Annual Report 2025



Transforming Together

DHAKA BANK PLC.



Transforming Together

“Transforming Together”, reflects Dhaka Bank’s journey of growth through partnership, trust, and innovation. As banking continues to change with new technology and changing customer needs, Dhaka Bank is working to become more modern, connected, and future-ready. The theme shows that real progress is possible when customers, employees, shareholders, and communities move forward together.

The visual concept supports this message through the handshake, which represents trust, unity, and strong relationships. The cityscape and modern buildings inside the handshake symbolize growth, development, and the future of banking. Together, the tagline and visual portray a Bank that is advancing forward with its stakeholders toward a shared and progressive future.

Letter of Transmittal

All Respected Shareholders of Dhaka Bank PLC.
Bangladesh Bank
Bangladesh Securities & Exchange Commission (BSEC)
Registrar of Joint Stock Companies (RJSC)
Dhaka Stock Exchange PLC. (DSE)
Chittagong Stock Exchange PLC. (CSE)
Financial Reporting Council (FRC)

Dear Sir(s),

Annual Report of Dhaka Bank PLC. for the year ended December 31, 2025

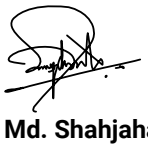
We enclose herewith a copy of Annual Report along with the audited financial statements including consolidated and separate balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement for the year ended December 31, 2025 along with notes thereto of Dhaka Bank PLC. (the Bank) and its subsidiaries - Dhaka Bank Securities Limited and Dhaka Bank Investment Limited for your kind information and record. We have also enclosed separate financial statements of Islamic Banking Branches and Offshore Banking Unit (OBU) of the Bank.

Financial statements of the Bank comprise those of Conventional and Islamic Banking Branches and Offshore Banking Unit while consolidated financial statements comprise financial statements of the Bank and its subsidiaries.

General review of this report, unless explained otherwise, is based on the financials of the Bank rather than consolidated financial statements.

With best regards,

Yours sincerely,



Md. Shahjahan Miah
SEVP & Company Secretary

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2025 PERFORMANCE
HIGHLIGHTS - THE BANK

Core Business Growth:

BDT in million unless mentioned otherwise

Assets
2025
445,206 M
2024
431,459 M
Percentage
3%

Deposits
2025
338,844 M
2024
299,531 M
Percentage
13%

Loans & Advances
2025
276,121 M
2024
268,985 M
Percentage
3%

Import
2025
322,528 M
2024
279,718 M
Percentage
15%

Export
2025
228,548 M
2024
201,606 M
Percentage
13%

Inward Remittance
2025
116,302 M
2024
88,431 M
Percentage
32%

Classified Loans
2025
10,402 M
2024
14,341 M
Percentage
(27%)

Shareholders' Equity
2025
24,230 M
2024
22,038 M
Percentage
10%

Paid-up Capital
2025
10,569 M
2024
10,066 M
Percentage
5%

Operating Profit
2025
11,754 M
2024
10,606 M
Percentage
11%

Profit After Tax
2025
2,688 M
2024
1,251 M
Percentage
115%

Earnings Per Share
2025
Tk. 2.54
2024
Tk. 1.18
Percentage
115%

NPL Ratio%

2025
3.77
2024
5.33
Percentage
(29%)

Return on Equity (ROE)%

2025
11.62
2024
5.71
Percentage
104%

Return on Assets (ROA)%

2025
0.61
2024
0.31
Percentage
99%

Financial Inclusion Growth (direct & indirect)

Number of Transactions Through CRM

2025
1,976,633
2024
1,513,230
Percentage
31%

Number of Transactions Through Cards

2025
5,263,873
2024
4,103,022
Percentage
28%

Number of Transactions Through C - Solution

2025
728,357
2024
598,982
Percentage
22 %

Number of Transaction Through Dhaka Bank Go Plus app

2025
1,568,367
2024
1,332,385
Percentage
18%

Number of Dhaka Bank Go Plus app user

2025
171,476
2024
106,556
Percentage
61%

Number of Nano Savings DPS

2025
573,572
2024
438,679
Percentage
31%

Number of Agri-Loan Account

2025
8,993
2024
5,730
Percentage
57%

Number of Cards

2025
465,224
2024
394,386
Percentage
18%

Contribution to National Exchequer

2025
Tk. 9,524 M
2024
Tk. 8,854 M
Percentage
8%

BANK'S PROFILE

About the Bank

Dhaka Bank PLC., a prominent private commercial bank in Bangladesh, plays a vital role in the nation's financial landscape. Through its diverse range of banking products and services, the bank actively contributes to the economic progress and prosperity of Bangladesh. A group of visionary entrepreneurial friends, inspired by a futuristic leader, embarked on this remarkable business journey that replicated the speed of technology in the inner soul of Bangladesh. Dhaka Bank was incorporated as a public limited company on 6 April 1995 under the Companies Act, 1994. The Company commenced banking operations on 5 July 1995.

The Bank is now an admired provider of financial services and has positioned itself as a strong brand in the eyes of its customers. 'Excellence in Banking' is our motto and our mission is to become the best performing bank in the country.

Our Strategy & Achievement

Customer centricity is our main strategic focus. The ultimate goal is to maximize investors' wealth by running business efficiently and ethically. To protect investors' interest, the Bank constantly pursues strategies for sustainable growth and wider financial integration. Key businesses are diversified into Corporate Banking, SME, Agriculture, Consumer Banking and Islamic Banking. Business is run on a viable platform backed by other functions such as Business Operations, IT, R&D, Marketing, HR, Procurement & Logistics, Risk Management, Compliance, Internal Audit, Financial Administration and so forth. Moreover, the Bank group has two subsidiaries namely Dhaka Bank Securities Limited to look after capital market and brokerage service and Dhaka Bank Investment Limited to conduct merchant Banking. The Bank gathers strength from its growing Customer base, skilled workforce, superior technological platform & process and a companywide culture that binds us together. Tailored products and services facilitated by real time online Banking have become the right solution for every Customer need. The Bank keeps on channel expansion by enhancing value chain, centralization & automation, payment system, etc. so that Customers find our service more accessible and comfortable.

Our effort, strategy and action put together have made our footprint stronger in 2025 with 117 Branches, 3 SME Service Centres, 2 Offshore Banking Units, 36 Sub-Branches along with 75 ATMs, 05 ADMs and 45 CRMs. Total Assets of Dhaka Bank is around BDT 445,206 million, equivalent to USD 3,640 million (approx.) as at the close of 2025. With a total of 1,555,099 Customer base (deposit accounts), BDT 338,844 million in Deposits and BDT 276,121 million in Advances, Dhaka Bank turns out to be a change agent to contribute to the stand out economic growth of Bangladesh.

Capital Adequacy and Economic Capital

The Bank has adhered to the Basel-III regime since January 2015, enhancing regulations for capital and liquidity strength. The Bank is engaging with Basel-III to position itself competitively in the post-crisis global financial risk and regulatory landscape. To maintain capital adequacy as per Basel-III requirements, the Bank issued Non-Convertible Subordinated Bonds to strengthen its capital base in line with the newly introduced Capital Adequacy Guidelines under the Basel-III Accord. As a result, Dhaka Bank's regulatory capital as of December 31, 2025, stood at BDT 38,869 million, with a Capital to Risk-Weighted Assets Ratio (CRAR) of 13.39% under Basel-III, exceeding the Central Bank's capital requirement of 12.50%.

The concept of economic capital has emerged as a safety cushion for the Bank, particularly in the wake of the global credit crisis. The year 2025 still saw the effects of unanticipated losses from credit risks and market volatility. In such a market, it becomes imperative to manage banking operations within a risk-sensitive economic capital framework. Therefore, we are carefully considering potential unexpected losses and introducing the concept of economic capital associated with each individual activity to minimize balance sheet risks and safeguard stakeholder interests.

Our Concern for People & Environment

We are committed to making a better society by working and donating in various sectors such as education, health, disaster management, sports, and other areas of national priority. Our significant CSR involvement, alongside our financial integration over a 30-year journey, is a true reflection of our concern for people. On the other hand, we have incorporated sustainability principles into the day-to-day activities of the bank. A Green Banking Cell has been established with the task of developing policies, products, plans, and overseeing the bank's overall green financing activities. Green Banking considers all social and environmental factors alongside financial priorities, with the aim of protecting the environment and fostering economic development in a more environmentally friendly way. Additionally, our policy harmonizes green banking initiatives within our in-house management and supports participation in environment-protecting activities.

Commitment Towards Wider Financial Inclusion

Our journey across the industry gains momentum every day as one more account enters our book. It's like opening a new chapter in the world of prosperity. The digital age has unlocked endless possibilities for every individual, and just access to the banking domain can unleash a fountain of economic benefits. For instance, the wishful eyes of a student swiping a card at our CRM/ATM may eventually grow into the wisdom of a financial planner. The monthly savings of a housewife contribute to the economic value of household labor. The farmer, supported by our finance, plays a crucial role in the country's agricultural development. Our woman entrepreneur, who can now afford better schooling for her children, symbolizes social equality. With this commitment to wider financial inclusion, we continue to weave a dream for every individual in society. Together with the industry, we take pride in being a partner in the country's awe-inspiring economic growth over the past decade.

BANK'S PROFILE

OTHER INFORMATION



Chairman
Abdul Hai Sarker



Managing Director
Osman Ershad Faiz



Company Secretary
Md. Shahjahan Miah



Chief Financial Officer
Sahabub Alam Khan FCA



Auditors
ACNABIN
Chartered Accountants



Head of Internal Control & Compliance
S. M. Abdullah Hil Kafi



Company Registration No.
C-28146



Bangladesh Bank License No.
BRPD(LS-1)/745(23)/2023-9523



Registered Head Office
Plot-CWS(C), 10, Bir Uttam A K Khandakar Road, Gulshan-1, Dhaka-1212



Accounting Year-end
December 31



Authorized Capital
Tk. 20,000 million



Paid-up Capital
Tk.10,569 million



Web
www.dhakabank.com.bd



Credit Rating Agency
Emerging Credit Rating Limited (ECRL)

BANK'S RATING AND ACHIEVEMENT

BANK'S RATING

Credit Rating

Dhaka Bank PLC. was rated by Emerging Credit Rating Limited (ECRL) based on its audited Financial Statements as on 31 December 2025.

Rating Summary:

2025

AA+

Long Term	Short Term	Outlook
AA+	ST-1	Stable
The rating "AA+" in long-term category indicates exceptionally strong credit quality to assess the likelihood of timely repayment of principal and payment of interest over the term to maturity of Bank's debt.	The rating "ST-1" in short-term category is characterized with strongest ability to meet short term financial commitments and to assess the likelihood of timely repayment of principal and payment of interest within one year of maturity of Bank's specific debt instruments.	Indicates that a rating is likely to remain unchanged.

2024

Long Term	Short Term	Outlook
AA+	ST-2	Stable

2023

Long Term	Short Term	Outlook
AA+	ST-2	Stable

BANK'S ACHIEVEMENT



Dhaka Bank Honoured with ADB's Momentum Award 2025

Dhaka Bank is delighted to announce that it has once again been recognized by the Asian Development Bank (ADB), earning the prestigious "*Momentum Award*" at the 11th Trade and Supply Chain Finance Program (TSCFP) Awards 2025. This marks the second consecutive year that Dhaka Bank has been honoured by ADB for its expertise and efficiency in international trade finance.

The Award has been presented in Singapore on September 2, 2025, where Mr. Md. Mostaque Ahmed, Deputy Managing Director & Chief Emerging Market Officer (CEMO) of Dhaka Bank, received the accolade from Mr. Steven Beck, Head, and Ms. Neha Noronha, Unit Head, South Asia, of Trade and Supply Chain Finance at ADB. The ceremony was attended by around 200 representatives from ADB's partner banks and financial institutions worldwide.

Dhaka Bank wins Mastercard Excellence Awards 2025

Dhaka Bank was honoured at the Mastercard Excellence Awards 2025, securing two prestigious accolades for its outstanding contributions to Bangladesh's banking and financial sectors. The awards ceremony, held on November 22, 2025 at the Radisson Blu Water Garden Hotel in Dhaka, recognised excellence across various categories within the banking, payments, and financial industries in Bangladesh.

Dhaka Bank was awarded Excellence in Mastercard Business Co-Brands 2024-25 and Excellence in Financial Inclusion 2024–25, acknowledging the bank's significant achievements in enhancing secure payment services and expanding financial access to a broader customer base across the country.

Mr. A M M Moyen Uddin, Deputy Managing Director of Dhaka Bank, accepted the awards on behalf of the institution from Mr. Md. Zakir Hossain Chowdhury, Deputy Governor of Bangladesh Bank. The event was attended by numerous high-profile representatives from Mastercard, leading banks, fintech firms, merchants, and other stakeholders in the payments sector.





Dhaka Bank has been Honoured with the Remittance Award

Dhaka Bank has been honoured with the Remittance Award by the Ministry of Expatriates' Welfare and Overseas Employment for its outstanding contribution to remittance collection and disbursement in the fiscal year 2024–25. Mr. A K M Shahnawaj, Managing Director (Current Charge) of Dhaka Bank PLC, receives the award from Asif Nazrul, Advisor to the Ministry of Expatriates' Welfare and Overseas Employment, at the Osmani Memorial Auditorium in Dhaka.

Dhaka Bank Receives Strategic Partner Award from Robi Axiata

Dhaka Bank has been honored with the Strategic Partner Award by Robi Axiata PLC. in recognition of its outstanding collaboration and strong strategic alliance. The award acknowledges the bank's significant contribution in strengthening the partnership through innovative initiatives, particularly in the area of co-branded card partnerships and customer-centric financial solutions.





Certificate of Merit by ICAB

Dhaka Bank awarded Certificate of Merit by the Institute of Chartered Accountants of Bangladesh (ICAB).



ADB's Leading Partner Bank

Dhaka Bank is proud to announce its recognition as ADB's Leading Partner Bank in Bangladesh.



Asia Money Award 2023

Dhaka Bank wins the prestigious Asia Money Award 2023 for being the Best Corporate Bank in Bangladesh.



International Finance Award 2023

Dhaka Bank PLC. has been Awarded as Best Corporate Bank in Bangladesh by International Finance Magazine.



Best Issuing Bank

Dhaka Bank PLC. has been Awarded as 2019 Best Issuing Bank in South Asia by International Finance Corporation (IFC).



UiPath™ Awards 2020

Dhaka Bank Achieves Global Triumph Ui Path Automation Excellence Awards 2020 in Association with The Economic Times.

MILESTONES

1995
APRIL 6
Date of Incorporation

JULY 5
Commencement of Banking Business

1996
MARCH 16
First Dividend Declared

1999
NOVEMBER 25
Initial Public Offering

2000
APRIL 10
Listing with Dhaka Stock Exchange (DSE) PLC.

JULY 6
Listing with Chittagong Stock Exchange (CSE) PLC.

2001
MARCH 11
First Right Share Issue

2002
FEBRUARY 24
Introduction of Alternate Delivery Channel (First ATM)

MARCH 29
Launching of Retail Banking (Consumer Banking)

2003
JULY 2
Commencement of Islamic Banking

2004
APRIL 1
Real-time Online Banking

2005
FEBRUARY 5
Launching of Brokerage Business

JULY 5
Celebrating First Decade of Excellence in Banking

2006
MAY 22
Commencement of Off-shore Banking Operation

2007
MARCH 1
Launching of Credit Card

SEPTEMBER 5
Launching of Internet Banking

2009
APRIL 1
Centralization of Trade Operations & Credit Operations

DECEMBER 17
AAA Guarantee Accorded by ADB under Trade Finance Facilitation Program (TFFP)

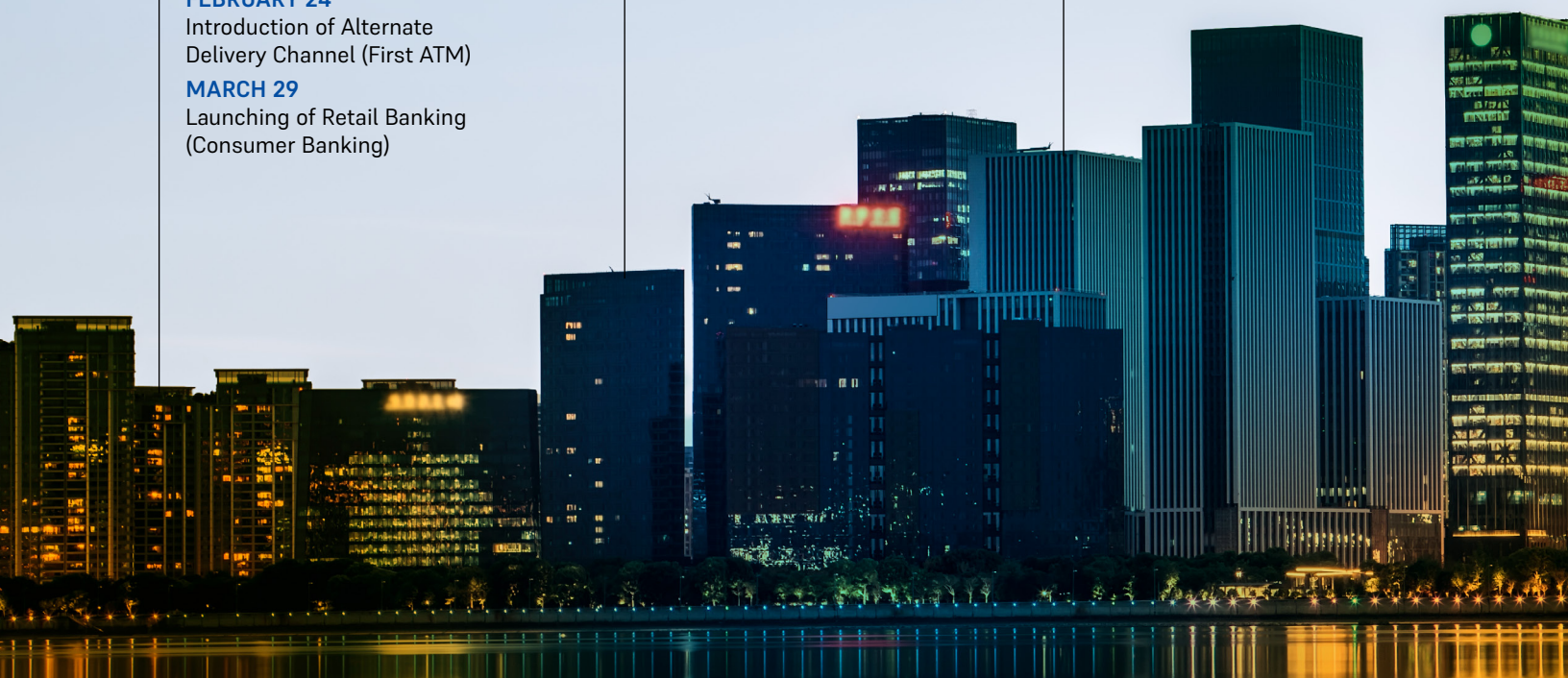
2010
FEBRUARY 13
Inauguration of Subsidiary 'Dhaka Bank Securities Limited'

2011
JULY 4
Establishment of Islamic Banking Division

JULY 4
Enhancement of Authorized Capital from Tk. 600 crore to Tk. 1,000 crore

DECEMBER 6
Basel-II Compliance: Issuance of 1st Subordinated Bond

2012
SEPTEMBER 30
Hosting Credit Card in own software and go live Visa Debit Card.



2013

APRIL 29
Introduction of Automated Deposit Machine (ADM)

2014

NOVEMBER 12
SME Manufacturing Sector-friendly Bank of the Year Award

2015

JULY 5
Celebrating 20 years of Banking Excellence

JULY 5
Moving to own Corporate Head Office.

