	(674,937,345)	(636,546,797)
Operating profit before changes in operating assets & liabilities (i)		**825,594,255**	**803,325,026**
Increase/Decrease in operating assets and liabilities			
Sale/(Purchase) of trading securities		6,660,750,318	2,872,661,352
Loans and advances to customers		(2,367,378,716)	(3,363,755,752)
Other assets	43(a)	(3,165,812,673)	(915,879,042)
Deposits from other banks		(1,312,714,599)	(497,573,345)
Deposits from customers		(12,673,016,429)	13,466,814,680
Other liabilities account of customers		(481,619,904)	(552,123,150)
Other liabilities	44(a)	4,941,489,973	1,690,479,552
Cash flow from/(used in) operating assets and liabilities (ii)		**(8,398,302,030)**	**12,700,624,295**
Net cash flow from/(used in) operating activities (a)= (i+ii)		**(7,572,707,775)**	**13,503,949,321**
Cash flows from investing activities			
Proceeds from sale of securities		501,323,182	703,804,792
Payment for purchase of securities		159,323,461	(1,835,977,160)
Purchase of property, plant & equipment		(127,383,339)	(99,884,910)
Sale of property, plant & equipment		50,196	1,086,301
Non-banking assets		-	-
Purchase/Sale of subsidiary		-	-
Net cash used in investing activities (b)		**533,313,500**	**(1,230,970,977)**
Cash flows from financing activities			
Borrowing from other banks		10,849,790,019	852,911,076
Receipts from issuance of perpetual bond		-	-
Payments for redemption of non convertible subordinated bond		-	43,000,000
Coupon/dividend paid on perpetual bonds		(10,000,000)	(10,000,000)
Dividends paid		-	-
Net cash flow (used in)/from financing activities (c)		**10,839,790,019**	**885,911,076**
Net decrease in cash and cash equivalents (a+b+c)		**3,800,395,744**	**13,158,889,420**
Effects of exchange rate changes on cash and cash equivalent		195,640,326	426,048,053
Cash and cash equivalents at beginning year		27,115,397,870	27,868,878,663
Cash and cash equivalents at end of year*		**31,111,433,940**	**41,453,816,136**
***Closing cash and cash equivalents**			
Cash in hand		4,465,862,086	2,674,728,068
Balance with Bangladesh Bank and its agent bank(s)		13,533,176,543	14,778,665,819
Balance with other banks & financial institutions		12,437,663,511	15,726,439,549
Money at call on short notice		670,000,000	8,270,000,000
Prizebond		4,731,800	3,982,700
Total		**31,111,433,940**	**41,453,816,136**
Net Operating Cash Flows Per Share (NOCFPS)	46	**(7.16)**	**12.78**

DHAKA BANK PLC. HEAD OFFICE DHAKA

Dhaka Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 31 March 2026

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Start-up Equity Investment Fund	Foreign currency translation reserve	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	-	**535,970,681**	-	**80,898**	**114,159,061**	-	**3,308,993,734**	**25,104,411,985**
Changes in translation reserve	-	-	-	-	-	-	-	-	2,488,996		
Adjustment of provision and gain against NBA	-	-	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	59,989,430	-	-	-	-	-	59,989,430
Net profit for the year	-	-	-	-	-	-	-	-	-	597,077,584	597,077,584
Transfer to reserve	-	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-	-	-	-	-
Start-up Equity Investment Fund	-	-	-	-	-	-	-	5,707,535	-	(5,707,535)	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Non-controlling interest	-	-	-	-	-	-	2,632	-	-	(2,632)	-
Balance as at 31 March 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	-	**595,960,111**	-	**83,530**	**119,866,596**	**2,488,996**	**3,890,361,151**	**25,753,967,995**

For the year ended 31 March 2025

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Start-up Equity Investment Fund	Foreign currency translation reserve	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**	**87,281,290**	-	**2,240,831,967**	**22,775,044,591**
Changes in translation reserve	-	-	-	-	-	-	-	-	13,977,181	-	13,977,181
Surplus/deficit on account of revaluation of investments	-	-	-	-	55,470,353	-	-	-	-	-	55,470,353
Net profit for the year	-	-	-	-	-	-	-	-	-	846,311,481	846,311,481
Transfer to reserve	-	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Non-controlling interest	-	-	-	-	-	-	4,372	-	-	(4,372)	-
Balance as at 31 March 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	-	**363,726,441**	-	**74,223**	**87,281,290**	**13,977,181**	**3,077,139,076**	**23,680,803,606**

DHAKA BANK PLC HEAD OFFICE DHAKA

Dhaka Bank PLC.
Balance Sheet
As at 31 March 2026

	Notes	31.03.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS			
Cash	3	**17,998,918,629**	**18,183,594,511**
Cash in hand (Including foreign currencies)	3.1	4,465,742,086	3,523,142,625
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	13,533,176,543	14,660,451,886
Balance with other banks and financial institutions	4	**12,288,441,688**	**8,904,949,743**
In Bangladesh	4.1	321,241,731	687,036,561
Outside Bangladesh	4.2	11,967,199,957	8,217,913,182
Money at call on short notice	5	**670,000,000**	-
Investments	6	**110,040,766,252**	**116,969,197,099**
Government	6.1	101,602,523,107	108,454,322,401
Others	6.2	8,438,243,145	8,514,874,698
Loans, advances and lease/investments	7	**278,572,521,974**	**276,121,395,585**
Loans, cash credits, overdrafts etc./investments	7.1	273,923,153,205	272,640,207,754
Bills purchased and discounted	8	4,649,368,769	3,481,187,831
Fixed assets including premises, furniture and fixtures	9	**8,099,504,962**	**8,144,506,152**
Other assets	10	**20,918,392,073**	**16,851,741,339**
Non-banking assets	11	**30,680,000**	**30,680,000**
Total Assets		**448,619,225,578**	**445,206,064,429**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	**43,932,412,329**	**33,074,335,223**
Deposits and other accounts	13	**324,713,891,903**	**338,844,369,587**
Current accounts and other accounts		50,044,573,490	50,759,814,966
Bills payable		2,328,596,536	1,846,906,222
Savings bank deposits		35,688,141,836	33,509,515,452
Term deposits		236,652,580,041	252,728,132,947
Bond	14	**6,000,000,000**	**6,000,000,000**
Other liabilities	15	**49,005,340,577**	**42,943,010,770**
Total Liabilities		**423,651,644,809**	**420,861,715,580**
Capital/Shareholders' Equity			
Total Shareholders' Equity		**24,967,580,769**	**24,344,348,849**
Paid-up capital	16.2	10,569,323,490	10,569,323,490
Statutory reserve	17	10,569,323,490	10,569,323,490
Other reserve	18	724,876,334	656,690,373
Surplus in profit and loss account	19	3,104,057,455	2,549,011,496
Total Liabilities and Shareholders' Equity		**448,619,225,578**	**445,206,064,429**

DHAKA BANK PLC. HEAD OFFICE DHAKA

	Notes	31.03.2026 Taka	31.12.2025 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21	**214,304,714,117**	**219,855,707,135**
Acceptances and endorsements		74,672,077,609	80,378,043,785
Irrevocable letters of credit		43,876,323,804	45,605,399,201
Letters of guarantee		60,059,499,656	60,919,913,865
Bills for collection		18,528,765,256	20,711,457,097
Other contingent liabilities		17,168,047,791	12,240,893,187
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		**214,304,714,117**	**219,855,707,135**

Chief Financial Officer

Company Secretary

Managing Director

12/05/26

Director

Chairman

Dhaka Bank PLC.
Profit & Loss Account
For the period ended 31 March 2026

	Notes	01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
Interest income/profit on investments	22	6,872,814,237	7,297,420,127
Interest/profit paid on deposits and borrowings etc.	23	(6,212,719,091)	(6,057,949,639)
Net interest income		**660,095,145**	**1,239,470,489**
Investment income	24	2,544,310,851	1,893,381,767
Commission, exchange and brokerage	25	796,592,086	1,163,544,382
Other operating Income	26	74,471,441	78,411,442
		3,415,374,378	**3,135,337,591**
Total operating income (a)		**4,075,469,523**	**4,374,808,080**
Salary and allowances	27	1,120,179,734	1,043,597,888
Rent, taxes, insurance, electricity etc.	28	140,565,189	97,574,517
Legal expenses	29	10,442,927	8,278,613
Postage, stamps, telecommunication etc.	30	25,942,573	22,538,244
Stationery, printings, advertisements etc.	31	123,574,367	104,241,480
Chief Executive's salary and fees	32	6,896,667	5,300,000
Directors' fees	33	1,173,000	1,153,996
Auditors' fees	34	-	-
Depreciation and repairs of bank's assets	35	311,289,222	302,752,685
Other expenses	36	327,991,035	328,688,361
Total operating expenses (b)		**2,068,054,715**	**1,914,125,783**
Profit before provision and taxes (c = (a-b))		**2,007,414,808**	**2,460,682,297**
Provision against loans and advances	37	1,099,078,143	880,041,675
Provision for diminution in value of investments	38	(35,867,359)	14,911,937
Other provisions	39	(94,933,392)	71,078,056
Total provision (d)		**968,277,392**	**966,031,668**
Total Profit before taxes (c-d)		**1,039,137,416**	**1,494,650,628**
Provision for Taxation		468,383,922	692,053,534
Current tax		608,107,276	768,523,090
Deferred tax		(139,723,354)	(76,469,556)
Net Profit after Taxation		**570,753,494**	**802,597,094**
Profit available for distribution			
Surplus in profit and loss account from previous year	19	2,549,011,496	1,591,305,480
Net profit for the year		570,753,494	802,597,094
		3,119,764,990	**2,393,902,574**
Appropriations			
Statutory reserve		-	-
General reserve		-	-
Dividends		-	-
Start-up Equity Investment Fund		5,707,535	-
Coupon/dividend on perpetual bond		10,000,000	10,000,000
Surplus in profit and loss account		3,104,057,455	2,383,902,574
		3,119,764,990	**2,393,902,574**
Earning per share (EPS)	40	**0.54**	**0.76**