2016

APRIL 17
Basel-III Compliance Issuance of 2nd Subordinated Bond.

2017

DECEMBER 27
Opening of 100th Branch.

2018

APRIL 17
Basel-III Compliance Issuance of 3rd Subordinated Bond

DECEMBER 3
The Banker Award-2018 OSCAR of the Banking Industry.

2019

JUNE 12
The Best Issuing Bank in South Asia.

DECEMBER 29
Opening of 1st Sub-Branch.

2020

JANUARY 12
Ui Path Automation Excellence Awards 2020.

JULY 5
Celebrating 25 years of Banking Excellence

DEC 9
New Registered Head Office at Gulshan-1.

2021

DECEMBER 20
The Best Private Bank Award

2022

JANUARY 11
Country's first ever Card Experience Center

JULY 18
The Best Investment Bank Award

AUGUST 21
Enhancement of Authorized Capital from Tk. 1,000 crore to Tk. 2,000 crore

NOVEMBER 22
Basel-III Compliance Issuance of 1st Perpetual Bond

2023

JUNE 27
Asia Money Award 2023 for being the Best Corporate Bank in Bangladesh

AUGUST 16
Change of name from 'Dhaka Bank Limited' to 'Dhaka Bank PLC.'

OCTOBER 30
ICAB National Award for Best Presented Annual Reports 2022

2024

SEPTEMBER 3
ADB's Leading Partner Bank in Bangladesh for 2024

SEPTEMBER 10
ICAB National Award for Best Presented Annual Reports 2023

NOVEMBER 16
Dhaka Bank clinched awards at the "Mastercard Excellence Awards 2024" in three categories

2025

SEPTEMBER 2
ADB's Momentum Award for largest year-on-year increase in international trade transactions

NOVEMBER 22
Mastercard Excellence Awards 2025



Segment Analysis

Figure in million BDT except percentage

Segmented Results of 2025	Dhaka Bank PLC.			Subsidiary		Consolidated
	On-shore	Offshore	Islamic Banking	Dhaka Bank Securities Ltd.	Dhaka Bank Investment Ltd.	
Operating Income	19,347	676	(342)	296	144	20,122
Operating Profit	11,536	670	(452)	215	133	12,102
Assets	400,409	20,954	18,210	5,305	1,236	446,114
Liabilities & Equity	400,409	20,954	18,210	5,305	1,236	446,114

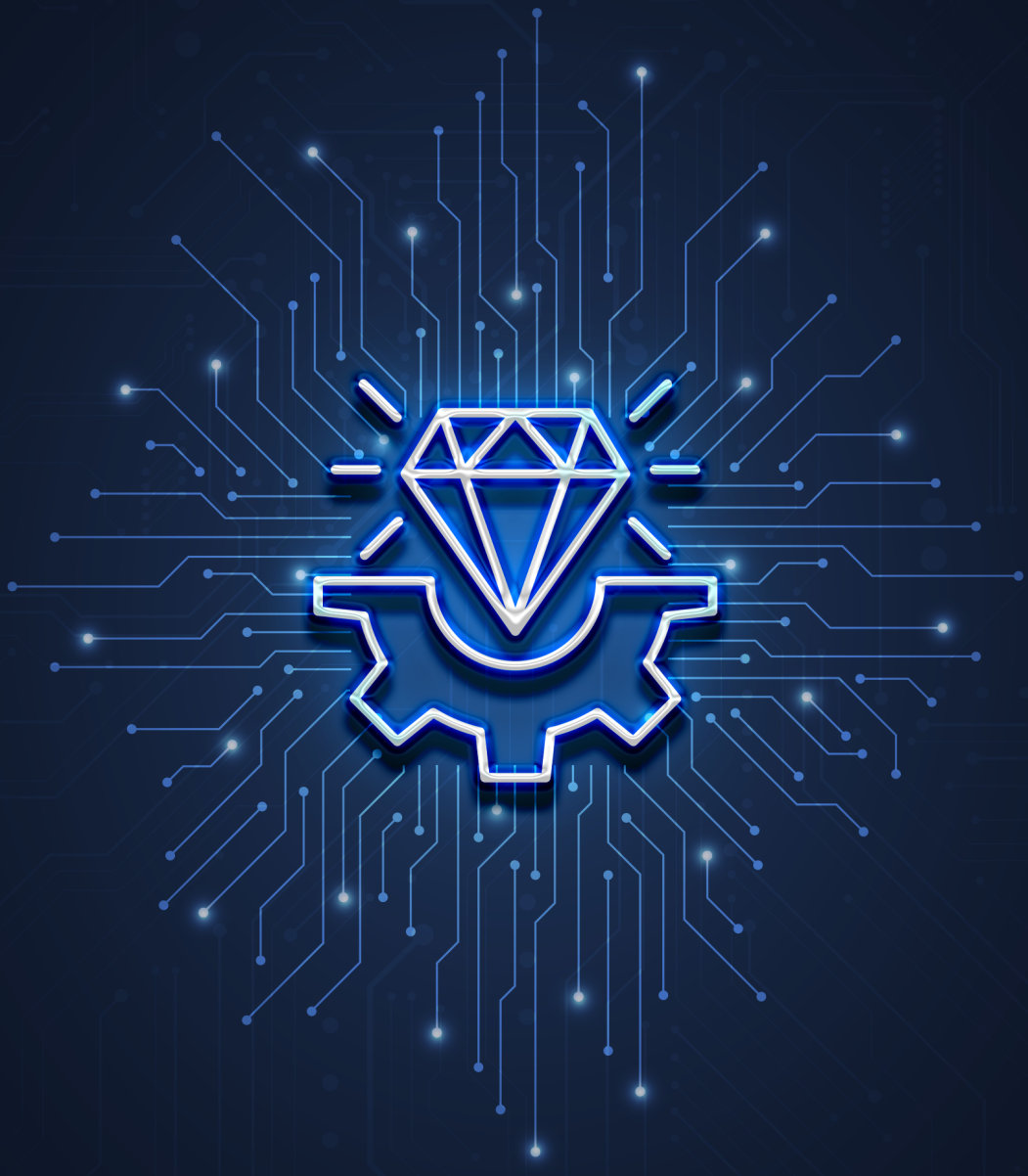
Note: While consolidating segmented results under the Bank group, inter-company adjustments have been made.

Shareholders' Value	2025	2024	% Change over 2024
Earnings per Share (EPS) - Taka	2.54	1.18	115%
Price Earning Ratio (Times)	4.44	9.55	-53%
Dividend (%)	10% (Cash)	5% (Cash)	100%
	-	5% (Stock)	-
Net Asset Value (NAV)	24,230.00	22,038.00	10%
NAV per Share - Taka	22.93	20.85	10%

Profitability & Performance Ratio - The Bank	2025	2024	% Change over 2024
Return on Assets (ROA) (%)	0.61	0.31	99%
Return on Equity (ROE) (%)	11.62	5.71	104%
Return on Investment (ROI) (%)	8.26	7.91	4%
Operating Profit per Employee	5.48	5.36	2%
Assets per Employee	207.55	218.02	-5%

Balance Sheet Focus - The Bank	2025	2024	% Change over 2024
Balance Sheet Size	445,206.00	431,459.00	3%
Shareholders' Equity	24,230.00	22,038.00	10%
Total Deposits	338,844.00	299,531.00	13%
Total Loans & Advances	276,121.00	268,985.00	3%
Classified Loans	10,402.00	14,341.00	-27%

Capital Adequacy - The Bank	2025	2024	% Change over 2024
Tier-1 Capital Ratio (%)	8.59%	8.63%	0%
Capital to Risk Weighted Assets Ratio (CRAR) (%)	13.39%	13.41%	0%
Total Eligible Capital	38,869.00	35,507.00	9%



Values, Objectives & Strategic Review

VISION, MISSION & CORE VALUES

VISION

At Dhaka Bank, we draw our inspiration from the distant stars. Our vision is to assure a standard that makes every Banking transaction a pleasurable experience. Our endeavor is to offer you supreme service through accuracy, reliability, timely delivery, cutting edge technology and tailored solution for business needs, global reach in trade and commerce and high yield on your investments.

Our people, products and processes are aligned to meet the demand of our discerning Customers. Our goal is to achieve a distinct foresight. Our prime objective is to deliver a quality that demonstrates a true reflection of our vision - Excellence in Banking.



MISSION

To be the premier financial institution in the country providing high quality products and services backed by the latest technology and a team of highly motivated personnel to deliver Excellence in Banking.

CORE VALUES

Customer Focus

Have a strong customer focus and build relationships based on reliability, excellence in Banking services and mutual benefit.

Integrity

Maintain high ethical standards, integrity and transparency in dealings.

Quality

Maintain the quality of service and serve the customer by achieving excellence in banking operations.

Teamwork

Build teamwork to prioritize customer interest and satisfaction, while providing customized banking products and services smoothly.

Respect for the Individual

Value and respect people, and make decisions based on merit.

Responsible Citizenship

Committed to protect the environment and go green.

STRATEGIC OBJECTIVES & ETHICAL PRINCIPLES

Strategic Objectives

Dhaka Bank is committed to transparent, high-quality business practices guided by market principles, legal frameworks, and its mission and vision. Profitability is pursued through sustainable growth and fair shareholder returns.

Recognizing employees as essential, Dhaka Bank invests in their well-being through competitive compensation, training, development, and career advancement opportunities.

Prioritizing customer satisfaction, Dhaka Bank aims to deliver consistently efficient, innovative, and high-quality products and services through an excellent delivery system.

Dhaka Bank is committed to fulfilling its obligations to the government by paying all applicable taxes and adhering to all regulations.

Our motto is to generate profit with qualitative business as a sustainable ever-growing organization and enhance fair returns to our Shareholders.

We are cautious about environment and climatic change and dutiful to make our homeland a green and clean soil.

As a responsible corporate citizen, Dhaka Bank is dedicated to contributing to the nation's progress through corporate social responsibility initiatives. This includes environmental consciousness and a commitment to a "green and clean" Bangladesh.

Ethical Principles

We the Dhaka Bank strictly adheres to all applicable laws and regulations of Bangladesh, including Anti-Money Laundering guidelines and prudential regulations.

The bank prioritizes the prompt and fair resolution of customer complaints, maintains customer confidentiality and fidelity, and treats all customers with respect.

Dhaka Bank has a zero-tolerance policy towards bribery and corruption, and avoids any situations that could compromise its integrity, such as accepting inappropriate gifts or entertainment. Employees are encouraged to report any suspected violations.

Dhaka Bank fosters a positive and respectful work environment for its employees, promoting teamwork, motivation, and camaraderie.

ETHICS AND COMPLIANCE

Business Principle

Dhaka Bank's commitment to ethical conduct extends beyond mere legal compliance. This proactive approach demonstrates the bank's dedication to building a sustainable, reputable, and socially responsible business for the long term.

Human Capital

Dhaka Bank is committed to investing in its employees through comprehensive human capital initiatives. These include milestone training programs, performance coaching and development, strategic talent management, work-life balance programs, and regular human capital reviews.

Health, Safety and Working Environment

Dhaka Bank prioritizes the health and safety of its employees. The bank is dedicated to establishing and maintaining effective systems to identify, eliminate, or control workplace hazards and risks. Furthermore, Dhaka Bank is committed to promoting a healthy work environment and continuously improving occupational health, safety, and working conditions.

Confidentiality

Dhaka Bank fosters a culture of clear, honest, and open communication, promoting accountability while respecting business confidentiality. Critically, the bank has a zero-tolerance policy regarding the use of confidential company information for personal gain before it is publicly released. Such actions are strictly forbidden and may be subject to criminal prosecution.

Protection of Personal Data

Dhaka Bank handles all personal data with the utmost care and in full compliance with applicable laws and regulations. This commitment to data privacy extends to all information, including sensitive data, regardless of whether it pertains to customers, employees, or other individuals.

Intellectual Property

Dhaka Bank recognizes the importance of intellectual property, including its know-how, methodologies, concepts, and ideas, to its market success. Employees are prohibited from disclosing confidential corporate information to unauthorized individuals unless required by law or mandated by public authorities.

Nature and the Environment

Dhaka Bank is deeply committed to environmental protection. This commitment is demonstrated through minimizing environmental impact and actively developing, promoting, and utilizing environmentally friendly technologies.

Information that may affect the Share Price

Being a publicly traded company, Dhaka Bank operates under stringent regulations regarding non-public information that could influence the market value of its shares or other financial instruments.

Accounting

Dhaka Bank prioritizes truthful, complete, and accurate recording of all business transactions. This commitment to accuracy adheres to applicable Bangladesh laws and regulations, international financial reporting standards, and sound accounting practices. The bank maintains proper authorization and complete documentation for all transactions. Furthermore, both annual and interim financial statements are prepared in accordance with relevant laws, regulations, and standard accounting practices.

Competition

Dhaka Bank strives to maintain a competitive edge by consistently innovating technology-driven products and improving efficiency. The bank is dedicated to being highly responsive to the needs of its customers and partners.

Corruption and Bribery

Dhaka Bank has a strong stance against corruption in all its forms. Bribery is considered fundamentally incompatible with the bank's core values, and any offer or acceptance of payment, whether direct or indirect, intended to gain an unfair advantage is strictly prohibited.

Money Laundering

Dhaka Bank is dedicated to preventing money laundering and will take all necessary measures to ensure its financial transactions are not used for such activities.

Political Activity

Dhaka Bank maintains a neutral political stance and does not provide financial support or paid time off to political parties. Employees are free to engage in political activities as long as it does not create a conflict of interest with their roles at the bank.

CUSTOMER CHARTER

We are committed to establishing lasting, mutually beneficial relationships with our customers. These relationships are built on our service promises and core values, which include mutual respect, a dedication to excellence, and ethical conduct in all our interactions.

- Customer satisfaction is our top priority. We are dedicated to understanding and meeting their needs and expectations. We pledge to utilize all available resources to identify these needs, ensuring our interactions are mutually beneficial and aligned with our core values and principles.
- We are committed to responding promptly, politely, and accurately to all communications.
- In the event of a disagreement, we are committed to finding a swift and fair resolution that respects the rights and responsibilities of both parties and supports our goal of a long-term, positive relationship.
- We are dedicated to providing high-quality service to our valued customers, upholding principles of openness, integrity, transparency, and accountability.
- We strive to build customer value, loyalty, and positive brand perception, fostering customer delight and long-term relationships.

OUR STRENGTH

- A highly engaged and effective Board of Directors.
- A robust and stable financial foundation.
- A team of highly skilled and experienced management professionals.
- Proactive strategies and effective management practices.
- Advanced technology and systems for real-time online banking.
- A comprehensive range of financial products and services.
- A strong culture of risk management and regulatory compliance.
- A strong commitment to quality assurance.
- And a dedicated team of human resources

OUR CONFIDENCE

- A proven ability to maintain a competitive edge in a dynamic market.
- Consistent business growth to deliver long-term value to shareholders.
- A commitment to continuous learning, adaptation, and embracing change.
- A comprehensive suite of financial products and services designed to meet diverse customer needs.
- Improving customer service through personalized financial guidance.
- Collaborative teamwork to maximize synergy and achieve optimal results.
- Adherence to all applicable laws and regulations.
- Being a trusted and integral part of the community.
- A supportive and rewarding work environment for our dedicated employees.

Code of Conduct

- Dhaka Bank PLC.'s policy of fair dealing and integrity in the conduct of its business is actively endorsed by the Board of Directors and is based on a fundamental belief that business should be conducted honestly, fairly and legally. The Bank expects all employees to share its commitment to high moral, ethical and legal standards.

- To conduct business and operations in a fair, honest and ethical manner to ensure that the long-term interests of the shareholders, customers and other stakeholders are served.

- To establish certain policies and principles for fair, honest and ethical business practices and behavior by which the Bank shall abide.

- To increase transparency in the provision of banking services to enhance customers' understanding of what they can reasonably expect of the services provided by the Bank.

- To improve the reputation, trust and confidence of the Bank and better protect its stability in the banking sector.

- An employee shall not engage in any commercial activity or pursue such activity either on their own account or as agent of others.

- All Employees shall ensure adherence to the Bank's Anti-Money Laundering Policy.

- An employee shall ensure that records, data and information owned, collected, used and managed by them for the Bank are accurate and complete.

- Employees shall be vigilant about the fraud, theft or illegal activities and shall not engage in such activities under any circumstances.

- Employees shall not share their passwords with others and shall stay vigilant to guard against cybercrime to mitigate related risks.

- We are committed to maintaining a workplace free of discrimination and harassment based on race, color, religious creed religion and sex.

- Workplace Safety, Compliance with Laws, Rules and Regulations, Fair & Equal Employment Opportunity, Personal Investments and Insider Trading, Employee Conduct outside the Office Premises, Grooming, Etiquette and Compliance with the Dress Code, Borrowing Money from Vendors or Clients, Employees' Grievance, Post-Employment Activities and Responsibilities.



OUR STORY
A JOURNEY TO HISTORY HERITAGE AND BUSINESS

As the nation reached its midpoint, a powerful drive for change swept through the business landscape, fueled by a growing appreciation for history and heritage alongside a demand for rapid progress. Amidst the banking reforms of the 1980s, new opportunities emerged, inspiring a generation. Dhaka Bank was born from this era, embodying a vision of modern banking deeply rooted in community and culture. Driven by a forward-thinking leader and a group of visionary entrepreneurs, this ambitious venture began, reflecting the accelerating pace of technological advancement within Bangladesh. Dhaka Bank was incorporated as a Public Limited Company on April 6, 1995 under Companies Act, 1994. The company commenced banking operations on July 5, 1995.

Since its inception, Dhaka Bank has consistently celebrated the rich history and heritage of Dhaka and Bangladesh, from its origins as a Mughal outpost to its current status as a modern metropolis. This commitment is evident in the bank's presentations, publications, branding, delivery channels, calendars, and financial activities. Dhaka Bank is now widely recognized for its outstanding service, ease of use, accessibility, and innovative approach.

The Bank has stood out for its financial strength and operational craftsmanship marking its position as the potential market player in all core areas of Banking in the country. It got listed in DSE and CSE in 2000. Alongside a lasting bond with the corporate world, Dhaka Bank has got hold of a countrywide reach through a larger network of Branches, ATMs, SME channels, agricultural outreach and mobile Banking.

The Bank is now expanding far and wide to gain higher market share and big surge in assets. A great total of 1,555,099 Customers' deposit accounts now we serve and seek to make them better-off as best as we can. Strong with 283 delivery centres, the Bank is still going strong with more expansion and inclusive Banking programs. Opening many gateways for financial freedom and services, Dhaka Bank has made its vibrant presence at 117 locations (including 2 Islamic Banking Branches), 2 Offshore Banking Units, 3 SME Service Centers, 36 Sub-Branches, 75 ATMs, 5 ADMs and 45 CRMs. across the country. Catering to the needs of Capital Markets, the Bank has established a subsidiary company named 'Dhaka Bank Securities Ltd.' having 7 countrywide Branches. Another subsidiary in the name of 'Dhaka Bank Investment Limited' has established with the aim to operate Merchant Banking activities. This has strengthened its capital base to Tk. 38,869 million with a Capital to Risk Weighted Assets Ratio (CRAR) of 13.39%. Sailing past all odds and uncertainties in 2025, Dhaka Bank posted an operating profit of Tk. 11,754 million.