Chief Financial Officer

Company Secretary

Managing Director

17/05/26

Director

Chairman

Dhaka Bank PLC.
Cash Flow Statement
For the period ended 31 March 2026

	Notes	01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		8,972,763,907	8,047,832,133
Interest/Profit payments		(6,116,795,064)	(5,937,929,895)
Dividend receipts		50,724,164	63,875,452
Recovery of loans previously written off		51,280,386	49,097,861
Fee and commission receipts in cash		587,162,809	669,118,059
Cash payments to employees		(1,127,076,401)	(1,048,897,888)
Cash payments to suppliers		(159,959,867)	(135,058,337)
Income taxes paid		(855,842,260)	(456,021,965)
Receipts from other operating activities	41	36,929,907	96,605,627
Payments for other operating activities	42	(670,951,285)	(632,980,742)
Operating profit before changes in operating assets & liabilities (i)		**768,236,295**	**715,640,306**
Increase/Decrease in operating assets and liabilities:			
Sale/(Purchase) of trading securities		6,758,341,988	3,056,023,533
Loans and advances to customers		(2,451,126,389)	(3,555,436,731)
Other assets	43	(3,166,685,412)	(875,288,634)
Deposits from other banks		(1,312,714,599)	(497,573,345)
Deposits from customers		(12,817,763,085)	13,640,427,356
Other liabilities account of customers		(481,619,904)	(552,123,150)
Other liabilities	44	4,918,257,109	1,774,836,774
Cash flows from/(used in) operating assets and liabilities (ii)		**(8,553,310,292)**	**12,990,865,803**
Net cash flow from/(used in) operating activities (a)= (i+ii)		**(7,785,073,997)**	**13,706,506,109**
Cash flows from investing activities			
Proceeds from sale of securities		501,323,182	703,804,792
Payment for purchase of securities		233,559,085	(2,089,468,435)
Purchase of property, plant & equipment		(123,768,035)	(98,607,660)
Sale of property, plant & equipment		50,196	1,086,301
Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash used in investing activities (b)		**611,164,428**	**(1,483,185,002)**
Cash flows from financing activities			
Borrowing from other banks		10,858,077,106	860,874,803
Receipts from issuance of Perpetual bond		-	-
Payments for redemption of non convertible subordinated bond		-	43,000,000
Coupon/dividend paid on perpetual bonds		(10,000,000)	(10,000,000)
Dividends paid		-	-
Net cash flow (used in)/from financing activities (c)		**10,848,077,106**	**893,874,803**
Net decrease in cash and cash equivalents (a+b+c)		**3,674,167,537**	**13,117,195,910**
Effects of exchange rate changes on cash and cash equivalent		195,640,326	426,048,053
Cash and cash equivalents at beginning year		27,092,284,254	27,850,098,594
Cash and cash equivalents at end of year*		**30,962,092,117**	**41,393,342,557**
***Closing cash and cash equivalents**			
Cash in Hand		4,465,742,086	2,674,608,068
Balance with Bangladesh Bank and its agent bank(s)		13,533,176,543	14,778,665,819
Balance with other banks & Financial Institutions		12,288,441,688	15,666,085,970
Money at call on short notice		670,000,000	8,270,000,000
Prize Bond		4,731,800	3,982,700
Total		**30,962,092,117**	**41,393,342,557**
Net Operating Cash Flows Per Share (NOCFPS)	46	**(7.37)**	**12.97**

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Dhaka Bank PLC.
Statement of Changes in Equity
For the period ended 31 March 2026

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Start-up Equity Investment Fund	Foreign currency translation reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	-	**535,970,681**	**114,159,061**	-	**2,549,011,496**	**24,344,348,849**
Changes in translation reserve	-	-	-	-	-	-	2,488,996	-	2,488,996
Adjustment of provision and gain against NBA	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	59,989,430	-	-	-	59,989,430
Net profit for the year	-	-	-	-	-	-	-	570,753,494	570,753,494
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Start-up Equity Investment Fund	-	-	-	-	-	5,707,535	-	(5,707,535)	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Changes in reserve	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	-	**595,960,111**	**119,866,596**	**2,488,996**	**3,104,057,455**	**24,967,580,769**

For the year ended 31 March 2025

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Start-up Equity Investment Fund	Foreign currency translation reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	-	**308,256,088**	**87,281,290**	-	**1,591,305,480**	**22,125,448,253**
Changes in translation reserve	-	-	-	-	-	-	13,977,181	-	13,977,181
Surplus/deficit on account of revaluation of investments	-	-	-	-	55,470,353	-	-	-	55,470,353
Net profit for the year	-	-	-	-	-	-	-	802,597,094	802,597,094
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Changes in reserve	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	-	**363,726,441**	**87,281,290**	**13,977,181**	**2,383,902,574**	**22,987,492,881**

Dhaka Bank PLC. and its Subsidiaries
Notes to the Financial Statements
As at and for the period ended 31 March 2026

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 period ended 31 March 2026 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

1.2 Principal activities of the Bank

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

2. Consolidated and separate financial statements

The separate financial statements of the Bank as at and for the period ended 31 March 2026 comprise those of Domestic Banking Unit (main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and its subsidiaries during the financial year. A summary of accounting principles and policies which have been applied consistently (unless otherwise stated), are set out below and in the notes of respective areas.

2.1 Basis of preparation of financial statements and statement of compliance

The separate financial statements of the Bank as at and for the period ended 31 March 2026 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.

In addition to foregoing directives and standards, the operation of Islamic Banking branches are accounted for as per Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions, Bahrain, and BRPD circular no. 15, dated 09 November 2009.

2.2 Basis of measurement

The financial statements of the Group have been prepared on historical cost basis except for the following:

- Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' are presented at value using mark to market concept with gain crediting to revaluation reserve; and
- Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' are carried at amortised cost.

DHAKA BANK PLC. HEAD OFFICE DHAKA

2.3 Going concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the Bank continued to demonstrate a healthy trend for a couple of years. The Bank has been awarded AA+ in long term and ST-2 in short term by Emerging Credit Rating Limited. Besides, the management is not aware of any other material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern.

2.4 Functional and presentation currency

These financial statements are presented in Bangladeshi Taka (Taka/Tk) which is the Bank's functional currency. Except as otherwise indicated, financial information presented in Taka has been rounded-off to the nearest integer.

2.5 Use of judgments and estimates

In preparing these consolidated financial statements in conformity with International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs), management has required to make judgments, estimates and assumptions that affect the application of bank's accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

2.6 Reporting period

The financial period of the Company covers from 01 January 2026 to 31 March 2026.

2.7 Date of authorization

The Board of Directors in its 506th meeting has approved this financial statements for onward submission to the respective regulatory authorities on 12 May 2026.

2.8 Material accounting policies

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

Accounting policies of subsidiaries

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

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			31.03.2026 Taka	31.12.2025 Taka
3.	**Cash**			
	Cash in hand (Including foreign currencies)	(Note: 3.1)	4,465,742,086	3,523,142,625
	Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	13,533,176,543	14,660,451,886
			17,998,918,629	**18,183,594,511**
3(a)	**Consolidated Cash**			
	Dhaka Bank PLC.	(Note: 3)	17,998,918,629	18,183,594,511
	Dhaka Bank Securities Limited		120,000	120,000
	Dhaka Bank Investment Limited		-	-
			17,999,038,629	**18,183,714,511**
3.1	**Cash in hand**			
	In local currency		4,240,091,089	3,295,753,284
	In foreign currencies		225,650,997	227,389,341
			4,465,742,086	**3,523,142,625**
3.1(a)	**Consolidated cash in hand**			
	Dhaka Bank PLC.	(Note: 3.1)	4,465,742,086	3,523,142,625
	Dhaka Bank Securities Limited		120,000	120,000
	Dhaka Bank Investment Limited		-	-
			4,465,862,086	**3,523,262,625**
3.2	**Balance with Bangladesh Bank and its agent bank(s)**			
	Balance with Bangladesh Bank			
	In local currency:		12,048,453,646	13,335,752,281
	Conventional		11,286,789,967	12,507,453,002
	Al-Wadiah current account		761,663,679	828,299,279
	In foreign currencies		1,331,358,284	1,092,700,327
			13,379,811,930	14,428,452,608
	Balance with Sonali Bank as agent of Bangladesh Bank		153,364,613	231,999,278
			13,533,176,543	**14,660,451,886**
3.2(a)	**Consolidated balance with Bangladesh Bank and its agent bank(s)**			
	Dhaka Bank PLC.	(Note: 3.2)	13,533,176,543	14,660,451,886
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			13,533,176,543	**14,660,451,886**
4.	**Balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1)	321,241,731	687,036,561
	Outside Bangladesh	(Note: 4.2)	11,967,199,957	8,217,913,182
			12,288,441,688	**8,904,949,743**
4(a)	**Consolidated balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1(a))	470,463,554	710,030,177
	Outside Bangladesh	(Note: 4.2(a))	11,967,199,957	8,217,913,182
			12,437,663,511	**8,927,943,359**
4.1	**In Bangladesh**			
	Current deposits			
	Others Local Commercial Bank (excluding ICB Islamic Bank Limited)		222,049,752	139,083,556
	ICB Islamic Bank Limited		11,100,000	11,100,000
			233,149,752	**150,183,556**
	Special Notice Deposits (SND)			
	Local Commercial Bank		52,148,815	909,841
			52,148,815	**909,841**
	Fixed deposits			
	Commercial Banks			
	Local Commercial Bank		-	500,000,000
	Placement with OBU		10,206,269,700	9,082,384,100
			10,206,269,700	**9,582,384,100**
	Less : Inter Unit (OBU)		10,206,269,700	9,082,384,100
			-	**500,000,000**