In addition to our priority of operating profitably and successfully, even in the tough market environment, we are acutely aware of our responsibilities that go beyond Banking and reflect our commitment to our Employees, society and environment. Above all, the clients are our fond obsession.

We expect to rise from the heart of Bangladesh as a stronger force in the market we serve. We are committed to our goals to create superior Shareholder value in our quest for excellence as we grow and mature into a Banking veteran.



The Founder of Dhaka Bank PLC, Mr. Mirza Abbas Uddin Ahmed, was born in 1951 into a respected Muslim family. He also served as an Advisor to Dhaka Bank PLC, contributing significantly to the Bank's strategic growth and development. Mr. Abbas is the current Member of Parliament (MP) and also serving as an Advisor (in the capacity of Minister) to the Prime Minister of the People's Republic of Bangladesh.



Mirza Abbas Uddin Ahmed, MP

The Founder

Chronicle of a Rare Visionary

Mirza Abbas Uddin Ahmed, MP
The Founder

Dhaka Bank PLC was founded on a visionary dream — to establish a distinctive financial institution rooted in the rich heritage, culture, and aspirations of Bangladesh while embracing global standards, innovation, and excellence in banking services. This dream was conceived by Mr. Mirza Abbas Uddin Ahmed, a rare visionary whose foresight, leadership, and entrepreneurial spirit inspired the foundation of what has become one of the country's most respected financial institutions.

Driven by his vision and determination, a group of committed and forward-looking entrepreneurs embarked on a remarkable corporate journey to build an institution founded on trust, integrity, innovation, and service excellence. Their long-cherished aspiration became a reality with the establishment of Dhaka Bank Limited (now Dhaka Bank PLC) on July 5, 1995.

Mr. Mirza Abbas Uddin Ahmed was formally introduced to the Board of Dhaka Bank as an Alternate Director in November 1995 and was subsequently appointed as a Director of the Bank on March 29, 2012. He also served the Bank as an Advisor, contributing his wisdom, experience, and strategic guidance toward the Bank's continued growth and development.

Born in 1951 into a respected Muslim family, Mr. Abbas completed his early education at reputed local institutions before obtaining a Bachelor of Commerce degree from the University of Dhaka. He later joined his family business, Mirza Enterprise, where he played an instrumental role in its successful growth and expansion over several decades.

Alongside his business and corporate contributions, Mr. Abbas established himself as a distinguished public servant and political leader. In continuation of his long-standing service to the nation, he has been elected as a Member of Parliament in the 13th National Parliamentary Election, reaffirming the trust and confidence placed in him by the people of Bangladesh. He is also entrusted with the responsibility of serving as an Advisor (in the capacity of Minister) to the Prime Minister of the People's Republic of Bangladesh.

Mr. Abbas has built a remarkable legacy of public service, leadership, and social commitment. As the 4th Mayor of Dhaka City Corporation from May 19, 1991 to December 28, 1993, he undertook significant initiatives to improve urban infrastructure and civic services for the people of Dhaka. Later, as the Minister for Housing and Public Works from 2001 to 2006, he championed environmental protection and sustainable urban development. During his tenure, important regulatory reforms were introduced, including amendments to the Building Construction Rules and the formulation of the Private Housing Land Development Rules aimed at ensuring planned urbanization and protection of wetlands and flood-flow zones.

Beyond his political and professional accomplishments, Mr. Abbas was widely respected for his social contributions and commitment to education and community welfare. His vision for social development was reflected through the establishment of Mirza Abbas Mohila College, an institution dedicated to empowering women through quality education.

The vision and ideals of Mr. Mirza Abbas Uddin Ahmed continue to inspire Dhaka Bank PLC in its pursuit of excellence. His legacy remains deeply embedded in the Bank's values, culture, and enduring commitment to responsible banking, innovation, and national progress.

Today, Dhaka Bank proudly carries forward his dream — striving every day to uphold the standards of excellence and integrity that he envisioned for the institution and for the people of Bangladesh.

Directors' Profile



Abdul Hai Sarker

Chairman

Mr. Abdul Hai Sarker is the Founder Chairman and one of the most experienced Board Members of Dhaka Bank PLC. Mr. Sarker is now leading the Bank as Chairman. He was re-elected the Chairman of the Board of Directors in the 470th Meeting of the Board of Directors of Dhaka Bank held on June 25, 2024. He was one of the key architects to set the pace of this great corporate voyage for excellence. Today's Dhaka Bank manifests his crusading zeal for a sound banking institution that would be a shining example for all and the best choice of the new generation. Most importantly, he is a big name in the domain of business and industry of the Country. He led the Bank as its Chairman for several times. Born in a respectable Muslim family of Sirajganj District, Mr. Sarker accomplished his Post Graduation (M.Com.) from the University of Dhaka in 1970. Soon he involved himself in international trade & business and became a reputed industrialist of the country.

His sincere efforts and dynamic leadership culminated in a large business conglomerate in the name of 'Purbani Group'. He is the Chairman & CEO of Shohagpur Textile Mills Ltd., Purbani Synthetic Spinning Ltd., Purbani Fabrics Ltd., Karim Textiles Ltd., Karim Spinning Mills Ltd., Purbani Yarn Dyeing Ltd., Purbani Agro Processing Ltd., Purbani Rotor Spinning Ltd., Semicentennial Textiles Ltd. and Purbani Fashion Ltd.; Proprietor of Purbani Traders and Director of Purbani Lifestyle Ltd.

Mr. Abdul Hai Sarker is the current Chairman of Bangladesh Association of Banks (BAB), the apex body of the owners of Private Commercial Banks in Bangladesh for furthering the interests of the PCBs. He was also former Vice Chairman of Bangladesh Association of Banks (BAB), the former President of Bangladesh Textile Mills Association (BTMA) and a former Director of Federation of Bangladesh Chamber of Commerce and Industries (FBCCI). Mr. Sarker is the Founder Trustee of Independent University, Bangladesh. He was also the Chairman of Education, Science, Technology and Cultural Development Trust (ESTCDT) of Independent University, Bangladesh (IUB). He is the Founder Member of the Board of Trustees of Bangladesh Enterprise Institute (BEI) and was an Associate Director of International Cotton Association based in Liverpool, UK. He is the President of Bangladesh Tennis Federation and Vice President of the Executive Committee of Bangladesh Olympic Association.

Besides being a leading business personality, he has been playing commendable role in social welfare and community development. Many organizations have awarded him for his outstanding contribution to the society. He was also accorded with Commercially Important Person (CIP) status by the Government.



A.T.M. Hayatuzzaman Khan

Director

Mr. A.T.M. Hayatuzzaman Khan is a reputed businessman of the country. He is one of the sponsors of the Bank who envisioned the voyage of establishing the premier banking institution of the country that we call today Dhaka Bank PLC. He is the founder Vice Chairman of the Bank. He was also the Chairman of the Board of Directors of the Bank from 06.07.2000 to 29.06.2004. He is the Proprietor of M/s. Zaman Fisheries, Chief Executive Officer of Dhaka Enterprise and Nutrition World. He is also one of the Directors of NGEN Print Pack Limited. Mr. Zaman is a Bachelor of Commerce from the University of Dhaka. He is the Chairman of the Board of Trustees of Dhaka Bank Foundation. He is a philanthropist and has been associated with a good number of social welfare related organizations. He has a passion for playing Golf. He is a member of Army Golf Club and Jalshiri Golf Club. He is blessed with one son and two daughters.



Reshadur Rahman

Director

Mr. Reshadur Rahman is a prominent industrialist in Bangladesh. As a successful business entrepreneur, he has many achievements to his credit. His able leadership has become more vibrant in banking where Dhaka Bank is an epitome of his continued success. He was the Chairman of the Board of Directors of Dhaka Bank PLC. during the years 2010-2013 and 2015-2020. Having accomplished his graduation, Mr. Rahman resolved on making a start in the line of business and succeeded in new ventures one after another over more than three decades of his career. His business grew as an enormous group and diversified into numerous worthy areas. He is the Chairman of RR Aviation Ltd. and Trade Hub Bangladesh Ltd., Director of Dhaka Bank Securities Ltd.; Chairman & Managing Director of RR Holdings Ltd.; Proprietor of RR Trading & Co., RR Shipping Lines and National Traders and Shareholder of RR Architecture & Engineering Co. Ltd., Alliance Infrastructure Engineering Pvt. Ltd., Alliance Deep Sea Fishing Ltd., Quality Breeders Ltd. and Quality Grains Ltd. He is also Managing Partner of RNPG Alliance. Mr. Reshadur Rahman has membership in professional organization namely Dhaka Chamber of Commerce & Industry and all elite clubs in Dhaka and Chattogram. He is equally active in many community development and social services programs. Time and again, he has remained an honourable Donor to BIRDEM Hospital, Cancer Hospital, SEID Trust and a good number of educational institutions. He is the honorary Consul General of the Republic of Poland in Bangladesh.



Altaf Hossain Sarker

Director

A seasoned industrialist Mr. Altaf Hossain Sarker is an admired name in the arena of business in Bangladesh. His brilliance and business foresight has added a new dimension to the industrial revolution in Bangladesh. As his brainchild, many enterprises are there to be named, which have become a change maker not only in the heartland of Sirajganj where he was born but also around the country as a whole. In his mid-twenties, he started as a businessman with an academic accomplishment of Bachelor of Commerce (B.Com.). The following years saw his sparks of business growth in diversified areas of business.

Mr. Sarker is the CEO of Rahmat Group, a renowned business conglomerate. He is the Chairman of Rahmat Rotors Ltd., Chairman & Managing Director of China Plastic (BD.) Ltd.; Managing Director of Rahmat Textiles Ltd. and Rahmat Knit Dyeing & Finishing Ltd.; Director of Rahmat Fashion Wear Ltd., and the Chairman of Dhaka Bank Securities Ltd. Most importantly, many of his products have become a part of our everyday life being excellent items for clothing and adornment. Mr. Altaf Hossain is also a member of the Executive Committee of the Board. Earlier, he led the Bank as Chairman during the years 2008-2010. His interest has an extra focus on education and social organizations. He is a Member of the Board of Trustees of Independent University, Bangladesh (IUB). He was a Director of Bangladesh Textile Mills Association (BTMA). Mr. Sarker is a founder Member of Board of Trustees of Dhaka Bank Foundation. Besides, he is a regular sponsor to different social activities, honourable Donor to BIRDEM Hospital, Cancer Hospital, SEID Trust and a good number of educational institutions.



Khondoker Monir Uddin

Director

A passionate entrepreneur and a perceptive businessman, Mr. Khondoker Monir Uddin is a Director of Dhaka Bank PLC. He is also one of the admired Sponsor Directors who envisioned Dhaka Bank as a house of corporate excellence. He is now the Chairman of the Risk Management Committee Meeting of the Board of Directors of the Bank. Born and educated in Dhaka, he obtained his B.Com. (Hons) and M.Com. degrees from the Department of Accounting, University of Dhaka. On achieving academic feat, Mr. Monir set out his venture in business in 1985. The succeeding years saw his scintillating entrepreneurship in diverse fields of business spanning from Readymade Garments (RMG), Real Estate, Chemicals, Business Equipment & Machine Supply, Banking, Health Care, Education and Brokerage Services, etc.

With his visionary and proven business record, Mr. Monir has acquired a good entrepreneur image in the country. He puts indelible mark of perfection in whatever areas he works. For example, with his visionary leadership and keen business knowledge Shanta Holdings Limited, country's most distinctive and preferred developer, drives forward to demonstrate unparalleled foresight by developing projects which are the epitome of modern architecture and comfortable living. He is the Director of Shanta Multiverse Ltd., Spring Valley Ltd. and STS Holdings Ltd. He is the Managing Director of Shanta Holdings Ltd., GDS Chemical Bangladesh (Pvt.) Ltd., Shanta Securities Ltd., STS Capital Ltd., Universal Business Machines Ltd. (UBML), Shanta Medical Centre Ltd., Shanta Capital Management Ltd., Shanta International School Dhaka, Shanta Lifestyle Ltd., Shanta Distribution Ltd., Shanta Property Management Ltd., Shanta Engineering & Construction Ltd. and Apollo Hospital Dhaka Ltd. He is one of the Shareholders of Shanta Life Insurance PLC.

He is equally compassionate about social responsibility and contribution in philanthropic services for the underprivileged children and women. Apart from this, he has affiliation with a number of social groups, namely Dhaka Club Ltd., Gulshan Club Ltd., Uttara Club Ltd. and Kurmitola Golf Club.



Rokshana Zaman

Director

Mrs. Rokshana Zaman is an experienced business person and a prominent woman entrepreneur in the country. She has exposure in the line of business for more than 25 years. She is the Proprietress of Dhaka Enterprise, a reputed business firm and M/s. Manehor Fisheries. Mrs. Zaman first involved herself in banking business as an Alternate Director of the Bank back in 1996. Subsequently, she was appointed a Director on June 29, 2004. She became the Chairperson of the Board of Directors on June 29, 2004 and continued her tenure till March 28, 2006. She is now the Chairperson of the Executive Committee of the Board of Directors of the Bank. She has been associated with various CSR initiatives since long.



Md. Aman Ullah Sarker

Director

Mr. Md. Aman Ullah Sarker was appointed a Member of the Board of Directors of the Bank with effect from April 18, 2013. Having an excellent business background for 35 years, he is associated with Rahmat Group, a renowned business group which is one of the leading manufacturers of textiles, spinning, weaving, plastic and accessories in the country.

Mr. Sarker was born on May 18, 1964 and belongs to a respectable Muslim family. He is the son of Late Alhajj Mohammad Ali Sarker, one of the sponsors of the Bank and Mrs. Amina Khatun. He obtained B.A. (Hons) and M.A. degrees from the University of Dhaka. Having accomplished his academic feat, he set out as a promising business entrepreneur in the eighties. Over the next two decades, his career grew on his continuous success leading up to the formation of Rahmat Group. He is the Managing Director of Rahmat Spinning Mills Limited, Chairman of Logos Apparels Limited, Belkuchi Spinning Mills Ltd., Mohammad Ali Spinning Mills Ltd. and Rahmat Sweaters (BD) Limited. He is also the Managing Partner of Shahi Products.

Mr. Md. Aman Ullah Sarker is a member of the Audit Committee of the Board of Directors of the Bank. Besides his involvement in business, Mr. Md. Aman Ullah Sarker has made worthy contribution to the society and public welfare. He is a member of the Board of Trustees of Dhaka Bank Foundation.



Amir Ullah

Director

Mr. Amir Ullah is a Sponsor Director of Dhaka Bank PLC. He is a seasoned businessman of the country. He has considerable experience in business extending over 56 years. His long attachment and commitment to business is something worth considering in the pace of economic development of the country. He started as a young entrepreneur in business and ended up with many achievements to be proud of. He is one of the pioneers in Bangladesh to initiate export of Video Cassettes worldwide. There was recognition to his credit as a large exporter of chemicals in the international market. He is the Chairman of Dhaka Bank Investment Ltd., a fully owned subsidiary of Dhaka Bank PLC. He is now a Member of the Risk Management Committee of the Board. He is also a member of the Board of Trustees of Dhaka Bank Foundation. He has life membership of almost all elite clubs of Dhaka.



Abdullah Al Ahsan

Director

Mr. Abdullah Al Ahsan, Director of Dhaka Bank has a prolific business background. For more than 40 years, his contribution to industry and commerce has remained vibrant. He holds a Master of Commerce (M.Com.) Degree. His first appointment as a Director took place on April 6, 1995. As a business entrepreneur, he has made worthy contribution to Agro Industry, well-recognized as a thrust sector in Bangladesh. He is the Proprietor of Aroma Poultry and Aroma Fisheries. He has widely travelled across the globe on business trips. He is associated with Gulshan Club, Chittagong Golf & Country Club and Chittagong Seniors Club Ltd. He was pro-VC of USTC. He is a member of the Audit Committee of the Board of Directors of the Bank. He is also a member of the Board of Trustees of Dhaka Bank Foundation.



Jashim Uddin

Director

Mr. Jashim Uddin, Director of Dhaka Bank PLC. is a prominent businessman of the country. He is also one of the Sponsors of the Bank. He is a Bachelor of Arts. He is an established businessman having more than 41 years of experience. He is involved in myriad fields of business comprising Banking Services, Stock Brokerage, HR Development, Trading and others. He is now the Chairman of Impel Shares & Securities Ltd., Director of HURDCO International School Ltd. and Proprietor of Rafid Enterprise and Shareholder of Dhaka Imperial Hospital Ltd.

Mr. Jashim is involved with many social and educational initiatives which have earned recognitions from a number of organizations. He is a widely travelled person. He is a Life Member of Bhatiary Golf and Country Club, Red Crescent Society, Kidney Foundation, Chattogram and Diabetic Association, Chattogram. As a Donor Member, he has contributed to a number of schools and colleges. He is a member of the Board of Trustees of Dhaka Bank Foundation.



Mirza Yasser Abbas

Director

Mr. Mirza Yasser Abbas, a youthful entrepreneur, is the Director of Dhaka Bank PLC. He is also a Member of the Executive Committee and the Risk Management Committee of the Board of Directors of the Bank. Mr. Yasser has an excellent academic records. He has attained his International MBA from Arcadia University, PA, USA and earned worthy expertise on business management affairs. He has been associated with Mirza Enterprise and family business over the last 23 years; and applies his rich experience as the Chairman of LOUD Limited and Managing Director of Predictable Process Limited. He is also a Director of Dhaka Bank Investment Limited.

Mr. Mirza Yasser Abbas was appointed a Member of the Board of Directors of Dhaka Bank on May 3, 2012. Since his joining, he has been spearheading many development and restructuring initiatives in the Bank on behalf of the Board.

As an impressive and eloquent Speaker, he advances impactful ideas and meaningfully motivates youths, especially Corporate Freshers, with examples drawn mostly from his own multihued experience.

Apart from business, he has admirable social affiliation. He is an Associate Member of Gulshan Club, Dhaka. He has travelled widely across Asia, Europe and North America on business and personal trips. With a convincing compassion for the underprivileged, Mr. Yasser is involved in various philanthropic works in the community. He is a member of the Board of Trustees of Dhaka Bank Foundation.



Manoara Khandaker

Director

Mrs. Manoara Khandaker was appointed as a Director of Dhaka Bank PLC. in June 2019. Born in Cumilla, she completed her Bachelor of Arts Degree from Cumilla Government Women's College. Mrs. Khandaker is one of the pioneers in Shopping Bag Industry in the country. She is the Director of Bari & Pack Plastic Limited, Rajarbagh, Dhaka since 1998. She is also the Proprietress of Total Pack & Packaging, a concern of Bari Group of Companies, which came into operations in 2014 as the only manufacturer of Stretch Wrap Film in Bangladesh. She is a member of the Executive Committee of the Board of Directors of the Bank.



Feroz Ahmed

Independent Director

Mr. Feroz Ahmed joined Bangladesh Bank in 1976 as Officer Class I and served there till February, 1979. Thereafter he joined Bangladesh Civil Service as a Member of B.C.S (Customs & Excise) Cadre on 1st March, 1979. He served in different capacities of Customs & Excise Department with good reputation. He left Customs Service and joined as Deputy Secretary to the Government of Bangladesh in February 1998 in the Finance Division. As Joint Sectary of Finance he was associated with the preparation of National Budget. As Additional Secretary, he discharged the responsibility of Chief Controller of Insurance. In this capacity, he took steps to reorganize the Insurance Sector and Played key role in finalizing the present Insurance Act and Insurance Regulatory & Development Authority Act by replacing the old Insurance Act, 1938.

As Secretary to the Government, he served as Executive Director of Jamuna Bridge Authority, Youth and Sports Ministry and Commerce Ministry. As Commerce Secretary, he pioneered the enactment of Consumers' Rights Protection Act to safeguard the interest of millions of consumers of the country. He also played a pivotal role in formulating and passing the Charted Secretary Act to uphold the interest of professionals as Secretaries of Companies in Bangladesh.

He retired from Government Service in 2010. Since then he was associated with Bangladesh Textile Mills Association (BTMA) till July, 2021.

He was appointed Independent Director of Dhaka Bank with effect from 28.04.2022.



Professor Bilkis Ara Begum

Independent Director

Professor Bilkis Ara Begum was appointed Independent Director of Dhaka Bank PLC. with effect from September 11, 2024. She obtained her B.A.(Hons.) in Economics and M.A. in Economics from the University of Dhaka. Soon after graduation, she engaged her in research work on 'International Trade' under Professor Dr. Ayubur Rahman Bhuiyan of Dhaka University. She joined Bangladesh Civil Service (Education) Cadre as a Lecturer in Economics through Bangladesh Public Service Commission in the year 1981 and taught Economics up to post-graduation level in different colleges of the country including Dhaka College and Eden University College, Dhaka. On 30th April, 2007, she was promoted to the position of Professor. She also worked as a Director of NAEM (National Academy for Educational Management) and BPATC (Bangladesh Public Administration Training Centre).

Professor Bilkis Ara Begum attended numerous Training Programs and Seminars at home and abroad. During her professional career, she was a regular contributor on various issues of Economics in different journals and News Letters. She is a life member of Bangladesh Economic Association, Dhaka University Economics Department Alumni Association (DUEDAA) and Bangladesh Economics Teachers Association.

Professor Bilkis Ara Begum is associated with various social activities and is a permanent Member of Dhaka Club. She travelled many countries of the world including the USA, UK, France, Germany, Belgium, Switzerland, Netherlands, Austria, China, Hungery, Italy, Singapore, New Zealand, Malaysia, Egypt, India, Thailand, Spain, Saudi Arabia.

We mourn

MRS. RAKHI DAS GUPTA
(1949-2025)
SPONSOR & FORMER DIRECTOR

Mrs. Rakhi Das Gupta was one of the sponsors of Dhaka Bank PLC. The Board of Directors of Dhaka Bank PLC. in its 377th Meeting of Board of Directors held on July 28, 2020 unanimously decided to appoint her as a Director of the Bank. Prior to this appointment, she also held the position of Director in the Bank twice in the years 1995 and 2009. She was also the Chairman of Uniroyal Securities Limited, a brokerage house. She was also involved with various charitable organizations.





Mrs. Rakhi Das Gupta
(1949-2025)
Sponsor & Former Director

We express our deepest compassion on the passing of Mrs. Rakhi Das Gupta, Sponsor & Former Director of Dhaka Bank PLC. who breathed her last on July 20, 2025.

Dhaka Bank Family extends heartfelt condolences to her bereaved family and prays for strength, peace, and solace in this moment of profound loss.



Osman Ershad Faiz

Managing Director & CEO

(w.e.f. January 11, 2026)

Mr. Osman Ershad Faiz has assumed the office of the Managing Director of Dhaka Bank PLC. with effect from January 11, 2026. Mr. Faiz brings over three decades of international banking experience across leading global institutions, with a strong track record in strategy, technology, operations, digital transformation, core banking, and FinTech.

Most recently, Mr Faiz served as Additional Managing Director and Chief Operating Officer (AMD & COO) at Eastern Bank PLC, having joined the institution in January 2025. Prior to that, he was Co-Founder of Asia FiiT, an international banking and FinTech advisory firm headquartered in Singapore.

Mr Faiz has held a series of senior global leadership roles, including Chief Information & Operating Officer (CIOO) of AMTD Digital and Managing Director & Chief Operating Officer (COO) of Standard Chartered Bank Singapore. He was also Managing Director & Chief Information Officer (CIO), Wholesale Banking, Eastern Hemisphere, for Standard Chartered Bank, in addition to several other leadership positions. He served for five years as a Director of the Singapore Clearing House Association.

In Bangladesh, Mr Faiz served as Chief Operating Officer (COO) of Standard Chartered Bank Bangladesh before leaving the country in 2005 on international assignment.

Over the years, Mr Faiz has been widely recognised for his contributions to technology and inclusive workplaces. He received the “Legend” Award at the World CIO 200 Summit 2023 for outstanding leadership in technology and has been honoured multiple times in the HERoes global role model lists, supported by INvolve, the Financial Times, and Yahoo Finance, for his advocacy of women in business. He is also a Fellow of the Institute of Banking and Finance (IBF) Singapore, a status he has held since 2015.

Mr Faiz holds a B.Com (Hons) and MBA from Aligarh Muslim University in India and has completed executive programmes at INSEAD and the University of Oxford Saïd Business School. He began his career as a management trainee with American Express in 1993.

Former Chairmen of Dhaka Bank PLC.



Mr. Abdul Hai Sarker
Founder Chairman
Duration: (1995-2000) (2013-2015) & (2020-2025)



Mr. A.T.M. Hayatuzzaman Khan
Duration: (2000-2004)



Mrs. Rokshana Zaman
Duration: (2004-2006)



Mrs. Jasmine Sultana
Duration: (2006-2007)



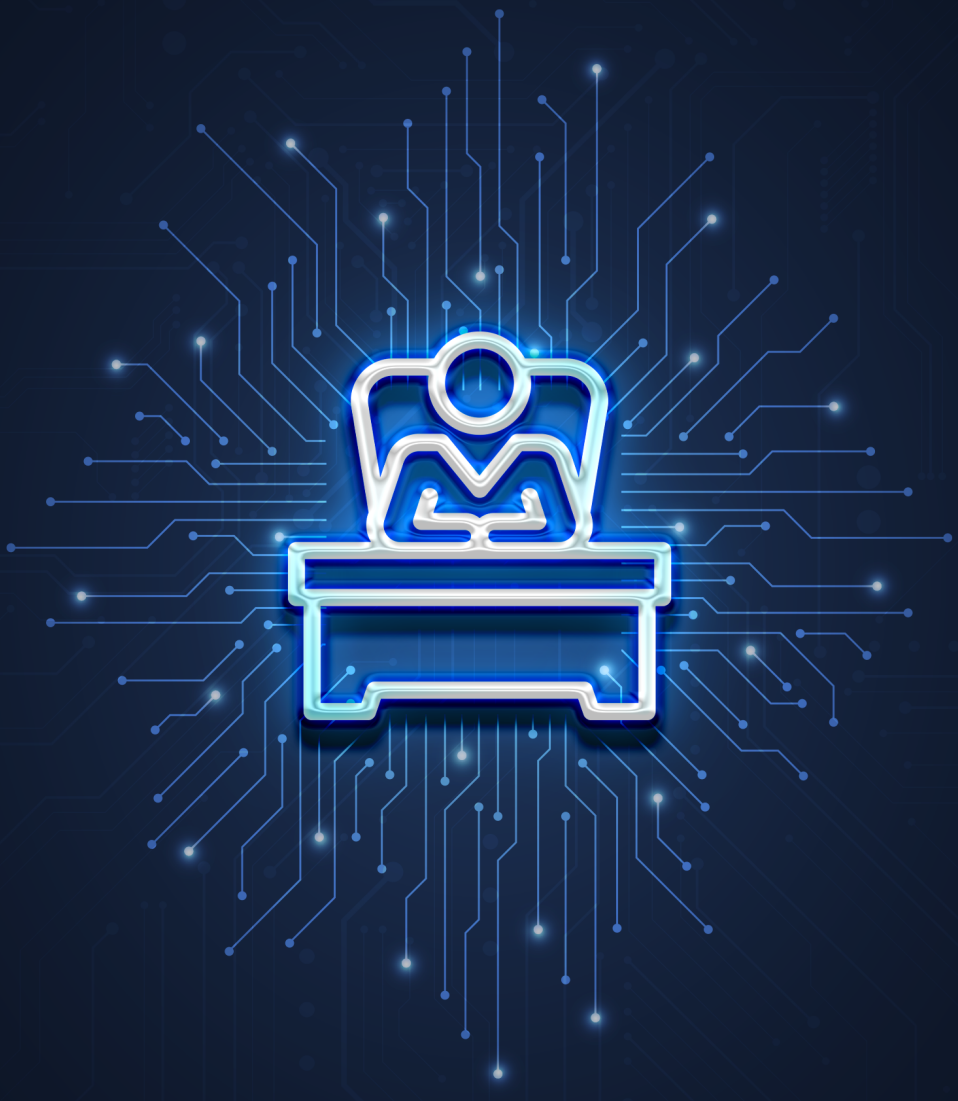
Mr. Khondoker Monir Uddin
Duration: (2007-2008)



Mr. Altaf Hossain Sarker
Duration: (2008-2010)



Mr. Reshadur Rahman
Duration: (2010-2013) & (2015-2020)



Message from the Chairman



2025 stands as a testament to Dhaka Bank's resilience, strategic discipline, and unwavering pursuit of excellence in banking

Abdul Hai Sarker
Chairman

Message from the Chairman

Dear Shareholders

It gives me immense pleasure to present the Annual Report of Dhaka Bank PLC for the financial year 2025.

The year under review was marked by economic transition, evolving market dynamics and a changing global landscape. Despite persistent macroeconomic challenges, Dhaka Bank demonstrated resilience, stability and strategic discipline while continuing to strengthen its position as a leading financial institution in Bangladesh. Throughout the year, we remained steadfast in our commitment to prudent governance, regulatory compliance, sustainable growth, and responsible banking practices.

As we reflect on more than three decades of banking excellence since our establishment in 1995, Dhaka Bank continues to play a meaningful role in supporting national economic development while adapting to changing customer expectations and financial realities. Over the years, we have successfully balanced commercial performance with institutional responsibility, innovation with stability and growth with sound governance. These principles continue to define our strength, resilience and long-term vision.

The confidence and trust placed in us by our customers, shareholders, regulators and stakeholders remain the foundation of our continued success. Beyond financial intermediation, we remain committed to advancing financial inclusion, empowering businesses, supporting communities, and contributing meaningfully to the country's economic progress. I take this opportunity to acknowledge the dedication, professionalism and unwavering commitment of the Dhaka Bank team across the country whose collective efforts continue to transform our vision into sustainable achievements and uphold our enduring philosophy of "Excellence in Banking."

This Annual Report, together with the audited financial statements for the year ended 2025, reflects how the Bank continues to strengthen its institutional foundation, embrace digital transformation, support economic integration and build a resilient and future-ready banking institution for Bangladesh.

Financial Performance and Profitability

The year 2025 unfolded amid considerable domestic and global economic challenges. The economy experienced inflationary pressures, subdued private sector investment, exchange rate volatility, and heightened uncertainty within the financial sector. At the global level, geopolitical developments and tariff-related disruptions continued to impact supply chains, trade flows and overall economic sentiment.

Against this backdrop, Dhaka Bank remained resilient and focused on its long-term strategic priorities. Strong financial performance, sound liquidity management, disciplined risk practices and a stable capital base enabled the Bank to continue supporting businesses, safeguarding depositors' confidence and contributing to economic stability.

I am pleased to report that Dhaka Bank delivered the strongest financial performance in its history during 2025. The Bank recorded a Profit Before Tax (PBT) of BDT 6,014 million, representing an impressive growth of 74% over the previous year. Key performance indicators, including Return on Assets (RoA) and Return on Equity (RoE), also demonstrated notable improvement during the year. Most importantly, the Bank has no provision shortfall against Non-Performing loans and has maintained CRAR of 13.39% against regulatory minimum of 12.50%, which depicts Bank's strong capital base.

The Dhaka Bank Group's consolidated assets surpassed BDT 446,114 million, registering a year-on-year growth of 3.1%, supported by prudent asset-liability management and strategic business expansion. Alongside growth, we maintained strong capital adequacy and liquidity buffers while preserving sound asset quality through disciplined underwriting and proactive portfolio monitoring.

Our contribution to the national exchequer through income tax, VAT, and other statutory levies amounted to BDT 9,524 million, reaffirming the Bank's continued contribution to the country's economic development and fiscal resilience.

These achievements have reinforced our market confidence and enabled continued investment in digital transformation, cybersecurity, people development, and inclusive banking solutions. More importantly, they position the Bank to navigate future challenges while sustaining long-term value creation for all stakeholders.

Supporting Economy, People and Businesses

As Bangladesh continued its efforts toward economic stabilization and recovery, Dhaka Bank remained committed to supporting businesses, entrepreneurs and communities across the country. We continued to extend financial support to SMEs, agriculture, export-oriented industries, women entrepreneurs and emerging enterprises that play a critical role in economic growth and employment generation.

Financial inclusion remained a key strategic priority during the year. Through expanded digital banking services, robust branches and sub-branch network and partnerships with mobile financial service providers including bKash and Nagad, we broadened access to

formal banking services, particularly in underserved and rural communities.

The Bank also maintained strong support for foreign trade, inward remittances, commercial lending and business revival initiatives, thereby contributing to broader economic recovery and national development priorities.

Digital Transformation: Building the Bank of the Future

Digital transformation remained central to our long-term strategy during 2025. In alignment with the national digitalization agenda and evolving customer expectations, the Bank continued to strengthen its technology infrastructure, enhance customer experience and improve operational efficiency.

We launched next-generation digital banking solutions and expanded our digital ecosystem to provide seamless, secure, and accessible banking services. During the year, our digital customer base grew by 41%, while transactions through digital channels increased by 34%, reflecting strong customer adoption and growing confidence in our digital capabilities.

The Bank also introduced innovative financial solutions, including AI-driven lending products and customer-focused deposit schemes aimed at promoting financial inclusion and supporting underserved communities.

At the same time, we continued to strengthen cybersecurity infrastructure and controls, recognizing that trust in a digital economy depends fundamentally on data security, operational resilience and customer protection.

While technology continues to reshape banking, we firmly believe that banking remains a business of trust and relationships. Our strategy therefore focuses on leveraging technology to enhance — not replace — the human connection that customers value most.

Sustainability and Governance

Sustainability remains an integral part of Dhaka Bank's long-term value creation strategy. During the year, we further aligned our financing activities with sustainable finance principles and Bangladesh Bank's green financing guidelines with increased focus on renewable energy, green SMEs, environmentally responsible projects, and climate-resilient sectors.

Our green financing portfolio recorded substantial growth during the year, reaching BDT 6,569.8 million as of 31 December 2025, representing a year-on-year disbrusment growth of 176%.

Strong governance continues to remain the foundation of our institution. The Board of Directors remains committed to maintaining the highest standards of corporate governance, transparency, accountability, and ethical conduct. Enhanced oversight mechanisms, strengthened risk management practices, independent Board representation and comprehensive disclosures continue to reinforce stakeholder confidence and institutional integrity.

We also continued our commitment to social responsibility and community development. During 2025, the Bank contributed BDT 90.48 million toward education, healthcare, disaster response, and social welfare initiatives aimed at improving the lives of communities across Bangladesh.

Looking Forward

As we move into 2026, we remain cautiously optimistic about the economic outlook and future growth opportunities. Improving liquidity conditions, regulatory support, and increasing business confidence are expected to create a more favorable operating environment for the banking sector.

Dhaka Bank remains well-positioned to capitalize on these opportunities through strong capital strength, disciplined risk management, digital capabilities, diversified product offerings and customer-centric strategies.

Going forward, we will continue to focus on sustainable growth, financial resilience, digital innovation, customer experience, and responsible banking practices. We remain committed to preserving depositors' confidence, supporting productive sectors of the economy, strengthening international partnerships and contributing meaningfully to Bangladesh's long-term development aspirations.

Appreciation

On behalf of the Board of Directors, I extend my sincere gratitude to our valued shareholders, customers, regulators, business partners and all stakeholders for their continued trust and support.

I also express my heartfelt appreciation to my fellow Board members for their guidance and stewardship and to Mr. Osman Ershad Faiz, Managing Director & CEO along with the Management Team and employees of Dhaka Bank for their dedication, professionalism and unwavering commitment.

We remain deeply grateful to Bangladesh Bank and all regulatory authorities for their guidance and constructive engagement in strengthening the country's financial system.

Together, we will continue building a stronger, more resilient, innovative, and future-ready Dhaka Bank for generations to come.

Warm regards,



Abdul Hai Sarker
Chairman



Managing Director’s Review



Every number in this report tells a story of trust; trust placed in us by our customers, shareholders, and regulators, and trust we placed in our people to deliver.

Osman Ershad Faiz
Managing Director & CEO

Managing Director's Review

Dear Shareholders, Customers and Valued Stakeholders,

A note on context before the numbers. I joined Dhaka Bank as Managing Director on 11 January 2026. The 2025 results in this letter were delivered before my arrival — the credit belongs squarely to the team who earned them. What I bring is the perspective of nearly two decades in some of the world's most competitive banking markets. Seen from that vantage point, this is a strong bank: a credit culture that holds, and a franchise with significantly more headroom than its current standing reflects. That headroom is the opportunity. Closing it is the work I have come here to do.

Let me start with the number that matters most. In 2025, Dhaka Bank delivered a **Profit Before Tax of BDT 6,014 million** — the highest in the Bank's history, and a 74% increase over the year prior. That result did not come from a forgiving environment. It came from a year in which Bangladesh's financial sector was under genuine stress: elevated impaired loans across the industry, declining depositor confidence, high inflation, and an investment climate that had not yet found its footing. Dhaka Bank ran hard into a headwind and came out ahead.

A 74% increase in profit, in a year of this kind, is not the result of an accommodating market. It is what years of credit discipline, careful capital management, and steady investment in customer relationships look like when they finally compound.

A 74% increase in Profit Before Tax. Deposits up 13.1%. An NPL ratio of 3.77% — well below the industry average. These are the numbers from 2025. They reflect decisions made years before 2025 began.

OPERATING CONTEXT: A DIFFICULT YEAR, DELIBERATELY NAVIGATED

The global economy in 2025 moved under real pressure. Escalating trade tensions, new tariff barriers, geopolitical fractures across three continents — these were not abstract risks. They disrupted supply chains, reduced export revenues, and caused foreign direct investment to reconsider its options. Bangladesh was not immune. **Our export sector, which had been on a solid trajectory, faced headwinds** as key trading partners adjusted trade policy with little notice. Foreign exchange availability tightened. The macro environment made every business decision harder.

Domestically, the picture was more complicated still. The financial sector entered the year carrying the weight of years of inadequate provisioning, insufficient supervision, and — in some institutions — governance that had not served depositors well. The interim government responded with decisive action: **bank mergers, non-bank financial institution liquidations, new supervisory legislation, tighter classification standards**. These were the right moves. They were also disruptive, and they shook confidence in a sector that was already fragile. By year-end, the structural work had begun in earnest, but the NPL problem, high inflation, and a subdued investment climate remained real constraints.