DHAKA BANK PLC. HEAD OFFICE DHAKA

			31.03.2026 Taka	31.12.2025 Taka
	Financial Institutions			
	Phoenix Finance & Investment Limited		35,943,164	35,943,164
			35,943,164	**35,943,164**
			321,241,731	**687,036,561**
4.1(a)	**Consolidated in Bangladesh**			
	Dhaka Bank PLC.	(Note: 4.1)	321,241,731	687,036,561
	Dhaka Bank Securities Limited		406,786,002	364,445,068
	Dhaka Bank Investment Limited		180,155,888	241,015,272
			908,183,621	1,292,496,900
	Less: Intercompany transaction		437,720,067	582,466,723
			470,463,554	**710,030,177**
4.2	**Outside Bangladesh (Nostro Accounts)**			
	Current deposits			
	Differents foreign bank		11,967,199,957	8,217,913,182
			11,967,199,957	**8,217,913,182**
4.2(a)	**Consolidated outside Bangladesh (Nostro Accounts)**			
	Dhaka Bank PLC.	(Note: 4.2)	11,967,199,957	8,217,913,182
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			11,967,199,957	**8,217,913,182**
5.	**Money at call on short notice**			
	With banking companies	(Note: 5.1)	670,000,000	-
	With non-banking financial institutions	(Note: 5.2)	-	-
			670,000,000	-
5(a)	**Consolidated money at call on short notice**			
	Dhaka Bank PLC.	(Note: 5)	670,000,000	-
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			670,000,000	-
5.1	**With banking companies**			
	Local Commercial Bank		670,000,000	-
			670,000,000	-

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".**

5.2	**With non-banking financial institutions**			
	Local Commercial NBFI		-	-
			-	-
6.	**Investments**			
	Government securities	(Note: 6.1)	101,602,523,107	108,454,322,401
	Other investments	(Note: 6.2)	8,438,243,145	8,514,874,698
			110,040,766,253	**116,969,197,099**
6(a)	**Consolidated investments**			
	Dhaka Bank PLC.	(Note: 6)	110,040,766,253	116,969,197,099
	Dhaka Bank Securities Limited		3,790,856,351	3,696,399,843
	Dhaka Bank Investment Limited		1,031,558,831	954,188,045
			114,863,181,435	**121,619,784,987**
6.1	**Government securities**			
	Treasury Bills	(Note: 6.1.1)	11,510,842,228	13,358,971,943
	Treasury Bonds	(Note: 6.1.2)	85,260,565,079	90,568,856,458
	Government Ijarah Sukuk		4,826,384,000	4,522,754,000
	Prizebond		4,731,800	3,740,000
			101,602,523,107	**108,454,322,401**

DHAKA BANK PLC. HEAD OFFICE DHAKA

			31.03.2026 Taka	31.12.2025 Taka
6.1(a)	**Consolidated government securities**			
	Dhaka Bank PLC.	(Note: 6.1)	101,602,523,107	108,454,322,401
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		991,791,637	917,556,013
			102,594,314,744	**109,371,878,414**
6.2	**Other investments**			
	Investment in shares	(Note: 6.2.1)	2,748,243,145	2,744,874,698
	Investment in subordinated bonds	(Note: 6.2.2)	2,260,000,000	2,340,000,000
	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
			8,438,243,145	**8,514,874,698**
6.2(a)	**Consolidated other investments**			
	Dhaka Bank PLC.	(Note: 6.2)	8,438,243,145	8,514,874,698
	Dhaka Bank Securities Limited		3,790,856,351	3,696,399,843
	Dhaka Bank Investment Limited		39,767,195	36,632,032
			12,268,866,691	**12,247,906,573**
6.2.1	**Investment in shares**			
	Quoted (Publicly Traded)		659,413,140	662,627,773
	Unquoted		2,088,830,005	2,082,246,925
			2,748,243,145	**2,744,874,698**
6.2.2	**Investment in subordinated bonds**			
	The City Bank PLC.		80,000,000	80,000,000
	Dutch Bangla Bank PLC.		2,000,000,000	2,000,000,000
	Eastern Bank PLC.		40,000,000	40,000,000
	United Commercial Bank PLC.		220,000,000	220,000,000
			2,260,000,000	**2,340,000,000**
6.2.3	**Investment in perpetual bond**			
	UCBPLC perpetual bond		650,000,000	650,000,000
	Trust Bank perpetual bond		1,000,000,000	1,000,000,000
	Southeast Perpetual Bond		780,000,000	780,000,000
			2,430,000,000	**2,430,000,000**
7.	**Loans, advances and lease/investments including Bills purchased and discounted**			
	Loans, cash credits, overdrafts etc./investments	(Note: 7.1)	273,923,153,205	272,640,207,754
	Bills purchased and discounted	(Note: 8)	4,649,368,769	3,481,187,831
			278,572,521,974	**276,121,395,585**
7(a)	**Consolidated loans, advances and lease/investments including bills purchased and discounted**			
	Dhaka Bank PLC.	(Note: 7)	278,572,521,974	276,121,395,585
	Dhaka Bank Securities Limited		790,744,126	874,491,798
	Dhaka Bank Investment Limited		-	-
			279,363,266,100	276,995,887,384
	Less: Intercompany transaction		(40,420)	(40,420)
			279,363,306,520	**276,995,927,804**
7.1	**Loans, cash credits, overdrafts etc./investments Broad category-wise breakup**			
	In Bangladesh			
	Secured overdraft/quard		37,827,476,362	40,165,564,042
	Cash credit/murabaha		7,473,091,462	6,649,177,670
	House building loan		4,222,575,048	4,073,463,254
	Transport loan		1,547,706,982	1,630,381,835
	Term loan		124,044,105,801	122,007,236,750
	Loan against trust receipt		4,600,138,312	4,252,346,724
	Payment against documents		40,154,872	93,436,838
	Loan against accepted bills		9,327,013,470	7,744,207,398
	Packing credit		1,013,575,321	1,240,462,754
	Lease/izara finance		3,613,768,658	3,802,381,709
	Credit card		1,967,965,234	1,822,591,470
	Retail loan		1,407,117,216	1,357,423,203
	Other loans		76,838,464,468	77,801,534,108
			273,923,153,205	272,640,207,754
	Outside Bangladesh		-	-
			273,923,153,205	**272,640,207,754**

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			31.03.2026 Taka	31.12.2025 Taka
7.1(a)	**Consolidated loans, cash credits, overdrafts etc./investments**			
	Dhaka Bank PLC.	(Note: 7.1)	273,923,153,205	272,640,207,754
	Dhaka Bank Securities Limited		790,744,126	874,491,798
	Dhaka Bank Investment Limited		-	-
			274,713,897,331	273,514,699,552
	Less: Intercompany transaction		(40,420)	(40,420)
			274,713,937,751	**273,514,739,972**
8.	**Bills purchased and discounted**			
	In Bangladesh		4,649,368,754	3,481,187,817
	Outside Bangladesh		15	15
			4,649,368,769	**3,481,187,831**
8(a)	**Consolidated bills purchased and discounted**			
	Dhaka Bank PLC.	(Note: 8)	4,649,368,769	3,481,187,831
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			4,649,368,769	**3,481,187,831**
9.	**Fixed assets including premises, furniture and fixtures**			
	Cost/revaluation			
	Land		4,658,655,505	4,658,655,505
	Building & renovation		1,476,767,487	1,476,767,487
	Furniture and fixture including office decoration		880,771,591	876,917,945
	Office appliances and equipment		2,485,825,127	2,426,287,732
	Computer		610,193,411	597,879,657
	Software		889,097,942	884,088,933
	Bank's vehicle		415,103,535	373,521,335
	Right of use assets (ROU) as per IFRS 16		3,339,887,453	3,309,096,024
			14,756,302,049	14,603,214,618
	Less: Accumulated depreciation		6,656,797,088	6,458,708,466
			8,099,504,962	**8,144,506,152**
9(a)	**Consolidated fixed assets including premises, furniture and fixtures**			
	Dhaka Bank PLC.	(Note: 9)	8,099,504,962	8,144,506,152
	Dhaka Bank Securities Limited		54,787,520	55,585,076
	Dhaka Bank Investment Limited		3,886,080	3,758,142
			8,158,178,563	**8,203,849,369**
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.		136,309,010	60,883,725
	Advance rent	(Note: 10.1.a)	190,515,285	173,425,656
	Prepaid expenses against advertisement		41,294,209	49,241,123
	Interest/Profit accrued and other receivable	(Note: 10.2)	2,381,154,730	2,488,840,895
	Security deposit		22,112,313	22,486,172
	Preliminary, formation, Work-in-progress, renovation expenses and branch adjustments	(Note: 10.3 & 10.4)	614,776,270	340,204,148
	Suspense account	(Note: 10.5)	77,652,727	47,385,409
	Others	(Note: 10.6)	12,404,577,648	8,619,274,331
			20,918,392,073	**16,851,741,339**
10(a)	**Consolidated other assets**			
	Dhaka Bank PLC.	(Note: 10)	20,918,392,073	16,851,741,339
	Dhaka Bank Securities Limited		276,748,018	313,594,719
	Dhaka Bank Investment Limited		52,324,824	36,918,649
			21,247,464,914	17,202,254,707
	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
			16,197,465,034	**12,152,254,827**