The scale of what was happening in the sector deserves to be named plainly. The official non-performing loan ratio for Bangladesh's banking system crossed 20% during the period, and rose materially higher at certain points. Five distressed Islamic banks were consolidated, under the new Bank Resolution Ordinance, into a single state-overseen institution. Only a minority of private banks in this country closed the year with non-performing loans in single digits. The Governor of Bangladesh Bank has publicly stated that the system will take years, not quarters, to recover.

None of this was the backdrop we would have chosen. But it was the backdrop we had, and our job was to navigate it with clarity — not to manage perceptions of it.

We kept trade flowing. Our correspondent banking network — built over years of careful investment — allowed exporters to stay connected to international markets even when conditions were difficult. Foreign currency liquidity was held when availability was tight. New investments were financed in pharmaceuticals, IT, and renewable energy — three sectors with real long-term potential for Bangladesh — at a time when other lenders were pulling back. And at the grassroots, MSMEs and agricultural businesses kept their credit access through a recovery phase in which withdrawing would have been the easier choice.

We also deepened our support for women-led enterprises and young entrepreneurs — expanding not just financing but the financial literacy and advisory support that makes financing useful. Through our youth financing schemes, we disbursed **BDT 2,018.3 million** to a new generation of business owners and professionals.

Our growth is tied to this country's growth. That is not a marketing line. It is the practical reality of being the bank we are — with the footprint, the balance sheet, and the mandate we carry. When Bangladesh does well, we do well. When it struggles, we feel it.

FINANCIAL PERFORMANCE: 2025 IN NUMBERS

The headline: **Profit Before Tax of BDT 6,014 million, up 74% year-on-year**. Profit After Tax came in at BDT 2,688 million. These are the largest figures in the Bank's history at both lines. I will take them, and then I will explain what sits behind them.

A note on the metric that matters most to a shareholder. Profit in absolute terms is one number. The *return* generated on the capital you have entrusted to this Bank — Return on Equity — is the one that matters. Our ROE for 2025 was **11.62%**, up from **5.71%** the year before. That is meaningful improvement. It is also still below where this Bank ought to operate. The top tier of Bangladesh's private banking sector earns materially higher returns on equity than we do today, and closing that gap is among the few specific, measurable outcomes against which this leadership should be judged. I will not move it in a single year. I intend to move it consistently, year after year, until it is closed.

The balance sheet held its shape through a difficult year and then some. **Gross loans and advances grew 2.7% to BDT 276,121 million**, led by corporate and SME segments. **Total assets increased 3.2% to BDT 445,206 million**. And **deposits expanded 13.1% to BDT 338,844 million** — the number I keep coming back to, because deposit growth in a year of sector-wide confidence erosion is not something that happens automatically. It happens because customers made an active choice to put their money with us rather than elsewhere. We do not take that lightly.

Our **total tax contribution to the Government was BDT 9,524 million**. I include this because it belongs in the conversation about what a bank like ours contributes to the country. Profit is one measure. Tax paid — schools, infrastructure, public services — is another.

Net interest income was supported by active asset-liability management across a year of shifting rates. We recalibrated our positioning to protect margins without passing excessive cost to customers — a judgment call, made repeatedly, that I believe we got right. Cost discipline remained firm. Our impairment charges, taken under Bangladesh Bank's stringent policy directions, were absorbed within the provisions we had built for precisely this kind of cycle.

The result was not luck. It was the compounding effect of credit discipline maintained when it was inconvenient, capital built when growth was easier to chase, and client relationships deepened when a transaction-only approach would have been simpler. This is how banks should work.

KEY PERFORMANCE INDICATORS — FY2025

INCOME & BALANCE SHEET	2025	YoY MOVEMENT
Profit Before Tax (PBT)	BDT 6,014 mn	+74%
Profit After Tax (PAT)	BDT 2,688 mn	+115%
Tax Contribution to Government	BDT 9,524 mn	+7.6%
Total Assets	BDT 445,206 mn	+3.2%
Gross Loans & Advances	BDT 276,121 mn	+2.7%
Customer Deposits	BDT 338,844 mn	+13.1%
Non-Performing Loans (NPL) Ratio	3.77%	Below industry avg
Provision Coverage Ratio (PCR)	56.84%	+2.0%
Non-NPA Provisions	BDT 13,232 mn	-20.2%

CAPITAL, RATINGS & KEY MEASURES	2025	NOTE
CET-1 / Tier 1 Capital Ratio	8.59%	Marginally lower YoY (~2 bps)
Total Capital Adequacy Ratio	13.39%	Above regulatory minimum
Proposed Cash Dividend	BDT 1.00 / share	Declared for FY2025
Long-Term Credit Rating	AA+	Reflects financial strength
Short-Term Credit Rating	ST-1	Highest short-term grade
Green Finance Portfolio	BDT 6,570 mn	Year-end balance
Green Finance Disbursements	BDT 5,800 mn	FY2025
"Dhaka Bank Go" Registrations	171,000+	As at 31 Dec 2025

BALANCE SHEET & CAPITAL: THE FORTRESS BEHIND THE FRANCHISE

A bank's capital and balance sheet are not a footnote to its strategy. They are its foundation. Without capital adequacy, credit growth is borrowed time. Without honest provisioning, reported profits are a story rather than a result.

We have never been interested in telling a story better than the numbers justify.

Our **NPL ratio of 3.77%** places us in a different category from the majority of Bangladesh's banking sector — where double-digit NPL ratios are not the exception but the norm. That is not a modest outperformance. It is a different approach to credit risk, built over years of disciplined underwriting, robust

early-warning systems, and a collections operation treated as a core competency rather than a back-office function. In 2025, we tightened our classification and upgrade criteria further for select loan segments. *That cost us short-term flexibility*. It was the right call. A balance sheet that is honest about its problems is worth more than one that defers them.

Our **Provision Coverage Ratio stood at 56.84%**, complemented by non-NPA provisions of **BDT 13,232 million**. Together, these represent a provisioning discipline that is, by the standards of this market, conservative. We recognise stress early, provision adequately, and do not upgrade loans until the evidence demands it. These policies carry a short-term cost — they compress reported profits relative to what a more aggressive posture would show — but they are why our balance sheet means something.

On capital: our **CET-1 ratio of 8.59%** was essentially flat year-on-year — a marginal decline of approximately 2 basis points. That stability, in a year of earnings growth, reflects strong internal capital generation. We are financing our own growth. The **Total Capital Adequacy Ratio of 13.39%** sits comfortably above regulatory requirements, giving us the headroom to grow, absorb the unexpected, and invest — simultaneously. Our credit ratings — **AA+ long-term, ST-1 short-term** — are the market's independent confirmation of what our numbers show.

Strong capital is not a constraint on ambition. It is what makes ambition credible.

EVERY CUSTOMER COUNTS: INCLUSION AS STRATEGY, NOT SENTIMENT

There is a version of banking that concentrates on the largest clients, the largest transactions, and the highest-margin products — and delivers perfectly acceptable results by conventional measures. We have chosen differently. Not out of charity, but out of conviction that the banks with the broadest and deepest client relationships across every segment of an economy are the ones that build the most durable franchises.

Our network — **283** points of presence, now integrated with digital channels — reaches farmers, migrant workers, students, first-time borrowers, and micro-entrepreneurs alongside the corporates and institutional clients that make up a more conventional balance sheet. From the SME workshops of Narayanganj to the export floors of Chittagong, from the agricultural belt around Bogura to the trading houses of Dhaka — we are where the country's economy is made. We extend formal financial services into communities that have historically had to make do without them.

The **"e-Rin" digital lending solution** — a product we developed and pioneered for individuals, micro-entrepreneurs and professionals — is one of the clearest expressions of this. It addresses a genuine gap: creditworthy borrowers who fall between the eligibility criteria of traditional products and the cost of informal finance. We built it. It works. We will scale it.

The personal relationship in banking is not being displaced by technology. It is being reinforced by it. A relationship manager with better data can understand a customer's situation more quickly and offer solutions that are actually relevant rather than close enough. We have been investing in both sides of that equation — the technology and the people who use it — because neither works without the other.

In 2025 we went beyond credit in our support for SME and youth segments, running financial literacy programmes and business advisory alongside our lending. The evidence is consistent across markets: businesses that understand their finances perform better. Helping them do so is not altruism — it is credit risk management. The most commercially rational thing we can do is help our borrowers succeed.

We deepened support for women-led enterprises across agriculture, manufacturing, trade and services. The reason is straightforward: women-led enterprises in Bangladesh are systematically underserved by formal finance, and the returns on capital deployed to this segment — financial and social — are demonstrably strong. This is not a corporate social responsibility programme. It is a business opportunity we are choosing to pursue aggressively.

PRODUCT ARCHITECTURE: BUILT FOR BANGLADESH'S NEXT CHAPTER

A bank's product suite is a statement of who it thinks its customers are and what they actually need. Ours starts from a simple observation: Bangladesh's economy has outgrown the banking products designed for it a decade ago. We serve individuals, micro-entrepreneurs, SMEs, mid-market companies, large corporates, and state institutions — and the work of staying useful to all of them never stops.

Our fintech partnerships are changing the arithmetic of SME lending. The historic challenge in this segment is economics: the cost of originating, assessing, and monitoring a BDT 2 million loan under traditional models was not much less than for a BDT 200 million loan, which made small-business lending structurally unprofitable at scale. Fintech infrastructure changes that. It reduces origination cost, improves data quality, and accelerates decisioning in ways that make the segment commercially viable. We are leaning into this. The SME sector employs the majority of Bangladesh's workforce. Banks that serve it well will matter more.

DIGITAL TRANSFORMATION: NOT A PROJECT. A POSTURE.

Two things often get conflated: digitisation and digital transformation. Digitisation is converting what you already do into a cheaper, faster format — moving a paper loan form to a PDF, or a branch transaction to a mobile interface. It is useful, and we do it. Digital transformation is different: rethinking what the bank does and how it creates value, starting from what customers need rather than what existing processes allow. Harder. Slower. And the payoff is a different bank entirely.

We are building the second kind. "**Dhaka Bank Go Plus**" — our mobile banking platform — surpassed **171,000 registered customers by 31 December 2025**. That number is meaningful. Digital registration numbers can be inflated by sign-up incentives; what matters is active adoption, transaction volume, and whether customers are using the platform for real banking rather than just holding an account. Transaction volumes tell us the adoption is real.

Behind the app is a broader re-architecture: mobile, online, branch, and self-service channels integrated into a single coherent experience. Automated credit decisioning is compressing turnaround times for standard products. Data infrastructure is being built to support personalised, proactive banking at a scale that relationship banking alone cannot reach.

We are investing in AI and machine learning for credit scoring, fraud detection, and customer analytics, and building cybersecurity resilience into core systems. These are not future ambitions — they are active programmes. What we built three years ago is showing up in this year's results.

Digital transformation requires different talent. Engineers, data scientists, product managers, UX designers — people who think differently about what a bank can be. We are hiring them, and *retaining* them, which is the harder job in a competitive talent market. The team building the digital bank is the digital bank.

Three digital outcomes — and the team building this should know them, because they will be measured on them too. First, the share of routine banking a customer can complete without needing a branch. Second, the time it takes a qualified customer to receive a credit decision on a standard product. Third, the quality of the data we hold and can act on — for risk, for service, for understanding what our customers actually need. Each has a baseline today. Each has a destination. We will report against them. The discipline of being measured is what separates a digital *strategy* from a digital *aspiration*.

OUR PEOPLE: THE ONE ADVANTAGE THAT COMPOUNDS

Technology can be procured. Capital can be raised. Products can be replicated by a well-resourced competitor in twelve months. A culture — the way people behave when no one is looking, the standards they hold each other to, the pride they feel in doing the work well — takes decades to build and cannot be bought. It is the only competitive advantage that compounds over time. We know this, and we run the bank accordingly.

In 2025 we welcomed more than **74** new Management Trainees and Trainee Officers. Our commitment to growing leadership from within is not HR policy for its own sake — it is how you build an institution that knows itself, holds its values consistently, and does not have to relearn its culture with every wave of external hires.

Our team is **24.5%** female. I want to be honest about the ambition here: representation at the front line is important, but it is not sufficient. What matters is representation in leadership — in the rooms where decisions get made, in the roles that define strategy and culture. We are making progress on this. We need to make more.

We made structural changes to HR governance during 2025 — realigning reporting lines, clarifying accountability, improving cross-functional coordination. The architecture of management needs to keep pace with the ambitions of the strategy.

Investment in learning and development was broad and sustained: leadership development, digital skill-building, sustainability literacy, AML compliance, risk awareness. Branch teams were equipped with better tools and more streamlined processes. The KPI framework was sharpened to reward outcomes, not activity. None of this is glamorous. All of it matters.

SUSTAINABILITY: INTEGRATED, NOT APPENDED

Let me say what I actually think about sustainability. I do not believe it is a CSR exercise. I do not believe it is primarily a reporting obligation. I believe it is a fundamental shift in how the economics of lending, capital, and risk are being repriced — and that the banks that treat it as a compliance exercise will be at a structural disadvantage within a decade.

Climate risk is credit risk. A loan book concentrated in sectors exposed to physical climate risk — agriculture without irrigation resilience, coastal infrastructure, fossil fuel-dependent manufacturing — carries risk that does not show up in today's NPL ratio but will show up in tomorrow's. An institution that assesses and prices that risk accurately will make better credit decisions than one that ignores it.

In 2025, our **green financing portfolio reached BDT 6,570 million**, with disbursements of **BDT 5,800 million**. We embedded climate risk assessment into our credit evaluation and portfolio monitoring, tightened our environmental and social management standards, and aligned our reporting with evolving international frameworks. And we set a clear ambition to grow the green portfolio significantly over the next five years — not as an aspirational target but as a commercial strategy, because this is where new productive economic activity in Bangladesh will increasingly be concentrated: renewable energy, climate-resilient agriculture, green logistics, sustainable manufacturing.

Governance has been elevated as a distinct strategic pillar. That is a structural recognition that sound oversight, accountability, and risk stewardship are not overhead — they are preconditions for everything else we are trying to build. We will hold ourselves to the standard that implies — and report against it transparently, including where we fall short. The test of governance is not what is claimed in a letter like this, but what is demonstrated under scrutiny.

THE ROAD AHEAD: CONFIDENT, NOT COMPLACENT

We enter 2026 from a position of strength. Record profitability. A clean and adequately provisioned balance sheet. Capital well above regulatory minimums. A growing digital platform. A team that has demonstrated it can perform under pressure. These are good foundations.

They are not a reason for complacency. The operating environment will remain demanding. Bangladesh's financial sector is still working through legacy problems that will take years to fully resolve. The global backdrop — geopolitical friction, trade policy uncertainty, slowing investment flows — has not materially improved. Digital disruption is accelerating. Regulatory expectations on capital, sustainability disclosure, and governance are rising.

Our response is not to manage defensively. It is to invest — in capital, digital capability, talent, and sustainable finance — ahead of where the market is going. The priorities for 2026 are clear: sustain capital strength and credit discipline through the cycle; accelerate digital integration; scale green finance as a commercial strategy; deepen inclusion where it matters; and treat governance as a strategic pillar rather than a compliance function.

Our ambition is to be the bank that Bangladesh is proud to call its own — with the governance, the discipline, and the human quality of the best institutions in the world. That is not a statement about where we are. It is a commitment about where we are going.

I want to be direct about what I have come here to do. I did not join Dhaka Bank to manage a good institution. I joined to build a great one — great by the standards of the top tier of Bangladesh's private banking sector, and eventually by the standards of the most respected banks in this region. The gap between where Dhaka Bank stands today and that tier is real, and I will not pretend otherwise. But it is also a gap I can define, because I know what it consists of. It is not a capital problem. It is not a people problem. It is an execution problem: the distance between the quality of this institution's raw material and the quality of the outputs it currently produces. Closing that gap — systematically, with discipline, without shortcuts — is the transformation I am here to lead. The foundation 2025 has left us is better than most new leaders inherit. The work from here is mine to own.

We are not nearly done. The foundation is strong. The direction is clear. And the team that delivered this year's results is the team that will build what comes next.

I should also name what could go wrong, because any honest forward statement from a bank has to. Three risks sit at the top of my list. **First**, a deeper-than-expected correction in real estate and construction, where concentration sits across most domestic loan books — including ours, in measured form. **Second**, downside pressure on Bangladesh's ready-made garment sector from trade policy shifts in destination markets; a sharper RMG slowdown would propagate through the SME book and the foreign exchange position. **Third**, accelerated competitive pressure from non-bank digital players, particularly in payments and small-ticket lending, where the structural advantage of a banking licence narrows year by year. We are stress-testing each of these. Our provisioning posture, capital position, and liquidity buffers are deliberately built to absorb stress materially worse than our base case. That is the answer I would want from a bank I had invested in.

Acknowledgements

To our Chairman, **Mr. Abdul Hai Sarker**, and the full Board of Directors: the governance of this institution — exercised with rigour, with strategic clarity, and with genuine accountability — has been foundational to everything in this report. I am grateful for it.

To every member of Team Dhaka Bank: the results on these pages are yours. You produced a record performance in a year that did not make it easy, and you did it with the professionalism and commitment that defines this institution. I am honoured to have joined this team. I will earn the privilege of leading you.

To the Governor of Bangladesh Bank, the Ministry of Finance, and our regulators: consistent, well-applied oversight makes the system stronger. We benefit from yours, and we are grateful for it.

To our shareholders — particularly those who have held this stock through difficult years for the sector: you own this Bank. Your capital makes everything in this letter possible. The terms of our relationship are straightforward. You give us capital. We give you disciplined stewardship of it, transparent reporting that includes where we fall short, and a long-term commitment to making your investment compound. The measure of our progress will be specific, and it will be yours to judge.

To our customers — across every district of this country, from the largest corporate borrower to the first-time account holder: you chose us. We will spend every year ahead working to deserve that choice.

There is real work ahead. Some of it will go well. Some of it will not. What I commit to is this: we will tell you honestly which is which, we will hold ourselves to the standards we have named, and we will do the work that this institution, our customers, and this country deserve. I look forward to writing to you again next year — with more results, more candour, and a clear record of having earned the responsibility I have just taken on.



Osman Ershad Faiz
Managing Director & Chief Executive Officer

Key Events

30 Years of Banking Excellence



On the occasion of the 30th Founding anniversary, Dhaka Bank organized a colorful customer Night and Gala Dinner at Radisson Blu Dhaka Water Garden Hotel on where the day start with Dua Mahfil in the morning at Dhaka Bank Head office on July 05, 2025. The Celebration was graced by the presence of Dr. Ahsan H. Mansur, Governor of Bangladesh Bank, as the Chief Guest, who commended the Bank's Long-standing contribution to the financial sector. On this special occasion, the bank honored its Valued Clients at the colorful gala dinner. Mr. Abdul Hai Sarker, Chairman of the Bank, Mr. Mirza Abbas Uddin Ahmed, Founder of the Bank, Mr. A.T.M. Hayatuzzaman Khan, Founder Vice Chairman, Directors Messers. Rokshana Zaman, Amir Ullah, Abdullah Al Ahsan, Rakhi Das Gupta, Former Directors Messrs. Khondoker Jamil Uddin, Altaf Hossain Sarker. Independent Directors Messrs. Dr. M.A Taslim, Feroz Ahmed and Professor Bilkis Ara Begum were present during the celebration. Apart from them, Mr. Sheikh Mohammad Maroof, the then Managing Director & CEO of Dhaka Bank along with Senior Management from Head Office and Managers from Flagship Branches were present during the occasion.