DHAKA BANK PLC. HEAD OFFICE DHAKA

			31.03.2026 Taka	31.12.2025 Taka
10.1	**Investment in shares of subsidiary companies**			
	Dhaka Bank Securities Limited (99.99% of subsidiary company owned by DBPLC.)	(Note:1.9.1)	4,049,999,940	4,049,999,940
	Dhaka Bank Investment Limited (99.99% of subsidiary company owned by DBPLC.)	(Note:1.9.2)	999,999,940	999,999,940
			5,049,999,880	**5,049,999,880**

Shareholding in Dhaka Bank Securities Limited as at 31 March 2026 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 March 2026 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 March 2026 Tk. 202,258,971 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)	6,326,778,117	5,470,935,857
	Deferred tax assets	(Note: 15.1)	978,455,761	838,732,407
	Account receivable others	(Note: 10.6.2)	5,099,343,771	2,309,606,068
			12,404,577,648	**8,619,274,331**
10.6.1	**Advance tax**			
	Opening balance		5,470,935,857	17,013,897,057
	Add: Paid during this year		855,842,260	1,738,275,783
			6,326,778,117	18,752,172,840
	Less: Adjustment during the year		-	13,281,236,983
			6,326,778,117	**5,470,935,857**
10.6.2	**Account receivable others**			
	Receivable against Bangladesh/Paribar Sanchaya Patra		1,436,508	414,813
	Fees receivable		1,149,627,491	466,815,252
	Dividend receivable		77,121,389	43,569,270
	Finance to AD branches		41	40
	Protestation account		19,482,413	19,482,413
	ATM settlement account		2,991,646,323	1,613,594,761
	Receivable from exchange houses		771,389,304	137,669
	Excise duty receivable		88,640,302	165,591,850
			5,099,343,771	**2,309,606,068**
11.	**Non-banking assets**			
	Land and building		**30,680,000**	**30,680,000**
11(a)	**Consolidated non-banking assets**			
	Dhaka Bank PLC.	(Note: 11)	30,680,000	30,680,000
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			30,680,000	**30,680,000**
12.	**Borrowings from other banks, financial institutions and agents**			
	In Bangladesh	(Note: 12.1)	34,899,239,829	23,168,407,823
	Outside Bangladesh		9,033,172,500	9,905,927,400
			43,932,412,329	**33,074,335,223**

DHAKA BANK PLC HEAD OFFICE DHAKA

			31.03.2026 Taka	31.12.2025 Taka
12.1	**In Bangladesh**			
	Call Borrowing			
	Difference local commercial banks		-	-
			-	-
	Term Borrowing			
	Term Borrowing (DBU to OBU)		10,206,269,700	9,082,384,100
	Borrowing from Bangladesh Bank-ALS		18,287,454,000	10,027,858,000
	Borrowing from SME Foundation		5,095,752	8,129,507
			28,498,819,452	**19,118,371,606**
	Less : Inter Unit (OBU)		10,206,269,700	9,082,384,100
			18,292,549,752	**10,035,987,507**
	Bangladesh Bank refinance			
	Small and Medium Enterprise		1,312,608,005	1,040,684,767
	Syndication		2,879,410,078	2,526,523,813
	PC Refinance		-	-
	Export development fund		11,733,824,416	9,070,468,174
	FSSP fund		572,766,578	436,123,562
	10 Taka Account		150,000	225,000
	Stimulus fund		28,755,000	29,055,000
	Digital Nano Loan Refinance		79,176,000	29,340,000
			16,606,690,077	**13,132,420,316**
	Total		**34,899,239,829**	**23,168,407,823**
	Outside Bangladesh			
	Difference foreign banks		9,033,172,500	9,905,927,400
			9,033,172,500	**9,905,927,400**
			43,932,412,329	**33,074,335,223**
12(a)	**Consolidated borrowings from other banks, financial institutions and agents**			
	Dhaka Bank PLC.	(Note: 12)	43,932,412,329	33,074,335,223
	Dhaka Bank Securities Limited		51,451,685	59,738,772
	Dhaka Bank Investment Limited		-	-
			43,983,864,014	33,134,073,995
	Less: Inter company transaction		(40,420)	(40,420)
			43,983,904,434	**33,134,114,415**
13.	**Deposits and other accounts**			
	Current Accounts and other Accounts	(Note: 13.1)	50,044,573,490	50,759,814,966
	Bills payable	(Note: 13.2)	2,328,596,536	1,846,906,222
	Savings bank deposits	(Note: 13.3)	35,688,141,836	33,509,515,452
	Term deposits	(Note: 13.4)	236,652,580,041	252,728,132,947
			324,713,891,903	**338,844,369,587**
	Non-interest bearing accounts			
13.1	**Current Accounts and other accounts**			
	Current account		21,413,111,619	20,422,505,290
	Foreign currency deposits		6,816,433,148	6,906,701,871
	Margin under letter of credit		4,620,606,199	5,207,401,864
	Margin under letter of guarantee		2,602,699,342	2,983,428,617
	Deposits awaiting disposal		7,115,127	1,359,055,844
	Sundry deposit	(Note: 13.1.1)	14,584,608,054	13,880,721,480
			50,044,573,490	**50,759,814,966**
13.1.1	**Sundry deposit**			
	F.C held against back to back L/C		13,904,457,441	13,335,747,674
	Sundry creditors		615,237,891	479,429,098
	Unclaimed deposits (more than 10 years)		45,832,812	45,832,812
	Security deposits		19,079,910	19,711,896
			14,584,608,054	**13,880,721,480**
13.2	**Bills payable**			
	Pay order		2,268,884,078	1,788,521,378
	Demand draft		59,712,458	58,384,844
			2,328,596,536	**1,846,906,222**
	Total non-interest bearing accounts		**52,373,170,026**	**52,606,721,188**

DHAKA BANK PLC. HEAD OFFICE DHAKA

		31.03.2026 Taka	31.12.2025 Taka
	Interest bearing Account		
13.3	**Savings bank deposits**		
	Savings account	34,647,490,186	32,523,608,885
	Mudaraba savings accounts	1,040,651,650	985,906,567
		35,688,141,836	33,509,515,452
13.4	**Term deposits**		
	Special notice deposits	39,113,617,281	37,994,953,906
	Unclaimed dividend account*	36,988,755	38,780,491
	Fixed deposits	172,829,328,588	191,023,173,574
	Deposit pension scheme	22,117,322,873	21,154,377,993
	Gift cheque	43,322,607	43,630,007
	Non Resident Foreign Currency Deposit (NFCD)	2,511,999,937	2,473,216,976
		236,652,580,041	252,728,132,947

*As per Clause (3) (vii) of the BSEC Directive No. BSEC/CMRRCD/2021-386/03 dated 14 January 2021, a separate line item 'Unclaimed Dividend Account' is disclosed vide note no. 13.4.

			31.03.2026 Taka	31.12.2025 Taka
13.4 (a)	**Consolidated term deposits**			
	Dhaka Bank PLC.		236,652,580,041	252,728,132,947
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			236,652,580,041	252,728,132,947
	Less: Inter company transaction		437,720,067	582,466,723
			236,214,859,974	252,145,666,224
	Total interest bearing account		272,340,721,877	286,237,648,399
	Total deposits and other accounts		324,713,891,903	338,844,369,587
13 (a)	**Consolidated deposits and other accounts**			
	Dhaka Bank PLC.	(Note: 13)	324,713,891,903	338,844,369,587
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			324,713,891,903	**338,844,369,587**
	Less: Inter company transaction		437,720,067	582,466,723
			324,276,171,836	338,261,902,864
14.	**Bond**			
	Non convertible subordinated bond	(Note: 14.1)	4,000,000,000	4,000,000,000
	Perpetual Bond	(Note: 14.2)	2,000,000,000	2,000,000,000
			6,000,000,000	6,000,000,000

14.1 - 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.

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	200,000,000	200,000,000.0
Institutional subscriber		
NCC Bank PLC.	850,000,000	850,000,000
Community Bank Bangladesh PLC.	170,000,000	170,000,000
Mercantile Bank PLC.	780,000,000	780,000,000
	1,800,000,000	1,800,000,000.0
	2,000,000,000	2,000,000,000.0

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			31.03.2026 Taka	31.12.2025 Taka
15.	**Other liabilities**			
	Accrued interest		763,457,292	667,533,265
	Provision on loans and advances		20,187,520,225	19,144,614,854
	Provision for Off-Balance Sheet exposure		1,720,443,471	1,768,333,699
	Interest suspense account		7,299,635,562	6,350,878,257
	Provision for expenses		879,018,344	629,847,003
	Provision for decrease in value of investments		141,581,231	177,448,590
	Provision for other assets		155,765,301	202,808,465
	Provision for current tax		8,757,558,499	8,149,451,223
	Deferred tax liability	(Note: 15.1)	-	-
	Tax deducted at source & payable		748,693,779	841,376,504
	Excise duty payable		15,307,361	404,244,540
	Other account payable	(Note: 15.2)	8,336,359,511	4,606,474,370
			49,005,340,577	**42,943,010,770**
15(a)	**Consolidated other liabilities**			
	Dhaka Bank PLC.	(Note: 15)	49,005,340,577	42,943,010,770
	Dhaka Bank Securities Limited		653,566,957	632,977,433
	Dhaka Bank Investment Limited		46,561,893	37,737,390
			49,705,469,427	43,613,725,592
	Less: Inter-company transactions			
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			-	-
			49,705,469,427	**43,613,725,592**

15.1 Deferred tax liabilities/(asset)

31 March 2026	**Carrying amount**	**Tax base**	**Taxable/(deductible) temporary difference**
Fixed asset excluding land	2,342,485,947	3,068,030,420	(725,544,473)
Deductible temporary difference :			
Provision against classified loan	(1,737,999,040)	-	(1,737,999,040)
Right of use-assets (net-off advance)	896,104,539	-	896,104,539
Lease obligation	(1,041,776,386)	-	(1,041,776,386)
			(2,609,215,361)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			**(978,455,760)**

31 December 2025	**Carrying amount**	**Tax base**	**Taxable/(deductible) temporary difference**
Fixed Asset excluding land	2,331,584,462	3,046,739,727	(715,155,265)
Deductible temporary difference :			
Provision against classified loan (BL)	(1,372,993,350)	-	(1,372,993,350)
Right of use-assets (net-off advance)	939,921,342	-	939,921,342
Lease obligation	(1,088,392,478)	-	(1,088,392,478)
			(2,236,619,751)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			**(838,732,406)**

Deferred tax expense/(income)	31.03.2026 Taka	31.12.2025 Taka
Closing deferred tax (asset)/liability	(978,455,760)	(838,732,406)
Opening deferred tax (asset)/liability	(838,732,407)	(872,509,538)
	(139,723,354)	**33,777,131**

Deferred tax is provided using the balance sheet method for timing difference arising between the tax base of assets and liabilities and their carrying values for reporting purposes as per International Accounting Standard (IAS) 12 and BRPD circular no. 11 dated 12 December 2011.

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		31.03.2026 Taka	31.12.2025 Taka
15.2	**Other account payable**		
	3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	14,921,533	11,921,533
	Application, processing, membership, utilisation fee & adjusting account credit	(763,939,444)	(1,079,583,098)
	Export proceeds suspense	3,430,946,867	936,719,475
	Finance from bill discounting OBU	7,481,377	7,454,487
	Compensation income of Islamic Banking operations	115,210,592	201,509,997
	ATM settlement account	3,977,985,402	2,891,674,497
	Import payment suspense	504,077,947	505,823,424
	Provision for CSR fund	3,618,851	38,281,577
	Provision against NBA	4,280,000	4,280,000
	Lease liabilities as per IFRS 16	1,041,776,386	1,088,392,478
		8,336,359,511	**4,606,474,370**

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**

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

2026: 1,056,932,349 ordinary shares (1006,602,238 in 2025) of Tk. 10.00 each	10,569,323,490	10,066,022,382
2025: 50,330,111 ordinary shares* of Tk.10.00 each	-	503,301,108
	10,569,323,490	**10,569,323,490**

*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	Value in capital	Cumulative Value
1995	Initial capital	10,000,000	100,000,000	100,000,000
1996	10% stock dividend	1,000,000	10,000,000	110,000,000
1997	20% stock dividend	2,200,000	22,000,000	132,000,000
1998	9% Stock, 10% cash dividend & IPO	14,388,000	143,880,000	275,880,000
1999	25% cash	-	-	275,880,000
2000	25% cash & 10% stock dividend	2,758,800	27,588,000	303,468,000
2001	25% cash & 25% stock dividend	7,586,700	75,867,000	379,335,000
2002	20% cash & (15,17,340 nos. right shares)	15,173,400	151,734,000	531,069,000
2003	15% cash & 25% stock dividend	13,276,720	132,767,200	663,836,200
2004	35% stock & 1R:2	56,426,080	564,260,800	1,228,097,000
2005	5% stock dividend	6,140,490	61,404,900	1,289,501,900
2006	10% cash & 20% stock dividend	25,790,040	257,900,400	1,547,402,300
2007	25% stock dividend	38,685,058	386,850,575	1,934,252,875
2008	15% cash & 10% stock dividend	19,342,533	193,425,325	2,127,678,200
2009	25% stock dividend	53,191,960	531,919,600	2,659,597,800
2010	35% stock dividend	93,085,923	930,859,230	3,590,457,030
2011	5% cash & 30% stock dividend	107,713,710	1,077,137,100	4,667,594,130
2012	16% stock dividend	74,681,506	746,815,060	5,414,409,190
2013	17% cash & 5% stock dividend	27,072,045	270,720,450	5,685,129,640
2014	14% cash & 10% stock dividend	56,851,296	568,512,960	6,253,642,600
2015	6% cash & 10% stock dividend	62,536,426	625,364,260	6,879,006,860
2016	10% Cash & 5% stock dividend	34,395,034	343,950,340	7,222,957,200
2017	12.5% stock dividend	90,286,965	902,869,650	8,125,826,850
2018	5% cash & 5% stock dividend	40,629,134	406,291,340	8,532,118,190
2019	5% cash & 5% stock dividend	42,660,590	426,605,900	8,958,724,090
2020	6% cash & 6% stock dividend	53,752,344	537,523,440	9,496,247,530
2021	12% Cash Dividend	-	-	9,496,247,530
2022	6% cash & 6% stock dividend	56,977,485	569,774,850	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

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		31.03.2026 Taka	31.12.2025 Taka
16.6	**Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III**		
	Tier-I Capital (going - concern capital)		
	Common Equity Tier-I Capital (CET 1)		
	Paid up capital	10,569,323,490	10,569,323,490
	Statutory reserve	10,569,323,490	10,569,323,490
	General reserve	6,560,631	6,560,631
	Surplus in profit and loss account	3,104,057,455	2,549,011,496
		24,249,265,066	**23,694,219,107**
	Less : Regulatory adjustment		
	Deferred Tax Assets (DTA)	651,749,640	514,872,506
	Book value of Goodwill and value of all other intangible assets	230,743,545	245,864,699
	(Written down value of software which is treated as intangible assets)	**23,366,771,881**	**22,933,481,902**
	Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
	Total Tier-I Capital	**25,366,771,881**	**24,933,481,902**
	Tier-II Capital (gone concern capital)		
	General provision	14,151,543,595	13,935,625,582
	Non-convertible subordinated bond	-	-
		14,151,543,595	**13,935,625,582**
	Less : Regulatory adjustment	-	-
	Total Tier-II Capital	**14,151,543,595**	**13,935,625,582**
	A. Total Eligible Capital	**39,518,315,476**	**38,869,107,484**
	B. Risk Weighted Assets		
	Credit risk:		
	Balance sheet business	213,325,672,139	206,210,050,271
	Off-Balance sheet business	54,430,202,793	55,082,411,550
		267,755,874,932	**261,292,461,820**
	Market risk	2,748,489,618	1,596,664,056
	Operational risk	27,348,307,445	27,348,307,445
	Total Risk Weighted Assets	**297,852,671,994**	**290,237,433,321**
	C. Required Capital on Risk Weighted Assets	**37,231,583,999**	**36,279,679,165**
	D. Capital Surplus/(Shortfall) [A-C]	**2,286,731,477**	**2,589,428,319**
	Total Capital Ratio (%)*	**13.27%**	**13.39%**

Capital requirement	31.03.2026		31.12.2025	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.52%	8.50%	8.59%
Tier-II Capital (gone concern capital)	4.00%	4.75%	4.00%	4.80%
Total	**12.50%**	**13.27%**	**12.50%**	**13.39%**

*CRAR has been calculated as per the return submitted to 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	10,569,323,490
	Minority interest	83,530	80,898
	Statutory reserve	10,569,323,490	10,569,323,490
	General reserve	6,560,631	6,560,631
	Surplus in profit and loss account	3,890,361,151	3,308,993,734
		25,035,652,292	**24,454,282,243**
	Less : Regulatory adjustment		
	Book value of Goodwill and value of all other intangible assets	230,743,545	245,864,699
	(**Written down value of software which is treated as intangible assets)		
	Deferred Tax Assets (DTA)	744,404,290	607,524,845
		24,060,504,457	**23,600,892,700**
	Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
	Total Tier-I Capital	**26,060,504,457**	**25,600,892,700**

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	31.03.2026 Taka	31.12.2025 Taka
Tier-II Capital (gone concern capital)		
General provision	14,741,175,686	14,489,392,285
Non-convertible subordinated bond	-	-
	14,741,175,686	**14,489,392,285**
Less : Regulatory adjustment	-	-
Total Tier-II Capital	**14,741,175,686**	**14,489,392,285**
A. Total Eligible Capital	**40,801,680,143**	**40,090,284,985**
B. Risk Weighted Assets		
Credit risk:		
Balance sheet business	208,949,299,070	202,524,949,874
Off-Balance sheet business	54,430,202,793	55,082,411,550
	263,379,501,863	**257,607,361,424**
Market risk	8,009,964,861	6,727,905,111
Operational risk	27,679,368,556	27,679,368,556
Total Risk-weighted Assets	**299,068,835,280**	**292,014,635,091**
C. Required Capital on Risk Weighted Assets	**37,383,604,410**	**36,501,829,386**
D. Capital Surplus/(Shortfall) [A-C]	**3,418,075,733**	**3,588,455,598**
Total Capital Ratio (%)*	**13.64%**	**13.73%**

Capital requirement	31.03.2026		31.12.2025	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.71%	8.50%	8.77%
Tier-II Capital (gone concern capital)	4.00%	4.93%	4.00%	4.96%
Total	**12.50%**	**13.64%**	**12.50%**	**13.73%**