Managers Conference



Dhaka Bank's "Managers Conference 2025" was held with the intention of establishing itself as the number one humanitarian bank in Bangladesh. Dhaka Bank's Managers Conference 2025 was held at a five-star hotel in Cox's Bazar, the world's longest sea beach.

The Honorable Chairman of Dhaka Bank, Mr. Abdul Hai Sarker, was present as the chief guest. The then Managing Director & CEO of Dhaka Bank, Mr. Sheikh Mohammad Maroof, presided over the meeting. Founder Vice Chairman and Sponsor Mr. A.T.M. Hayatuzzaman Khan, Directors Messers Abdullah Al Ahsan, Altaf Hossain Sarker, Khandaker Mohammad Shahjahan, Jashim Uddin, Amir Ullah, Sponsor Shareholder Khandaker Jamil Uddin, Independent Directors Mr. Ahbab Ahmed, Dr. Mohammad Ali Taslim, Feroz Ahmed, Professor Bilkis Ara Begum were present. In addition, the bank's Additional Managing Director A K M Shahnawaj, Deputy Managing Directors Messers Akhlaqur Rahman (Corporate Banking), Md. Mostaque Ahmed, Sheikh Abdul Bakir, along with Branch Managers, Sub-Branch Managers and Division Heads of all branches of Dhaka Bank across Bangladesh were present at the meeting.

11th Dhaka Bank Victory Day Cup Golf Tournament - 2025



The Tournament was started from 10 December 2025 (Wednesday) for 4 days long and tournament was officially concluded on 13 December 2025 at 19:30 pm on Saturday evening with the prize distribution ceremony and a gala night. General Waker-Uz-Zaman, SBP, OSP, SGP, psc. Chief of Army Staff, Bangladesh Army & Chief Patron, Army Golf Club was the Chief Guest and The Chairman of Dhaka Bank Mr. Abdul Hai Sarker as special guest. Mr. A.T.M. Hayatuzzaman Khan, Founder Vice Chairman of Dhaka Bank, Mr. Reshadur Rahman, Director, Dhaka Bank Mr. Altaf Hossain Sarker, Former Director, Dhaka Bank was also present of the closing ceremony program where Dhaka Bank has given special honors to the freedom fighter golfers through this tournament as part of the Victory Day celebrations and to invigorate the spirit of the liberation war. Mr. A K M Shahnawaj, Managing Director (Current Charge) of Dhaka Bank and Major General Khan Firoz Ahmed, OSP, NDC, AFWC, PSC, President, Army golf Club was present.

Hazratpur Sub-Branch Opening Ceremony



Mr. Sheikh Mohammad Maroof, the then Managing Director & CEO of Dhaka Bank formally inaugurated its 35th Hazratpur Sub-Branch under Kalatia Branch. Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO and other high officials from Head office, distinguished guests of that locality were present in the opening ceremony.

MRT 6 Opening Ceremony



Dhaka Bank proudly inaugurated a state-of-the-art Cash Recycler Machine (CRM) 16 CRM booth at MRT Line-6 Stations initially opening by a CRM booth at Farmgate and Karwan Bazar MRT Stations, marking a significant advancement in delivering convenient digital banking services to metro commuters. The ceremony was graced by the presence of top dignitaries including Mr. Faruque Ahmed, Managing Director of Dhaka Mass Transit Company Limited (DMTCL) and Mr. Sheikh Mohammad Maroof, the then Managing Director & CEO of Dhaka Bank. Their presence reflects the strategic collaboration between the country's modern transport authority and progressive financial institutions.

Noapara Sub-Branch Opening



Mr. A K M Shahnawaj, Managing Director (Current Charge) of Dhaka Bank formally inaugurated its 36th Sub-Branch Noapara under Akij City Branch. Mr. Md. Mostaque Ahmed, Deputy Managing Director (CEMO) and other high officials, distinguished guests of local area were present in the opening ceremony.

Launching Ceremony

Launching of eRin Devices



Dhaka Bank officially launched Bangladesh's first AI-driven digital loan "eRin Device APP", for smartphones and smart devices aimed at making technology more affordable and accessible for service professionals, micro-entrepreneurs, and underserved and unserved communities. Mr. A K M Shahnawaj, Managing Director (Current Charge) of Dhaka Bank and Mr. Jungmin Jung, Head of Bangladesh Branch, Samsung Electronics, officially launched the "Dhaka Bank e Rin Device APP" with a grand ceremony.

The launching event was graced by prominent leaders from Bangladesh's financial and telecom sectors. Md. Iqbal Mohasin, Director, Financial Inclusion Department, Bangladesh Bank, Mahmud Hossain, Commissioner of Bangladesh Telecommunication Regulatory Commission (BTRC), Mr. Taimur Rahman, Chief Corporate and Regulatory Affairs Officer, Banglalink, Mr. Mohammad Syfuddin Tipu, Executive Director, Excel Telecom Pvt. Limited, Dr. Sarwar Jahan Morshed, PhD Managing Director, Infinia Tech Limited, Mr. A M M Moyen Uddin, Deputy Managing Director (Operations), Mr. Sheikh Abdul Bakir, Deputy Managing Director, Md. Mostaque Ahmed, Deputy Managing Director (CEMO) Dhaka Bank, Mr. Akhlaqur Rahman, Deputy Managing Director (Corporate Banking) were present in the inauguration ceremony.

Dhaka Bank Introduce Exclusive Co-Branded Mastercard world Credit Card for Gulshan Youth Club Members



Dhaka Bank, in partnership with Mastercard, unveiled an exclusive co-branded credit card for members of Gulshan Youth Club Limited (GYC) at a ceremony held at Radisson Blu Dhaka. The launch event was graced by the presence of distinguished guests, including Mr. A K M Shahnawaj, Managing Director (Current Charge), Dhaka Bank; Mr. Humayun Kabir, President of Gulshan Youth Club; Mr. Md. Mostaque Ahmed and Mr. Akhlaqur Rahman, Deputy Managing Directors of Dhaka Bank; Ms. Zakia Sultana, Director, Mastercard; Dr. Wahiduzzaman Tamal, Secretary General of Gulshan Youth Club; Mr. Mehadi Hasan, Vice President of Gulshan Youth Club, along with senior officials from all participating organizations.

Dhaka Bank Launches Bangladesh's First-Ever Youth-Focused Dual Currency Prepaid Card "Spark" in Partnership with Mastercard



Dhaka Bank in collaboration with Mastercard, has officially launched Bangladesh's first-ever youth-centric dual currency prepaid card, branded as "Spark". The event was graced by Mr. Md. Mostaque Ahmed, Deputy Managing Director, Dhaka Bank, Professor Dr. Abdur Rab, Vice Chancellor, IUBAT; Professor Dr. Saiful Islam, Vice Chancellor, AIUB; Professor Daniel W. Lund, Pro-Vice Chancellor, Independent University Bangladesh (IUB); Dr. Ahmed Tazmeen, Registrar, North South University (NSU); Professor Sarwar Uddin Ahmed, Dean, ULAB School of Business; Mr. Gautam Aggarwal, President – South Asia, Mastercard; Mr. Syed Mohammad Kamal, Country Manager, Mastercard Bangladesh; Ms. Zakia Sultana, Director, Mastercard Bangladesh; along with senior officials of Dhaka Bank and Mastercard.

Launching ceremony of holding tax of DSCC



Dhaka Bank has launched Collection of Holding Tax and Trade License Fee services of Dhaka South City Corporation by collecting Holding Tax and Trade License Fee form its customers a simple ceremony at Nagar Bhaban in the presence of Mr. Sheikh Abdul Bakir, Deputy Managing Director, Dhaka Bank and Mr. Bashirul Haque Bhuyan, Chief Executive Officer, Dhaka South City Corporation and other senior officials of both the organizations were also present at the launching ceremony.

Dhaka Bank Senior Management



Sitting in the Center

Mr. Osman Ershad Faiz
Managing Director & CEO

Sitting from left to right

Mr. Md. Mostaque Ahmed
Deputy Managing Director (Chief Emerging Market Officer)

Mr. A K M Shahnawaj
Additional Managing Director

Mr. A M M Moyen Uddin
Deputy Managing Director (Chief Operating Officer)

Mr. Akhlaqur Rahman
Deputy Managing Director (Corporate Banking)

Standing from left to right

Mr. Mukarram Hossain Chowdhury
Deputy Managing Director & Head, CRM Division

Mr. Sheikh Abdul Bakir
Deputy Managing Director

Mr. S. M. Abdullah Hil Kafi
Deputy Managing Director & Head, ICC Division

Dhaka Bank Management Committee



Standing in the Center (Front)

Mr. Osman Ershad Faiz
Managing Director & CEO

Standing from left to right 1st row

Mr. S M Abdullah Hil Kafi
Deputy Managing Director & Head, ICC Division

Mr. Sheikh Abdul Bakir
Deputy Managing Director

Mr. A M M Moyen Uddin
Deputy Managing Director (Chief Operating Officer)

Mr. A K M Shahnawaj
Additional Managing Director

Mr. Akhlaqur Rahman
Deputy Managing Director (Corporate Banking)

Mr. Md. Mostaque Ahmed
Deputy Managing Director (Chief Emerging Market Officer)

Mr. Mukarram Hossain Chowdhury
Deputy Managing Director & Head, CRM Division

Standing from left to right 2nd and 3rd row

Mr. Mohammad Masud Shahjahan
SEVP & Head, Treasury Division

Mr. Masud-Al-Faruque
SEVP & Head, RMG Business Division

Mr. Md. Shahjahan Miah
SEVP & Company Secretary

Mr. H.M. Mostafizur Rahaman
SEVP & Head, Retail Business Division

Mr. M Rezaur Rahman
SEVP & Head, Human Resources Division

Mr. Mohammad Ainul Haque
EVP & In-charge, Corporate Banking Division

Mr. Sahabub Alam Khan FCA
SEVP & CFO

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EXCLUSIVE SPONSOR OF

BANGLADESH WOMEN'S NATIONAL FOOTBALL TEAM

DHAKABANK PLC.





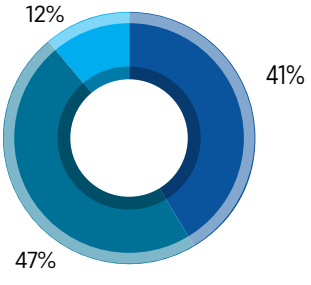
Shareholders' Information

Shareholders' Information

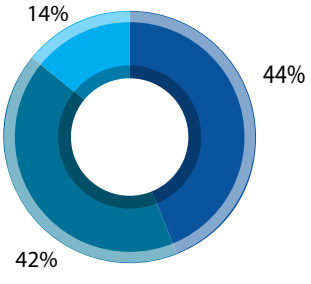
Distribution of Shareholdings in 2025

Shareholders' Group	December 31, 2025			December 31, 2024		
	No. of Shares	% of Shareholdings	Value of Shares in BDT	No. of Shares	% of Shareholdings	Value of Shares in BDT
Sponsors & Directors	434,355,301	41.10	4,343,553,010	442,977,416	44.01	4,429,774,160
General Public	498,474,675	47.16	4,984,746,750	419,065,754	41.63	4,190,657,540
Financial Institutions	124,102,373	11.74	1,241,023,730	144,559,068	14.36	1,445,590,680
Foreign Investors	-	-	-	-	-	-
Others	-	-	-	-	-	-
Total	**1,056,932,349**	**100.00**	**10,569,323,490**	**1,006,602,238**	**100.00**	**10,066,022,380**

Shareholding position 2025



Shareholding position 2024



Dividend Distribution

Particulars		Date
30th Annual General Meeting	Notice Date	June 9, 2025
	Record Date	For Cash: June 25, 2025
		For Stock: July 08, 2025
Holding of 30th Annual General Meeting	Held on	July 31, 2025
"Cash Dividend (5% Cash) Stock Dividend (5% Stock)"	Date of Disbursement	Stock: August 11, 2025 Cash: August 24, 2025

Stock Details

Particulars	DSE	CSE
Stock Symbol	DHAKABANK	DHBNK
Company Code	11118	22014
Year of listing	2000	2000
Market Lot	1	1
Market Category	A	A
Electronic Share	Yes	Yes
Face Value	Tk. 10.00	Tk. 10.00
Market Value as on 31.12.2025	Tk. 11.30	Tk. 10.60

Financial Calendar 2025

Quarterly Results	As of	EPS (Consolidated)
Unaudited results for 1st quarter	31/03/2025	Tk.0.84
Unaudited results for 2nd quarter	30/06/2025	Tk.0.30
Unaudited results for 3rd quarter	30/09/2025	Tk.0.24

Information Sensitive to Share Price

Particulars	Disclosure
Corporate Disclosure for approval of Financial Statements for the year 2025, Recommendation of Dividend, Record Date for Dividend entitlement of 31st AGM of Dhaka Bank	Date of AGM: Thursday, June 25, 2026 at 12:30 p.m. (BST) 10% Cash Dividend Record Date: May 18, 2026

Redressal of Investors' Complaint

Dhaka Bank proactively cultivates strong relationships with its stakeholders, emphasizing the protection of their fundamental rights. The bank's dedicated grievance redress cell ensures that investor complaints are addressed promptly and efficiently. With regular monitoring by the Company Secretary, the bank maintains a focus on timely resolution. Dhaka Bank is committed to equitable treatment for all shareholders and prioritizes the efficient resolution of their concerns within established timeframes.

Redressal Process	Checklist	Yes	No
Queries/ complaints/ grievance lodged by shareholder	Shareholders are properly communicated for collection warrants which have been refunded for non-delivery by the courier	√	
↓	Dividend warrants Revalidate the upon demand	√	
Review all logs objectively and fairly and give solution within a short time frame	Bank account information are corrected while sending dividend through BEFTN system	√	
↓	Dividend warrants are reissued in case of failure to send dividend through BEFTN system	√	
Send intimation to concerned shareholder after redressal by share department	Issue shareholding certificate, dividend certificate as and when required	√	
	e-TIN number is collected in case of cash dividend	√	

Investor Complaints Redress Mechanism

Dhaka Bank redressal system covers the following issues:

- Receiving the complaints for non-receipt of dividend warrant, dividend intimation letter, cash dividend;
- Transfer of shares from suspense account to the shareholders BO account;
- Clarification of any price sensitive information over telephone;
- Grievance for not receiving of Annual Integrated Report, half-yearly financial position timely;
- Concerns relating to share dematerialization (DEMAT);
- Queries about and clarification on recent or upcoming price sensitive information over telephone, etc.

Investor Inquiries/Complaints

Any queries relating to shareholding, for example, transfer of shares, change of name and address and payment of dividend, etc should be sent to the following address:

Head Office: Dhaka Bank PLC., Plot-CWS(C) 10, Bir Uttam A K Khandakar Road, Gulshan-1, Dhaka-1212.
Phone: +88 02 58314424 (hunting number), +88 02 58314425-31, 58314624-8

Email: share.department@dhakabank.com.bd

Accessibility of Annual Report 2025

Dhaka Bank Annual Report 2025 and other information about Dhaka Bank has been made available on Bank's website www.dhakabank.com.bd. The Bank has also dispatched Annual Report 2025 through leading Courier Service Companies to respective addresses of the Shareholders as per Regulatory timeframe. Dhaka Bank has submitted a required set of copies of Annual Reports to the Securities and Exchange Commission, Bangladesh Bank, Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange(CSE) for their reference. Respectable Shareholders and other Stakeholders may read them at the public reference room or library.

Market Price Information for the year 2025:

Month	DSE High (Tk.)	DSE Low (Tk.)	CSE High (Tk.)	CSE Low (Tk.)	Total Trade Volume in DSE (No. of shares)
Jan-25	11.2	10.6	11.3	10.7	9,547,032
Feb-25	11.5	10.8	11.5	10.9	11,906,927
Mar-25	11.5	10.8	11.8	10.8	8,676,912
Apr-25	10.9	10.0	11.2	9.9	8,041,783
May-25	10.2	9.6	10.5	9.7	8,730,900
Jun-25	10.7	10.2	10.8	10.1	14,350,401
Jul-25	12.8	10.3	12.8	10.3	123,287,261
Aug-25	12.7	11.4	12.6	11.4	70,229,873
Sep-25	12.1	11.1	12.0	11.1	52,173,457
Oct-25	11.6	10.7	11.5	10.6	15,774,879
Nov-25	11.9	10.3	12.7	10.4	23,188,421
Dec-25	11.5	11.0	11.8	10.6	11,485,886

DHAKA BANK go PLUS
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5-Year Financial Highlights

(BDT in million unless mentioned otherwise)

	2021	2022	2023	2024	2025	% change over 2024
INCOME STATEMENT						
Interest Income	14,914	16,210	21,156	27,820	31,115	12%
Interest Expense	10,394	12,801	14,445	20,604	25,202	22%
Net Interest Income	4,520	3,409	6,711	7,216	5,912	-18%
Investment Income	3,446	3,885	4,184	5,941	8,929	50%
Commission, Exchange and Brokerage	3,336	5,949	3,365	4,441	4,362	-2%
Total Revenue	21,953	26,273	28,972	38,635	44,884	16%
Operating Income	11,558	13,472	14,526	18,031	19,682	9%
Operating Expenses	4,931	6,576	6,374	7,426	7,928	7%
Operating Profit (profit before provision and tax)	6,628	6,895	8,152	10,606	11,754	11%
Other Operating Income	257	228	267	433	479	11%
Provision for Loans, Investments and other Assets	2,514	3,000	4,033	7,155	5,740	-20%
Profit Before Tax	4,114	3,895	4,118	3,450	6,014	74%
Tax Including Deferred Tax	2,058	2,236	2,387	2,199	3,326	51%
Profit After Tax	2,056	1,660	1,732	1,251	2,688	115%
BALANCE SHEET						
Authorized Capital	10,000	20,000	20,000	20,000	20,000	0%
Paid-up Capital	9,496	9,496	10,066	10,066	10,569	5%
Shareholders' Equity	20,242	20,773	21,786	22,038	24,230	10%
Deposits	230,417	243,427	282,079	299,531	338,844	13%
Borrowings	44,565	35,385	23,474	50,164	33,074	-34%
Loans & Advances	215,459	239,686	256,187	268,985	276,121	3%
Investments	49,124	53,370	50,886	99,338	116,969	18%
Fixed Assets	8,955	8,942	8,562	8,423	8,145	-3%
Earning Assets	283,026	292,171	313,947	360,499	383,221	6%
Net Current Assets/ (Liabilities)	(64,241)	(69,681)	(80,020)	(67,995)	(45,885)	-33%
Total Assets	335,351	346,556	378,639	431,459	445,206	3%
Long Term Liabilities/ Current Liabilities	17.58%	18.17%	18.65%	46.82%	81.33%	74%
Total Liabilities	315,109	325,784	356,853	409,421	420,976	3%
Total Off-balance Sheet Items	191,377	169,316	198,111	217,495	219,856	1%
Property, Plant & Equipment	7,180	7,005	6,832	6,738	7,899	17%
Intangible Assets	493	430	367	306	246	-20%
Impairment of Assets	0	0	0	21	0	-100%
Cash and Cash Equivalents	47,703	28,406	42,364	27,850	27,092	-3%
Lease Liabilities	1,194	1,387	1,304	1,323	1,088	-18%
Foreign Currency in Hand	35	25	130	316	227	-28%
FOREIGN EXCHANGE BUSINESS						
Import Business	221,940	206,317	223,512	279,718	322,528	15%
Export Business	140,480	168,673	171,695	201,606	228,548	13%
Inward Foreign Remittance	25,367	43,910	77,563	88,431	116,302	32%
Guarantee Business	43,773	37,274	62,116	56,314	65,072	16%

(BDT in million unless mentioned otherwise)

	2021	2022	2023	2024	2025	% change over 2024
CAPITAL MEASURES						
Risk Weighted Assets	213,899	224,907	232,750	264,861	290,237	10%
Core Capital (Tier-I)	19,433	21,395	23,064	22,855	24,933	9%
Supplementary Capital (Tier-II)	11,902	10,370	11,934	12,652	13,936	10%
Total/Regulatory Capital	31,334	31,764	34,998	35,507	38,869	9%
Statutory Capital (paid up capital and statutory reserves)	18,583	18,992	20,132	20,132	21,139	5%
Capital to Risk Weighted Assets (CRAR) Ratio	14.65%	14.12%	15.04%	13.41%	13.39%	0%
Tier-I Capital Ratio	9.08%	9.51%	9.91%	8.63%	8.59%	0%
RWA to Total Assets	64%	65%	61%	61%	65%	6%
CREDIT QUALITY						
Volume of Non-performing Loans	7,145	12,188	12,514	14,341	10,402	-27%
NPL to Total Loans and Advances (%)	3.32	5.08	4.88	5.33	3.77	-29%
Provision for Unclassified Loans	6,704	7,011	9,341	11,582	13,232	14%
Provision for Classified Loans	7,341	8,894	7,724	7,994	5,913	-26%
SHARE DISTRIBUTION						
Earnings Per Share (Taka)	2.04	1.65	1.72	1.18	2.54	115%
Number of Shares Outstanding	949.62	949.62	1006.60	1006.60	1056.93	5%
Number of Shareholders	21,988	19,230	18,930	20,686	20,776	0%
Net Assets Value (NAV) Per Share (Taka)	20.11	20.64	21.64	20.85	22.93	10%
Market Price Per Share (Taka)	14.00	13.20	12.50	10.90	11.30	4%
Price Earnings Ratio	6.86	7.58	6.34	9.55	4.44	-53%
Price Equity Ratio	0.66	0.60	0.58	0.52	0.49	-6%
Dividend Per Share						
Cash Dividend (%)	12%	6%	10%	5%	10%	100%
Bonus Share (%)	0%	6%	0%	5%	0%	-100%
Dividend Cover Ratio	1.80	1.46	1.72	1.24	2.54	105%
PROFITABILITY & PERFORMANCE RATIO						
Net Interest Margin (NIM)	3.00	2.54	3.59	3.90	3.99	2%
Credit to Deposit Ratio	84.34	87.38	85.98	82.82	76.86	-7%
Gross Profit Ratio	53%	51%	50%	47%	44%	-6%
Return on Capital Employed	13%	12%	12%	10%	16%	65%
Cost to Income Ratio	43	49	44	41	40	-2%
Cost of Fund	6.25	6.42	7.11	8.87	9.65	9%
Return on Assets (ROA)%	0.65	0.49	0.48	0.31	0.61	99%
Return on Equity (ROE)%	10.53	8.09	8.14	5.71	11.62	104%
Current Ratio	0.76	0.75	0.73	0.76	0.80	6%
Cash Reserve Ratio (at the close of the year)	5.00	4.21	4.09	4.20	4.06	-3%
Statutory Liquidity Ratio (at the close of the year)	24.83	21.15	17.86	24.80	29.42	19%
Operating Profit Per Employee(mn)	3.29	3.49	4.10	5.36	5.48	2%
Operating Profit Per Branch	60.81	61.02	71.51	91.43	100.46	10%
Efficiency Ratio	54.51	62.80	60.75	68.28	56.86	-17%
Debt Equity Ratio	15.57	15.68	16.38	18.58	17.37	-6%
Customer Retention Ratio	99.70	98.95	98.43	92.26	82.62	-10%
OTHER INFORMATION						
Number of Branches	109	113	114	116	117	1%
Number of Sub-Branches	21	25	30	33	36	9%
Number of ATMs	75	83	88	97	120	24%
Number of ADMs	20	20	11	8	5	-38%
Number of Deposit Accounts	560,651	631,372	751,457	1,263,238	1,555,099	23%
Number of Loan Accounts	26,592	26,739	28,142	33,526	32,014	-5%
Number of Employees	2,012	1,975	1,989	1,979	2,145	8%
Number of Foreign Correspondents/Banks	480	475	485	490	493	1%

Horizontal Analysis

For the last five years, profit and Loss Statements

Particulars	2025	2024	2023	2022	2021
Interest income/profit on investments	208.63%	186.54%	141.86%	108.69%	100%
Interest paid/profit on deposits and borrowings etc.	242.47%	198.22%	138.98%	123.16%	100%
Net interest income	**130.81%**	**159.66%**	**148.48%**	**75.43%**	**100%**
Investment income	259.12%	172.41%	121.41%	112.75%	100%
Commission, exchange and brokerage	130.75%	133.14%	100.87%	178.35%	100%
Other operating Income	186.20%	168.34%	103.67%	88.62%	100%
Total operating income	**170.28%**	**156.00%**	**125.67%**	**116.55%**	**100%**
Salary and allowances	173.37%	160.51%	131.33%	129.38%	100%
Rent, taxes, insurance, electricity etc.	142.37%	123.26%	114.65%	103.02%	100%
Legal expenses	135.71%	91.27%	117.26%	131.55%	100%
Postage, stamps, telecommunication etc.	205.17%	125.75%	113.58%	101.31%	100%
Stationery, Printing, Advertisement etc.	219.15%	235.50%	151.05%	110.49%	100%
Chief Executive's salary and fees	91.29%	130.97%	118.69%	109.43%	100%
Directors' fees	148.00%	143.92%	115.84%	97.98%	100%
Auditors' fees	163.49%	104.90%	104.90%	104.90%	100%
Depreciation and repairs of bank's assets	126.42%	122.76%	123.49%	114.58%	100%
Other expenses	154.82%	146.33%	131.68%	187.60%	100%
Total operating expenses	**160.79%**	**150.60%**	**129.28%**	**133.37%**	**100%**
Profit before provision and taxes	**177.34%**	**160.02%**	**122.99%**	**104.04%**	**100%**
Provision against loans and advances	272.17%	340.37%	189.18%	156.91%	100%
Provision against good borrower	0.00%	0.00%	0.00%	0.00%	100%
Provision for diminution in value of investments	0.00%	0.00%	0.00%	0.00%	100%
Other provisions	13.96%	52.64%	47.73%	-35.49%	100%
Total provision	**228.35%**	**284.65%**	**160.44%**	**119.34%**	**100%**
Total Profit before taxes	**146.17%**	**83.87%**	**100.10%**	**94.68%**	**100%**
Provision for Taxation	**161.58%**	**106.85%**	**115.95%**	**108.61%**	**100%**
Current tax	161.61%	122.79%	117.65%	113.95%	100%
Deferred tax	158.63%	-1417.45%	-46.69%	-402.35%	100%
Net Profit after Taxation	**130.75%**	**60.85%**	**84.24%**	**80.74%**	**100%**

Horizontal Analysis on Income Statement refers to the analysis of growth of each component of income statement items from the base period. Here base period is considered the year 2021 giving a value of 100% and after that period value above 100% means positive growth and below 100% means negative growth compared to base year. Operating profit is showing increasing trend over the years. Increase in Interest income and Investment Income played a vital role on profitability in 2025.

For the last five years Balance Sheets

Particulars	2025	2024	2023	2022	2021
Cash	**92%**	**93%**	**72%**	**68%**	**100%**
Cash in hand (Including foreign currencies)	153%	174%	109%	132%	100%
Balance with Bangladesh Bank and its agent bank(s)	84%	83%	67%	59%	100%
Balance with other banks and financial institutions	**40%**	**24%**	**125%**	**66%**	**100%**
In Bangladesh	3%	14%	95%	56%	100%
Outside Bangladesh	385%	123%	401%	165%	100%
Money at call on short notice	**100%**	**69%**	**7%**	**5%**	**100%**
Investments	238%	202%	104%	109%	100%
Government	281%	238%	111%	114%	100%
Others	81%	73%	78%	89%	100%
Loans, advances and lease/investments	**128%**	**125%**	**119%**	**111%**	**100%**
Loans, Cash Credits, Overdrafts etc./Investments	128%	125%	119%	112%	100%
Bills purchased and discounted	110%	106%	96%	58%	100%
Fixed assets including premises, furniture and fixtures	**91%**	**94%**	**96%**	**100%**	**100%**
Other assets	**119%**	**190%**	**146%**	**114%**	**100%**
Non-banking assets	**100%**	**100%**	**100%**	**-**	**-**
Total Assets	**133%**	**129%**	**113%**	**103%**	**100%**
Borrowings from other banks, financial institutions and agents	74%	113%	53%	79%	100%
Deposits and other accounts	**147%**	**130%**	**122%**	**106%**	**100%**
Current Accounts and other Accounts	149%	124%	130%	129%	100%
Bills Payable	84%	84%	145%	109%	100%
Savings Bank Deposits	117%	109%	107%	104%	100%
Term Deposits	153%	135%	123%	101%	100%
Non Convertible Subordinated Bond	**115%**	**96%**	**77%**	**97%**	**100%**
Other liabilities	**123%**	**157%**	**135%**	**120%**	**100%**
Total Liabilities	**134%**	**130%**	**113%**	**103%**	**100%**
Total Shareholders' Equity	**120%**	**109%**	**108%**	**103%**	**100%**
Paid-up Capital	111%	106%	106%	100%	100%
Statutory Reserve	116%	111%	111%	105%	100%
Other Reserve	1969%	1142%	240%	199%	100%
Surplus in Profit and Loss Account	156%	98%	97%	106%	100%
Total Liabilities and Shareholders' Equity	**133%**	**129%**	**113%**	**103%**	**100%**

Horizontal Analysis on Balance Sheet refers to the analysis of growth of each component of balance sheet items from the base period. Here base period is considered the year 2021 giving a value of 100% and after that period value above 100% means positive growth and below 100% means negative growth compared to base year. Here, total assets, liabilities and shareholders' equity are showing consistent growth over the last five years which symbolize sustainable balance sheet growth of the bank as a whole. Deposit, advance and investment is growing steadily over the years.

Vertical Analysis

For the last five years, profit and Loss Statements

Particulars	2025	2024	2023	2022	2021
Interest income/profit on investments	69.32%	72.01%	73.03%	61.70%	67.94%
Interest paid/profit on deposits and borrowings, etc.	-56.15%	-53.33%	-49.86%	48.72%	47.35%
Net Interest Income	**13.17%**	**18.68%**	**23.16%**	**12.98%**	**20.59%**
Income from Investment	19.89%	15.38%	14.44%	14.79%	15.70%
Commission & exchange earnings	9.72%	11.49%	11.61%	22.64%	15.20%
Other Operating Income	1.07%	1.12%	0.92%	0.87%	1.17%
Total operating income (a)	**43.85%**	**46.67%**	**26.97%**	**51.28%**	**52.65%**
Operating Expenses					
Salary and allowances	9.61%	10.34%	11.28%	12.25%	11.33%
Rent, taxes, insurance, electricity, etc.	1.06%	1.07%	1.32%	1.31%	1.52%
Legal expenses	0.11%	0.09%	0.15%	0.18%	0.17%
Postage, stamps, telecommunication, etc.	0.20%	0.15%	0.18%	0.17%	0.20%
Stationery, printing, advertisement, etc.	1.06%	1.32%	1.13%	0.91%	0.99%
Chief executive's salary and fees	0.03%	0.04%	0.05%	0.05%	0.06%
Directors' fees	0.01%	0.01%	0.01%	0.01%	0.02%
Auditors' fees	0.01%	0.01%	0.01%	0.01%	0.01%
Depreciation and repairs of Bank's assets	2.70%	3.05%	4.09%	4.18%	4.37%
Other expenses	2.87%	3.15%	3.78%	5.94%	3.79%
Total operating expenses (b)	**17.66%**	**19.22%**	**22.00%**	**25.03%**	**22.46%**
Profit before provision and taxes (c = (a-b))	**26.19%**	**27.45%**	**28.14%**	**26.25%**	**30.19%**
Provision against loans and advances	12.27%	17.82%	13.21%	12.08%	9.21%
Provision against good borrower	0.00%	0.00%	-0.10%	0.00%	0.00%
Provision for diminution in value of investments	0.37%	0.03%	0.00%	0.00%	0.00%
Other Provisions	0.15%	0.67%	0.81%	0.66%	2.24%
Total provision (d)	**12.79%**	**18.52%**	**13.92%**	**11.42%**	**11.45%**
Profit before taxation (c-d)	**13.40%**	**8.93%**	**14.22%**	**14.83%**	**18.74%**
Provision for taxation	7.41%	5.69%	8.24%	8.51%	9.38%
Provision for Current Tax	7.33%	6.47%	8.27%	8.84%	9.28%
Provision for Deferred Tax	0.08%	-0.78%	-0.03%	0.33%	0.10%
Net profit after taxation	**5.99%**	**3.24%**	**5.98%**	**6.32%**	**9.36%**

Vertical Analysis on Income Statement refers to the components of income statement items as a percentage amount of total income over the periods which would be termed as common sizing of income statement. In the income side, interest income (69.32%) and income from investment (19.89%) comprised major portion of Total Income. Net Increase in interest income has contributed to the growth of Profit before provision and taxes.

For the last five years Balance Sheets

Particulars	2025	2024	2023	2022	2021
PROPERTY AND ASSETS					
Cash	**4.08%**	**4.29%**	**3.77%**	**3.87%**	**5.92%**
Cash in hand (including foreign currencies)	0.79%	0.93%	0.66%	0.87%	0.69%
Balance with Bangladesh Bank and its agent bank(s)	3.29%	3.36%	3.10%	3.00%	5.23%
(including foreign currencies)					
Balance with other banks and financial institutions	**2.00%**	**1.26%**	**7.31%**	**4.24%**	**6.62%**
In Bangladesh	0.15%	0.65%	5.05%	3.23%	5.99%
Outside Bangladesh	1.85%	0.61%	2.26%	1.02%	0.64%
Money at call on short notice	**0.00%**	**0.90%**	**0.11%**	**0.08%**	**1.68%**
Investments	**26.27%**	**23.02%**	**13.44%**	**15.40%**	**14.65%**
Government	24.36%	21.25%	11.27%	12.70%	11.51%
Others	1.91%	1.78%	2.17%	2.70%	3.14%
Loans, advances and lease/investments	**62.02%**	**62.34%**	**67.66%**	**69.16%**	**64.25%**
Loans, cash credits, overdrafts, etc./Investments	61.24%	61.57%	66.86%	68.64%	63.30%
Bills purchased and discounted	0.78%	0.77%	0.80%	0.53%	0.94%
Fixed assets including premises, furniture and fixtures	**1.83%**	**1.95%**	**2.26%**	**2.58%**	**2.67%**
Other assets	**3.79%**	**6.22%**	**5.44%**	**4.66%**	**4.21%**
Non-banking assets	**0.01%**	**0.01%**	**0.01%**	**0.00%**	**0.00%**
Total Assets	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
LIABILITIES & CAPITAL					
Liabilities					
Borrowings from other banks,	**7.43%**	**11.63%**	**6.20%**	**10.21%**	**13.29%**
Deposits and other accounts	**76.11%**	**69.42%**	**74.50%**	**70.24%**	**68.71%**
Current accounts & other accounts	11.40%	9.85%	11.78%	12.74%	10.19%
Bills payable	0.41%	0.43%	0.85%	0.69%	0.66%
Savings bank deposits	7.53%	7.23%	8.09%	8.57%	8.55%
Term deposits	56.77%	51.91%	53.78%	48.24%	49.31%
Non Convertible Subordinated Bond	**1.35%**	**1.16%**	**1.06%**	**1.45%**	**1.55%**
Other liabilities	**9.67%**	**12.68%**	**12.49%**	**12.11%**	**10.41%**
Total Liabilities	**94.56%**	**94.89%**	**94.25%**	**94.01%**	**93.96%**
Total Shareholders' Equity	**5.44%**	**5.11%**	**5.75%**	**5.99%**	**6.04%**
Paid-up capital	2.37%	2.33%	2.66%	2.74%	2.83%
Statutory reserve	2.37%	2.33%	2.66%	2.74%	2.71%
Other reserve	0.12%	0.07%	0.02%	0.02%	0.01%
Surplus in profit and loss account	0.57%	0.37%	0.42%	0.50%	0.49%
Total Liabilities & Shareholders' Equity	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

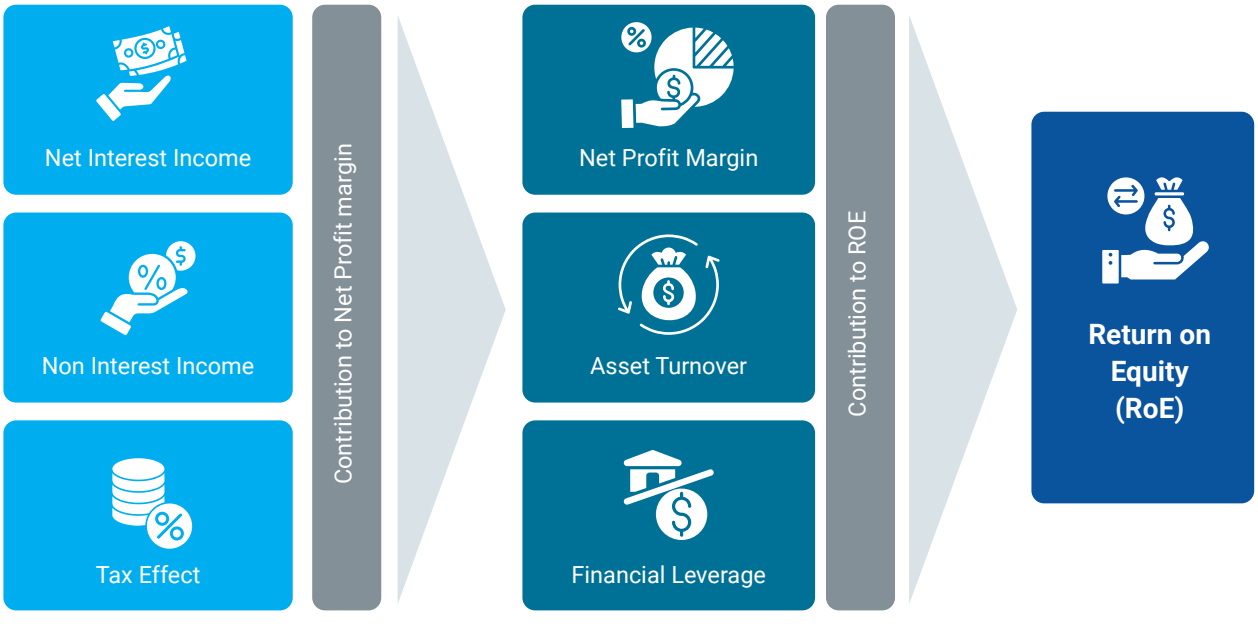
Vertical Analysis on Balance Sheet refers to the components of balance sheet items as a percentage of total Assets over the periods which would be termed as common sizing of balance sheet. In the assets side, Loans advances and leases/ investments (62.02%), Investment (26.27%) hold 88.29% share of Balance Sheet. Deposit holds the major holding of liability.