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

			31.03.2026 Taka	31.12.2025 Taka
17.	**Statutory reserve**			
	Opening balance		10,569,323,490	10,066,022,382
	Add: Addition during the year		-	503,301,108
			10,569,323,490	**10,569,323,490**
18.	**Other reserve**			
	General reserve	(Note 18.1)	6,560,631	6,560,631
	Assets revaluation reserve	(Note 18.2)	-	-
	Foreign currency translation reserve		2,488,996	-
	Investment revaluation reserve	(Note 18.3)	595,960,111	535,970,681
	Start-up Equity Investment Fund	(Note 18.4)	119,866,596	114,159,061
			724,876,334	**656,690,373**
18(a)	**Consolidated other reserve**			
	Dhaka Bank PLC.		724,876,334	656,690,373
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			724,876,334	**656,690,373**
18.1	**General reserve**			
	Opening balance		6,560,631	6,560,631
	Add: Addition during the year		-	-
			6,560,631	**6,560,631**
18.2	**Assets revaluation reserve**			
	Closing balance		-	-
			-	-
18.4	**Investment revaluation reserve**			
	Revaluation reserve for HTM securities			
	Opening balance		-	-
	Add: Addition during the year		-	33,552,133
	Less: Adjustment during the year		-	(33,552,133)
			-	-
	Revaluation reserve for HFT securities			
	Opening balance		535,970,681	308,256,088
	Add: Addition during the year		535,098,994	5,178,752,832
	Less: Adjustment during the year		(475,109,564)	(4,951,038,239)
			595,960,111	535,970,681
			595,960,111	**535,970,681**

DHAKA BANK PLC. HEAD OFFICE DHAKA

		31.03.2026 Taka	31.12.2025 Taka
18.3	**Start-up Equity Investment Fund**		
	Opening balance	114,159,061	87,281,290
	Add: Addition during the year	5,707,535	26,877,771
	Closing balance	**119,866,596**	**114,159,061**

As per SMESPD circular no. 02 dated 09 July 2025 and subsequent equity contribution by Dhaka Bank PLC. as on dated 02 January 2026, Bank has kept Start-up Equity Investment Fund for financing start-up initiatives in Bangladesh.

		31.03.2026 Taka	31.12.2025 Taka
19.	**Surplus in profit and loss account**		
	Opening balance	2,549,011,496	1,591,305,480
	Add: Adjustment of provision and gain against NBA	-	6,710,000
	Add: Post-tax profit for the year	570,753,494	2,687,777,122
		3,119,764,990	4,285,792,602
	Less: Transfer to statutory reserve	-	503,301,108
	Less: Transfer to general reserve	-	-
	Less: Start-up Equity Investment Fund	5,707,535	26,877,771
	Less: Coupon/dividend on perpetual bond	10,000,000	200,000,000
	Less: Stock dividend	-	503,301,108
	Less: Cash dividend	-	503,301,119
		15,707,535	1,736,781,106
		3,104,057,455	**2,549,011,496**
19(a)	**Consolidated surplus in profit and loss account (attributable to equity holders of DBPLC.)**		
	Opening balance	3,308,993,734	2,240,831,967
	Adjustment of provision and gain against NBA	-	6,710,000
	Add: Post-tax profit for the year	597,074,952	2,798,232,873
		3,906,068,686	5,045,774,840
	Less: Transfer to statutory reserve	-	503,301,108
	Less: Start-up Equity Investment Fund	5,707,535	26,877,771
	Less: Coupon/dividend on perpetual bond	10,000,000	200,000,000
	Less: Transfer to investment fluctuation fund	-	-
	Less: Stock dividend	-	503,301,108
	Less: Cash dividend	-	503,301,119
		15,707,535	1,736,781,106
		3,890,361,151	**3,308,993,734**
19.1 (a)	**Non-controlling interest**		
	Opening balance	80,898	69,851
	Addition for the year from Dhaka Bank Securities Limited	310	1,442
	Addition for the year from Dhaka Bank Investment Limited	2,322	9,605
		83,530	**80,898**
20.	**Profit & loss account**		
	Income		
	Interest, discount and similar income	6,872,814,237	31,114,793,942
	Dividend income	50,724,164	265,926,991
	Fee, commission and brokerage	587,162,809	2,779,228,713
	Gains less losses arising from investment securities	2,494,036,048	8,681,789,594
	Gains less losses arising from dealing in foreign currencies	209,429,277	1,582,330,754
	Other operating income	74,022,081	460,138,074
		10,288,188,614	**44,884,208,067**
	Expenses		
	Interest, fee and commission	6,212,719,091	25,202,416,822
	Administrative expenses	1,428,774,457	5,428,016,732
	Other operating expenses	327,991,035	1,287,760,196
	Depreciation and repairs of Bank's assets	311,289,222	1,212,112,193
		8,280,773,806	**33,130,305,943**
		2,007,414,808	**11,753,902,124**

DHAKA BANK PLC. HEAD OFFICE DHAKA

		31.03.2026 Taka	31.12.2025 Taka
21.	**Contingent liabilities**		
	Acceptances & endorsements	**74,672,077,609**	**80,378,043,785**
	Irrevocable letters of credit	**43,876,323,804**	**45,605,399,201**
	Usance/Defer letter of credit	15,807,898,112	20,968,687,227
	Sight letter of credit	8,132,224,603	8,553,240,879
	Back to back letter of credit	7,293,086,436	6,195,154,435
	BD-Sight (EDF)	2,671,368,786	1,195,753,184
	Back to back - local	9,971,745,867	8,692,563,476
	Letters of guarantee	**60,059,499,656**	**60,919,913,865**
	Bid bond	3,401,646,313	3,444,333,293
	Performance bond	25,134,467,108	22,806,503,064
	Counter guarantee	1,125,346,844	1,136,983,398
	Other guarantee	25,737,674,732	26,972,608,210
	Shipping guarantee	4,660,364,659	6,559,485,899
	Bills for collection	**18,528,765,256**	**20,711,457,097**
	Local bills for collection	11,046,584,889	13,433,073,905
	Foreign bills for collection	7,482,180,368	7,278,383,192
	Other contingent liabilities	**17,168,047,791**	**12,240,893,187**
	Forward exchange position	6,533,967,882	2,007,205,352
	Other contingent liabilities for ECA financing	3,242,025,539	3,230,018,819
	Contingent interest suspense	7,392,054,370	7,003,669,016
		214,304,714,117	**219,855,707,135**

DHAKA BANK PLC. HEAD OFFICE DHAKA

			01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
22.	**Interest income/profit on investments**			
	Term loan		4,368,056,983	3,908,152,060
	Overdrafts		1,582,210,230	2,044,296,991
	Loan against trust receipt		148,865,831	195,182,775
	Packing credits		34,376,541	53,487,658
	Cash credits/Bai-Muajjal		180,630,205	239,581,408
	Payment against Documents		3,182,537	101,743
	House building loan		66,153,084	76,831,550
	Transport loan		5,238,243	43,627,907
	Syndicate loan		249,827,690	234,227,070
	Lease rental/izara		100,478,177	179,208,693
	Credit card		66,024,299	58,359,126
	Total interest/profit & rental income on loans & advances		6,805,043,818	7,033,056,981
	Call lending and fund placement with banks	(Note: 22.1)	19,931,084	176,637,130
	Accounts with foreign banks		47,839,334	87,726,017
			6,872,814,237	**7,297,420,127**
22.1	**Call lending and fund placement with banks**			
	Interest on Call lending and fund placement (excluding Inter Unit (OBU))		19,369,095	176,637,130
	Interest on Foreign Currency Term Placement-OBU		111,844,226	-
			131,213,321	**176,637,130**
	Less : Inter Unit (OBU placement)		111,282,237	-
			19,931,084	**176,637,130**
22(a)	**Consolidated Interest income/profit on investments**			
	Dhaka Bank PLC.	(Note: 22)	6,872,814,237	7,297,420,127
	Dhaka Bank Securities Limited		15,701,083	16,729,680
	Dhaka Bank Investment Limited		-	-
			6,888,515,320	7,314,149,807
	Less: Intercompany transaction		-	654,052
			6,888,515,320	**7,313,495,755**
23.	**Interest/profit paid on deposits and borrowings etc.**			
	Savings account including mudaraba		209,373,776	144,229,693
	Special notice deposit		518,737,131	673,466,999
	Term deposits		4,441,809,865	4,123,842,346
	Deposits under Scheme		399,043,855	330,949,629
	Call borrowing & fund placement		30,522,847	48,130,705
	Non-convertible Subordinate Bond		126,054,448	88,871,222
	Overseas accounts charges		3,571,162	8,465,162
	HTM/HFT securities (Including REPO)		147,822,926	194,126,648
	Others	(Note: 23.1)	335,783,081	445,867,236
			6,212,719,091	**6,057,949,639**
23.1	**Others**			
	Interest paid on NFCD		30,105,975	40,763,292
	Interest/profit paid against refinance from Bangladesh Bank		158,051,973	187,142,703
	Interest paid on gift cheque		178,197	187,777
	Interest paid on excel account		158,262	65,144
	Interest paid on Fund Borrowing-OBU	(Note: 23.1.1)	147,288,673	217,708,319
			335,783,081	**445,867,236**
23.1.1	**Interest paid on Fund Borrowing-OBU**			
	Interest on Foreign Currency Borrowing (Excluding from DBU borrowing)		147,288,673	217,708,319
	Interest on Foreign Currency Borrowing from DBU		111,282,237	-
			258,570,910	**217,708,319**
	Less: Inter unit (from DBU borrowing)		111,282,237	-
			147,288,673	**217,708,319**
23(a)	**Consolidated interest/profit paid on deposits & borrowings etc.**			
	Dhaka Bank PLC.	(Note: 23)	6,212,719,091	6,057,949,639
	Dhaka Bank Securities Limited		597,792	2,496,354
	Dhaka Bank Investment Limited		-	-
			6,213,316,883	6,060,445,993
	Less: Inter company transaction		5,195,328	2,838,695
			6,208,121,555	**6,057,607,298**

DHAKA BANK PLC. HEAD OFFICE * DHAKA *

			01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
24.	**Investment income**			
	Interest on treasury bills/bonds	(Note: 24.1)	1,729,394,756	955,561,945
	Profit on govt. Islamic bond		105,907,935	27,640,898
	Capital gain on government securities		501,323,182	703,804,792
	Interest on subordinated bond		73,710,814	59,248,680
	Dividend/Coupon on perpetual bond		60,750,000	60,750,000
	Profit on Beximco Green Sukuk al Istisnaa		22,500,000	22,500,000
	Dividend on shares		50,724,164	63,875,452
			2,544,310,851	**1,893,381,767**
24.1	**Interest on treasury bills/bonds**			
	Interest on treasury bills/bonds (excluding special bond)		1,540,931,779	955,561,945
	Interest on Government Treasury Bond_Special		601,889,175	525,288,460
			2,142,820,954	**1,480,850,405**
	Less : Interest Expense (BB-ALS) against Government Treasury Bond_Special		413,426,198	525,288,460
			1,729,394,756	**955,561,945**
24(a)	**Consolidated investment income**			
	Dhaka Bank PLC.	(Note: 24)	2,544,310,851	1,893,381,767
	Dhaka Bank Securities Limited		26,116,677	42,171,455
	Dhaka Bank Investment Limited		29,374,461	25,891,999
			2,599,801,989	**1,961,445,221**
25.	**Commission, exchange and brokerage**			
	Commission on letter of credit		284,781,457	330,359,435
	Commission on letter of guarantee		44,983,041	64,457,799
	Commission on remittance/bills		48,592,976	61,095,288
	Processing fee consumer loan		5,622,575	7,842,514
	Other comm/fees (Clearing, cash tr., risk prem., utilisation fee etc.)		129,371,403	134,520,559
	Rebate from foreign bank outside Bangladesh		7,858,406	11,889,286
	Commission & fee on credit card		65,952,951	58,953,178
	Exchange gain including gain from foreign currency dealings		209,429,277	494,426,323
			796,592,086	**1,163,544,382**
25(a)	**Consolidated commission, exchange and brokerage**			
	Dhaka Bank PLC.	(Note: 25)	796,592,086	1,163,544,382
	Dhaka Bank Securities Limited		10,823,314	4,782,483
	Dhaka Bank Investment Limited		-	-
			807,415,400	**1,168,326,865**
26.	**Other operating income**			
	Other income on credit card and ATM		11,339,600	13,645,200
	Incidental charges		1,573,110	1,564,705
	Swift charge recoveries		4,361,785	7,588,852
	Locker rent		5,417,100	5,428,600
	Capital gain on sale of shares	(Note: 26.1)	449,360	-
	Profit from sale of fixed assets		50,100	1,086,224
	Recovery from written off loans		51,280,386	49,097,861
			74,471,441	**78,411,442**
26.1	**Capital gain on sale of shares**			
	Sale proceeds of Shares		3,663,975	-
	Less: Cost of Shares		3,214,615	-
			449,360	-
26(a)	**Consolidated other operating income**			
	Dhaka Bank PLC.	(Note: 26)	74,471,441	78,411,442
	Dhaka Bank Securities Limited		194,430	147,519
	Dhaka Bank Investment Limited		5,195,328	2,184,643
			79,861,199	80,743,604
	Less: Inter company transaction		5,195,328	2,184,643
			74,665,871	**78,558,961**

DHAKA BANK PLC. HEAD OFFICE DHAKA

		01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
27. Salary and allowances			
Basic salary		353,661,140	320,238,316
Allowances		486,770,465	457,364,135
Bonus & ex-gratia		133,429,160	129,073,561
Leave fare assistance		43,800,699	41,762,271
Bank's contribution to gratuity fund		67,953,702	63,501,933
Bank's contribution to provident fund		34,564,568	31,657,671
		1,120,179,734	**1,043,597,888**
27(a) Consolidated salary and allowances			
Dhaka Bank PLC.	(Note: 27)	1,120,179,734	1,043,597,888
Dhaka Bank Securities Limited		12,362,819	11,161,604
Dhaka Bank Investment Limited		1,039,160	744,929
		1,133,581,713	**1,055,504,421**
28. Rent, taxes, insurance, electricity etc.			
Office rent	(Note: 28.1)	60,532,340	30,458,656
Electricity and lighting		17,979,158	18,104,309
Regulatory charges		7,226,374	6,461,636
Insurance		54,827,317	42,549,916
		140,565,189	**97,574,517**
28.1 Office rent			
Actual office rent		162,930,032	153,243,802
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		102,397,692	122,785,147
		60,532,340	**30,458,656**

While implementing IFRS 16 *"Leases"*, the Bank recorded interest expense on lease liabilities and depreciation on right of use assets instead of charging rental expense (excluding VAT) against those rental premises that have been treated as right of use assets and presented in the balance sheet under IFRS 16.

		01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
28(a) Consolidated rent, taxes, insurance, electricity etc.			
Dhaka Bank PLC.	(Note: 28)	140,565,189	97,574,517
Dhaka Bank Securities Limited		3,113,675	5,596,231
Dhaka Bank Investment Limited		668,615	-
		144,347,479	**103,170,748**
29. Legal expenses			
Legal expenses		8,938,237	6,286,988
Other professional fees		1,504,690	1,991,625
		10,442,927	**8,278,613**
29(a) Consolidated legal expenses			
Dhaka Bank PLC.	(Note: 29)	10,442,927	8,278,613
Dhaka Bank Securities Limited		-	107,425
Dhaka Bank Investment Limited		41,818	230,000
		10,484,745	**8,616,038**
30. Postage, stamps, telecommunication etc.			
Stamps, postage & courier		759,141	2,942,563
Telephone charges		16,043,214	9,905,725
Fax, internet & radio link charges		9,140,219	9,689,956
		25,942,573	**22,538,244**
30(a) Consolidated postage, stamps, telecommunication etc.			
Dhaka Bank PLC.	(Note: 30)	25,942,573	22,538,244
Dhaka Bank Securities Limited		84,219	116,462
Dhaka Bank Investment Limited		30,953	2,600
		26,057,745	**22,657,306**
31. Stationery, printings, advertisements etc.			
Table stationery		6,494,771	7,369,587
Printing stationery		32,541,677	7,610,849
Security stationery		916,963	1,233,184
Computer stationery		9,911,158	13,624,076
Advertisement		73,709,799	74,403,783
		123,574,367	**104,241,480**

DHAKA BANK PLC HEAD OFFICE DHAKA

			01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
31(a)	**Consolidated stationery, printings, advertisements etc.**			
	Dhaka Bank PLC.	(Note: 31)	123,574,367	104,241,480
	Dhaka Bank Securities Limited		375,606	1,369,737
	Dhaka Bank Investment Limited		17,675	-
			123,967,648	**105,611,217**
32.	**Chief executive's salary and fees**			
	Basic salary		4,666,667	3,300,000
	House rent allowances		480,000	450,000
	Living allowances		-	300,000
	Medical allowances		-	150,000
	Bonus		1,750,000	1,100,000
			6,896,667	**5,300,000**
32(a)	**Consolidated chief executive's salary and fees**			
	Dhaka Bank PLC.	(Note: 32)	6,896,667	5,300,000
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			6,896,667	**5,300,000**
33.	**Directors' fees**			
	Directors fees		1,000,500	1,153,996
	Fees related to Shariah Council Meeting		172,500	-
			1,173,000	**1,153,996**

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.	(Note: 33)	1,173,000	1,153,996
	Dhaka Bank Securities Limited		91,932	349,243
	Dhaka Bank Investment Limited		44,000	44,000
			1,308,932	**1,547,239**
34.	**Auditor's fees**		-	-
34(a)	**Consolidated auditor's fees**			
	Dhaka Bank PLC.	(Note: 34)	-	-
	Dhaka Bank Securities Limited		75,000	75,000
	Dhaka Bank Investment Limited		28,749	28,750
			103,749	**103,750**
35.	**Depreciation and repairs of the Bank's assets**			
	Depreciation & amortization			
	Building & renovation		9,229,797	9,434,172
	Furniture & fixture		12,025,592	12,422,758
	Office appliance & equipment		47,348,220	42,858,794
	Computer		18,564,086	12,288,596
	Software		20,130,163	19,626,533
	Motor vehicle		5,568,592	3,388,586
	Right of use-assets (ROU) as per IFRS 16		86,694,103	104,672,472
			199,560,553	**204,691,911**
	Repair & Maintenance:			
	Office Premises		15,501,514	21,382,177
	Office Equipment		17,025,198	21,946,396
	Office Furniture		594,613	897,088
	Motor Vehicle		3,519,472	4,765,077
	Computer and Accessories		329,925	272,970
	Software (AMC)		74,757,947	48,797,066
			111,728,669	**98,060,774**
			311,289,222	**302,752,685**
35(a)	**Consolidated depreciation and repairs of the Bank's assets**			
	Dhaka Bank PLC.	(Note: 35)	311,289,222	302,752,685
	Dhaka Bank Securities Limited		2,571,717	3,850,611
	Dhaka Bank Investment Limited		117,094	9,609
			313,978,033	**306,612,905**

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		01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
36.	**Other Expenses**		
	Contractual service charge (own & third party)	114,730,213	108,672,171
	Fuel costs	9,374,171	9,985,782
	Entertainment (canteen & other)	19,387,339	17,307,229
	Donation	11,264,011	31,777,378
	Subscription	5,933,646	9,442,415
	Travelling expenses	5,489,055	7,948,592
	Conveyance	6,236,930	6,108,852
	Branch opening expenses	-	18,200
	Godown expenses	424,496	429,811
	Training expenses	1,139,166	3,453,176
	Bond issue expenses	763,076	1,714,286
	Books and papers	2,197,017	1,904,012
	WASA charges	2,033,393	1,762,030
	Staff uniform	2,611,040	2,433,435
	Potted plants	379,431	439,323
	Business development & promotion	69,151,322	52,692,029
	Reuters charges	1,545,574	1,435,219
	Fees and expenses for credit card	52,940,849	41,725,485
	ATM network service charges	9,486,007	14,156,885
	Interest expense for lease liability as per IFRS 16	12,904,300	15,282,052
		327,991,035	**328,688,361**
36(a)	**Consolidated other expenses**		
	Dhaka Bank PLC (Note: 36)	327,991,035	328,688,361
	Dhaka Bank Securities Limited	1,108,020	2,613,898
	Dhaka Bank Investment Limited	555,930	558,914
		329,654,985	**331,861,173**
37.	**Provision against loans & advances**		
	On classified loans & advances	1,662,225,536	1,350,789,058
	On classified loans & advances (Special General Provision-COVID-19)	-	-
	On unclassified loans & advances (Special General Provision-COVID-19)	-	-
	On unclassified loans & advances (except Special General Provision-COVID-19)	(563,147,393)	(470,747,383)
		1,099,078,143	**880,041,675**
37(a)	**Consolidated provision against loans & advances**		
	Dhaka Bank PLC.	1,099,078,143	880,041,675
	Dhaka Bank Securities Limited	12,100,000	-
	Dhaka Bank Investment Limited	-	-
		1,111,178,143	**880,041,675**
38.	**Provision for diminution in value of investments**		
	In quoted shares		
	Opening balance	177,448,590	-
	Less: Adjustment during the period	-	-
	Add: Addition during the period	(35,867,359)	14,911,937
	Closing balance	**141,581,231**	**14,911,937**
	Unquoted	-	-
		141,581,231	**14,911,937**
38(a)	**Consolidated provision for diminution in value of investments**		
	Dhaka Bank PLC.	(35,867,359)	14,911,937
	Dhaka Bank Securities Limited	12,100,000	-
	Dhaka Bank Investment Limited	-	-
		(23,767,359)	**14,911,937**
39.	**Other provisions**		
	Provision on Off-Balance Sheet (OBS) Exposure (Note: 39.1)	(47,890,228)	71,078,056
	Provision for other assets	(47,043,164)	-
		(94,933,392)	**71,078,056**
39.1	**Provision on Off-Balance Sheet (OBS) Exposure**		
	Provision on Off-Balance Sheet (OBS) Exposure	**(47,890,228)**	**71,078,056**

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.

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			01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
39(a)	**Consolidated other provisions**			
	Dhaka Bank PLC.	(Note: 39)	(94,933,392)	71,078,056
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			(94,933,392)	71,078,056
40.	**Earnings Per Share (EPS)**			
	Net profit after taxation		570,753,494	802,597,094
	Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
	Earnings Per Share (EPS)-Restated		**0.54**	**0.76**

Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as per International Accounting Standard(IAS)-33.

Explanation of change in EPS: EPS decreased due to lower amount of operating income and higher amount of Loans provision accounted for as compared to previous period.

40(a)	**Consolidated Earnings Per Share (CEPS)**			
	Net profit after taxation		597,077,584	846,311,481
	Less: Non-controlling interest		2,632	4,372
	Net profit attributable to the shareholders of parent company		**597,074,952**	**846,307,109**
	Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
	Consolidated Earnings Per Share (CEPS)-Restated		**0.56**	**0.80**
41.	**Receipts from other operating activities**			
	Exchange earnings		13,788,952	68,378,270
	Other operating income		23,140,955	28,227,357
			36,929,907	**96,605,627**
	Non-Operating Income		-	-
			36,929,907	**96,605,627**
41(a)	**Consolidated receipts from other operating activities**			
	Dhaka Bank PLC.	(Note: 41)	36,929,907	96,605,627
	Dhaka Bank Securities Limited		194,430	147,519
	Dhaka Bank Investment Limited		5,195,328	2,184,643
			42,319,665	98,937,789
	Less: Intercompany Transactions		5,195,328	2,184,643
			37,124,337	**96,753,146**
42.	**Payments for other operating activities**			
	Rent, taxes, insurance, lighting etc.		242,962,880	220,359,663
	Directors' fees & Meeting expenses		1,173,000	1,153,996
	Repair of bank's assets		111,728,669	98,060,774
	Other expenses		315,086,735	313,406,309
			670,951,285	**632,980,742**
	Dhaka Bank Foundation		-	-
			670,951,285	**632,980,742**
42(a)	**Consolidated payments for other operating activities**			
	Dhaka Bank PLC.	(Note: 42)	670,951,285	632,980,742
	Dhaka Bank Securities Limited		2,715,982	2,963,141
	Dhaka Bank Investment Limited		1,270,078	602,914
			674,937,345	**636,546,797**
43.	**Other assets**			
	Stationery, stamps, printing materials etc.		136,309,010	99,977,980
	Advance rent and advertisement		434,068,465	345,255,496
	Security deposit		22,112,313	23,610,430
	Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses		614,776,270	662,227,153
	Suspense account		77,652,727	216,997,022
	Account receivable others		5,099,343,771	2,195,191,124
			6,384,262,556	**3,543,259,205**
	Net decrease during the period		**(3,166,685,412)**	**(875,288,634)**

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			01-Jan-26 to 31-Mar-26 Taka	01-Jan-25 to 31-Mar-25 Taka
43(a)	**Consolidated other assets**			
	Dhaka Bank PLC.	(Note: 43)	(3,166,685,412)	(875,288,634)
	Dhaka Bank Securities Limited		12,481,398	(34,677,336)
	Dhaka Bank Investment Limited		(11,608,658)	(5,913,072)
	Net (decrease)/increase during the period		**(3,165,812,673)**	**(915,879,042)**
44.	**Other liabilities**			
	Provision against expenses		879,018,344	1,085,528,745
	Provision for other assets		155,765,301	129,975,528
	Interest suspense account		7,299,635,562	6,218,112,156
	Other account payable		7,294,583,125	5,932,320,451
			15,629,002,333	**13,365,936,881**
	Amount transferred to DBL Foundation Trustee Account		-	-
	Adjustment of Loss on shares from Provision for decrease in value of Investment		-	-
	Adjustment for Good Borrowers Provision		-	-
	Adjustment of loan from provision		(56,172,772)	8,716,136
	Net (increase)/decrease during the period		**4,918,257,109**	**1,774,836,774**
44(a)	**Consolidated other liabilities**			
	Dhaka Bank PLC.	(Note: 44)	4,918,257,109	1,774,836,774
	Dhaka Bank Securities Limited		23,213,143	(84,385,972)
	Dhaka Bank Investment Limited		19,721	28,750
	Net (increase)/decrease during the period		**4,941,489,973**	**1,690,479,552**
45.	**Reconciliation statement of cash flows from operating activities**			
	Net profit after taxation		570,753,494	802,597,094
	Addition of :			
	Depreciation		199,560,553	204,691,911
	Provision (tax)		468,383,922	692,053,534
	Provision (loans and others)		968,277,392	966,031,668
	Increase in interest payable		-	-
	Decrease in interest receivable		95,924,027	120,019,744
	IFRS 16 effect		(89,493,391)	(107,503,095)
	Deduction:			
	Effects of exchange rate changes on cash & cash equivalent		(195,640,326)	(426,048,053)
	Proceeds from sale of fixed assets		(50,100)	(1,086,224)
	Proceeds from sale of securities		(501,323,182)	(703,804,792)
	Increase in interest receivable		107,686,165	(375,289,517)
	Income taxes paid		(855,842,260)	(456,021,965)
	Operating profit before changes in operating assets and liabilities		**768,236,295**	**715,640,306**

46. Calculation of Net Operating Cash Flow Per Share (NOCFPS)

Net cash flow from operating activities (Stand-alone)	(7,785,073,997)	13,706,506,109
Net cash flow from operating activities (consolidated)	(7,572,707,775)	13,503,949,321
Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone	**(7.37)**	**12.97**
Net Operating Cash Flow Per Share (NOCFPS)-Consolidated	**(7.16)**	**12.78**

Explanation of change in NOCFPS: NOCFPS decreased due to decrease of deposits in Q1 2026 compared to previous period.

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

Shareholders' Equity (Stand-alone)	24,967,580,769	22,987,492,881
Shareholders' Equity (Consolidated))	25,753,884,465	23,680,803,606
Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
Net Asset value Per Share (NAVPS)-Stand-alone	**23.62**	**21.75**
Net Asset value Per Share (NAVPS)-Consolidated	**24.37**	**22.41**

NAVPS increased due to issuance of 5% stock dividend against the year 2024 and increased statutory reserve in the year 2025.

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