DuPont Analysis

The DuPont Analysis is a strategic framework employed by Dhaka Bank to dissect the fundamental components influencing the return on equity (ROE). This analytical tool furnishes the bank's management with a comprehensive perspective on the institution's return, facilitating the identification of both strengths and areas necessitating improvement. By deconstructing ROE, the DuPont equation enables the bank to scrutinize various contributing factors, thus providing insights into how the corporation can enhance returns for its shareholders. There are three major financial metrics that drive return on equity (ROE):

- Operating efficiency;
- Asset use efficiency; and
- financial leverage.

Operating efficiency is represented by net profit margin or net income divided by total Revenue which is further broken down to operating profit margin, effect of non-operating items and tax effects. Asset use efficiency is measured by the asset turnover ratio. Financial leverage is measured by the equity multiplier, which is equal to average assets divided by average equity.



Particulars	Description	2025	2024	2023	2022
Net Interest Income	Net Interest Income/Avg. Assets	1.35%	1.78%	1.85%	1.00%
Non-Interest Income	Non Interest Income/ Avg. Assets	3.14%	2.67%	2.16%	2.95%
Net Profit Margin	PAT/Total Income	5.99%	3.24%	5.90%	6.32%
Operating income	Operating income/Avg. Assets	4.49%	4.45%	4.01%	3.95%
Operating expenses	Operating expenses/Avg. Assets	1.81%	1.83%	1.76%	1.93%
Cost/Income	Operating expenses/Operating Income	40.28%	41.18%	43.88%	48.82%
Profit before provisions	Profit before provisons/Avg. Assets	2.68%	2.62%	2.25%	0.88%
Provisions	Total Provisions/Avg. Assets	1.31%	1.77%	1.11%	0.88%
Profit before tax	Profit before tax/Avg. Assets	1.37%	0.85%	1.14%	1.14%
Effective Tax rate	Total income tax/PBT	55.31%	63.75%	57.95%	57.39%
Non-controlling interest	Non-controlling interest/Avg. Assets	0.00%	0.00%	0.00%	0.00%
Net Profit After Tax	PAT (in million)	2,688	1,251	1,732	1,660
Return on Asset (RoA)	PAT/ Average Assets	0.61%	0.31%	0.48%	0.49%
Assets/Equity	Avg. Assets/Avg. Equity (in times)	18.95	18.49	17.04	16.63
Return on Equity (RoE)	PAT/Average Equity	11.62%	5.71%	8.14%	8.09%

The DuPont analysis of Dhaka Bank highlights that the Bank achieved a net profit after tax of BDT 2,688 million for the fiscal year 2025, compared to BDT 1,251 million reported in 2024. This significant improvement was primarily driven by a lower provision requirement against loans and advances, which positively impacted the Bank's overall profitability during the year.

The Bank's Return on Assets (ROA) for 2025 stood at 0.61%, compared to 0.31% in the previous year, reflecting improved efficiency in utilizing its asset base to generate earnings. Similarly, the Return on Equity (ROE) increased to 11.62% from 5.71% in 2024, indicating a significant enhancement in shareholders' return, primarily supported by improved profitability during the year.

In addition, the Bank's net profit margin increased to 5.99% in 2025 from 3.24% in 2024. This improvement was predominantly attributed to lower provisioning expenses recognized against loans and advances during the year. Overall, the DuPont analysis indicates a notable strengthening in the Bank's profitability and operational performance in 2025 compared to the previous year.

DHAKA BANK
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easy electronic emergency
Digital Nano Loan for Individuals

Economic Impact Report

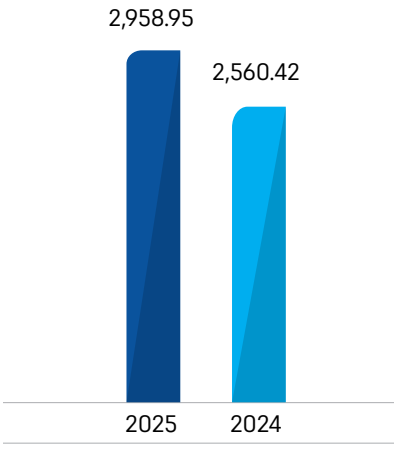
Economic Value Added (EVA) Statement for the year ended December 31, 2025

Amount in Taka

Particulars	2025	2024
Shareholders' Equity	24,230,189,788	22,038,166,963
Add: Provision for Loans and Advances	19,144,614,854	19,575,769,548
	43,374,804,642	41,613,936,511
Average Shareholders' Equity	42,494,370,577	40,232,615,998
Earnings		
Profit after Taxation	2,687,777,122	1,250,919,229
Add: Provision made during the year	5,740,193,940	7,155,300,950
	8,427,971,062	**8,406,220,179**
Average cost of Equity (based on weighted average rate of 10 years Treasury Bond issued by Bangladesh Government) plus 2% risk premium	12.87%	14.53%
Average cost of Equity (in Taka)	5,469,025,493	5,845,799,105
Economic Value Added	**2,958,945,569**	**2,560,421,074**
Economic Value Added (Taka in million)	**2,958.95**	**2,560.42**

Economic Value Added (EVA)

BDT in million



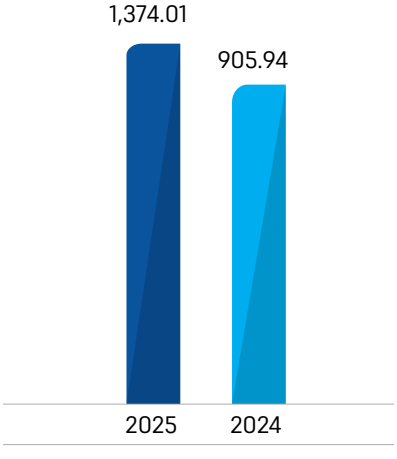
Market Value Added (MVA) Statement for the year ended December 31, 2025

Amount in Taka

Particulars	2025	2024
Face Value per share	10	10
Market Value per share	11.3	10.9
Number of shares outstanding	1,056,932,349	1,006,602,238
Total market capitalization	11,943,335,544	10,971,964,396
Book value of paid up capital	10,569,323,490	10,066,022,382
Market Value Added	1,374,012,054	905,942,014
Market Value Added (Taka in million)	1,374.01	905.94

Market Value Added (MVA)

BDT in million



Value Added Statement

A Value Added Statement (VAS) is a financial statement that shows the value added to the Banks's services at each stage of the Bank's financing and operational activities including s core lending business. It is a tool used to analyze and communicate how the Bank creates value from its inputs, and how this value is distributed among various stakeholders. The Value Added Statement is a useful tool for stakeholders of the Bank, including investors, employees, and government authorities, to understand the economic contribution of the Bank and how the value created is distributed among different stakeholders of the Bank. It also aligns with the principles of transparency and accountability in financial reporting. Dhaka Bank adds value by creating wealth through SME, Retail & Wholesale banking. The Bank also contributes positively to socio-economic development through the payment of remuneration towards its staff, through the payment of consistent dividend (stock & cash) its shareholders, through obeying regulatory rules and regulations by paying tax and VAT while ensuring sustainability and growth.

The following value added statement shows the total worth created by Dhaka Bank for the year ended 31 December 2025 and how the Bank distributed value for the socio-economic development.

Amount in million Taka except percentage

	2025		2024	
	Amount	%	Amount	%
Value Added				
Net Interest Income	5,912	53%	7,216	87%
Commission, Exchange & Brokerage	4,362	39%	4,441	54%
Investment Income	8,929	80%	5,941	72%
Other Income	479	4%	433	5%
Management Expenses Excluding Salaries & Allowances, Depreciation	(2,753)	-25%	(2,597)	-31%
Provision for Loans and Losses	(5,740)	-51%	(7,155)	-86%
Total Value Added by the Company	11,188	100%	8,279	100%
Distribution of value addition				
To Employees				
as salary and Allowance	4,326	39%	4,011	48%
To Provider of Capital				
dividend to shareholders (cash & stock)	1,057	9%	1,007	12%
To Government:				
as corporate tax	3,326	30%	2,199	27%
To Expansion and Growth				
as retained income	1,631	15%	244	3%
as depreciation	849	8%	818	10%
Total Distribution by the Company	**11,188**	**100%**	**8,279**	**100%**

CONTRIBUTION TO NATIONAL EXCHEQUER

Dhaka Bank has contributed significantly to the government's effort of revenue collection. As a corporate entity, the bank pays tax and VAT on its own income according to prevailing laws of the country. Besides, the bank deducts income tax, VAT and excise duty at source from customers and suppliers and deposits the same to the national exchequer. During the year 2025, the Bank contributed Tk. 9,523.78 million to national exchequer.

CONTRIBUTION TO NATIONAL EXCHEQUER

Million Taka

Particulars	2025	2024
Income tax payment on bank's earnings	1,780.40	1,675.81
Income tax, VAT, and Excise duty deducted at source from various payment and services by the bank	7,576.13	7,036.27
Income tax payment by the employees	167.25	142.12
Total Payment	**9,523.78**	**8,854.20**

Chief Financial Officer's Report



"Our strategic focus throughout 2025 remained centered on preserving financial resilience, strengthening asset quality, and creating sustainable long-term value for our stakeholders."

Sahabub Alam Khan FCA
Chief Financial Officer

The year 2025 was marked by heightened global economic uncertainty, persistent inflationary pressures, exchange rate volatility, and evolving regulatory challenges, all of which significantly impacted business confidence and the overall banking sector. These conditions also contributed to growing stress across several industries and rising concerns surrounding asset quality within the financial system.

Amid this challenging environment, Dhaka Bank PLC remained resilient, adaptive, and strategically focused. Through prudent financial stewardship, disciplined risk management, and customer-centric initiatives, the Bank continued to preserve financial stability while pursuing sustainable growth opportunities. We maintained a cautious lending approach by identifying opportunities within resilient and productive sectors while strengthening credit monitoring, recovery initiatives, and compliance oversight to mitigate emerging risks and preserve asset quality. We also continued supporting our valued trade clients through controlled and well-managed foreign exchange facilities.

Strategic Performance and Financial Resilience

Despite significant external pressures, Dhaka Bank achieved a consolidated operating profit growth of 13% during 2025, reflecting the Bank's operational resilience and disciplined execution capabilities. Through responsive business initiatives, prudent foreign exchange management, strengthened recovery efforts, and enhanced credit oversight, the Bank maintained stable operational momentum throughout the year. Total Operating Profit stood at BDT 11,754 million, while Net Profit After Tax reached BDT 2,688 million, demonstrating the Bank's ability to navigate a challenging economic environment while preserving shareholder value and financial stability.

The Bank remained focused on delivering sustainable financial outcomes through disciplined operational and business strategies.

In 2025, Interest Income growth is 11.8% and interest expense growth is 22.3% resulting NII de-growth 18.1% but investment income growth is 50.3% around BDT 2,988 million due to focusing on risk free investment considering the overall economic condition prevailing during the year. After maintaining 100% provision against Loans & Advances as well as Provision for Income Taxes, PAT stood at BDT 2,688 million representing 114.9% growth over 2024.

Deposit Franchise and Sustainable Growth

In response to rising funding costs and increased competition for deposits, the Bank focused on strengthening its low-cost deposit base and enhancing the CASA portfolio to improve funding efficiency and liquidity resilience. Through targeted deposit mobilization initiatives and enhanced customer engagement, CASA deposits reached BDT 84,269 million by the end of 2025. Total liabilities increased to BDT 420,976 million, reinforcing the Bank's liquidity position and balance sheet strength.

Lending activities remained focused on SME, Retail, Islamic Banking, and Card Business segments, alongside financing initiatives in women entrepreneurship, green finance, and digital nano-loans in line with the Bank's commitment to sustainable and inclusive banking. Total assets increased by 3% to BDT 445,206 million during the year, while shareholders' equity rose to BDT 24,230 million in 2025 from BDT 22,038 million in 2024.

Operational Efficiency and Cost Discipline

Maintaining operational efficiency remained a key focus area throughout 2025. The Bank adopted a disciplined approach toward managing controllable overhead expenses while continuing to invest in operational effectiveness and long-term institutional capability.

As part of our human capital strategy, priority was given to internal talent development and leadership succession through promoting and appointing qualified personnel from within the organization wherever feasible. This approach not only optimized recruitment-related expenditure but also strengthened organizational continuity and employee engagement.

In parallel, the Bank undertook operational restructuring initiatives aimed at streamlining critical credit-related processes, including approval, documentation, and disbursement functions. To enhance efficiency, governance, and centralized oversight, the Credit Administration Division (CAD) was further strengthened to support standardized and efficient loan processing across the institution. The Bank also continued its focus on cost optimization through regular performance monitoring and disciplined expenditure management practices.

Operational efficiency through technology - using digital tools to reduce waste, automate routine workflows, and minimize costs. Businesses leverage these integrations to free up human capital, optimize resource allocation, and accelerate decision-making. To explore actionable strategies for business, management is emphasizing on the use of AI and other advanced technologies.

Capital Strength and Risk Management

Dhaka Bank maintained a strong capital position throughout 2025 through prudent capital planning and disciplined risk management practices. As of December 31, 2025, the Bank's Capital to Risk-Weighted Assets Ratio (CRAR) stood at 13.39%, comfortably above the regulatory requirement of 12.50%, while total eligible capital reached BDT 38,869 million.

Safeguarding asset quality remained another key priority during the year. Through proactive monitoring, strengthened recovery initiatives, and enhanced surveillance across all business segments, the Bank successfully contained its Non-Performing Loan (NPL) ratio at 3.77%, significantly below the industry average. The Bank also maintained a prudent provisioning stance by setting aside approximately BDT 5,505.83 million in loan loss provisions during the year, reinforcing the resilience of its balance sheet amid a challenging economic environment.

Financial Reporting

The financial statements of Dhaka Bank PLC for the year ended December 31, 2025, have been prepared in accordance with International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs) as adopted in Bangladesh. Where departures from these standards existed due to local regulatory requirements, appropriate disclosures and explanations have been incorporated in the accompanying notes to the financial statements.

The preparation of these financial statements required the application of consistent accounting policies, prudent judgments, and reasonable estimates in line with established financial reporting principles. The statements have been prepared on a going concern basis, reflecting the Bank's confidence in its operational and financial sustainability.

Furthermore, the financial statements comply with the relevant provisions of the Companies Act 1994, the amended Bank Companies Act 1991, directives issued by Bangladesh Bank, and regulations of the Bangladesh Securities and Exchange Commission. Transparency, integrity, and accountability remain fundamental to our financial reporting philosophy, and we remain committed to ensuring that our disclosures provide meaningful, reliable, and comprehensive information to all stakeholders.

Forward Outlook

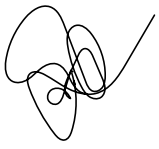
Bangladesh's economy is expected to maintain a moderate growth trajectory in FY 2025–2026, supported by improving domestic demand, recovering remittance inflows, and gradual stabilization in global trade activities. At the same time, inflation management, exchange rate stability, elevated funding costs, and external economic uncertainties are expected to remain key challenges for the banking sector in the near term.

Against this backdrop, Dhaka Bank PLC remains focused on strengthening financial resilience, enhancing operational efficiency, accelerating digital transformation, and maintaining sustainable asset growth while preserving asset quality and liquidity strength.

The banking industry is also preparing for the implementation of enhanced regulatory and financial reporting frameworks, including the adoption of IFRS 9. The transition to forward-looking Expected Credit Loss (ECL) methodologies will require significant improvements in data management, risk modeling, provisioning practices, and technological infrastructure across the sector. Dhaka Bank has already initiated necessary preparatory measures to strengthen its governance, risk management, and reporting capabilities to ensure a smooth and compliant transition.

While macroeconomic and regulatory challenges may continue in the near future, we remain confident in the long-term fundamentals of Bangladesh's economy and the Bank's strategic direction. With disciplined execution, prudent risk management, and continued focus on innovation and customer-centric banking, Dhaka Bank is well-positioned to create sustainable long-term value for its shareholders and stakeholders.

I would like to express my sincere gratitude to our valued customers, shareholders, regulators, and well-wishers for their continued trust and confidence in Dhaka Bank. I also extend my appreciation to our employees and management team for their commitment, professionalism, and relentless efforts throughout the year.



Sahabub Alam Khan FCA
Chief Financial Officer

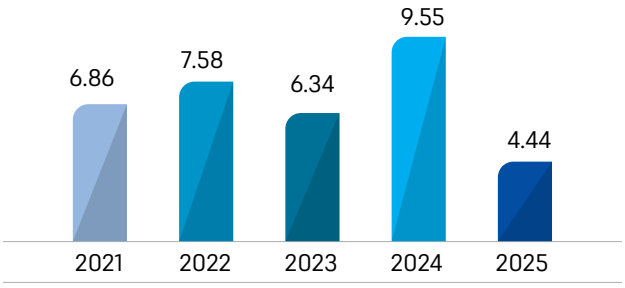
5-Years Essential Performance Graphs-Bank

Market Indicators & Ratios

Price Earnings Ratio

The P/E Ratio depends on the market's perception of the risk and future growth in earnings. A company with a low P/E Ratio indicates that the market perceives it as higher risk or lower growth or both as compared to a company with a higher P/E Ratio. Investors use the P/E Ratio to compare their own perception of the risk and growth of a company against the market's collective perception of the risk and growth as reflected in the current P/E Ratio.

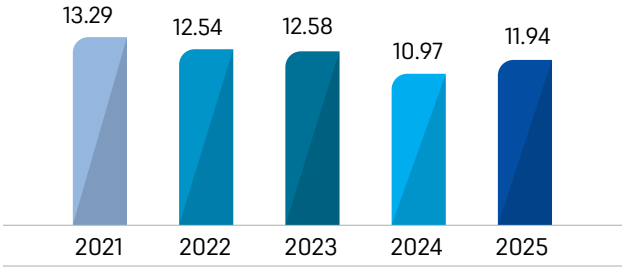
Price Earnings Ratio (%)



Market Capitalization

A higher market capitalization is due to favorable closing market price as at year end 2025. Market capitalization refers to how much a company is worth as determined by the stock market. It is defined as the total market value of all outstanding shares. Using market capitalization to show the size of a company is important because company size is a basic determinant of various characteristics in which investors are interested, including risk.

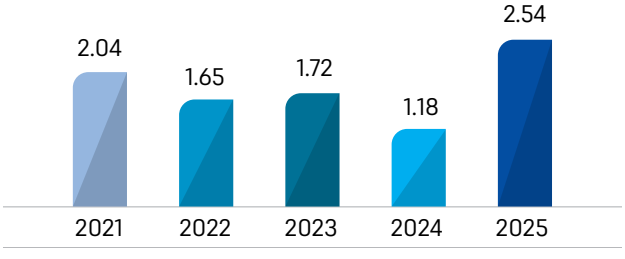
Market Capitalization BDT in billion



Earnings Per Share

Increase in assets quality has influenced higher earnings in 2025. The earnings per share metric are one of the most important variables in determining a share's price. By dividing a company's share price by its earnings per share, an investor can see the value of a stock in terms of how much the market is willing to pay for each taka of earnings.

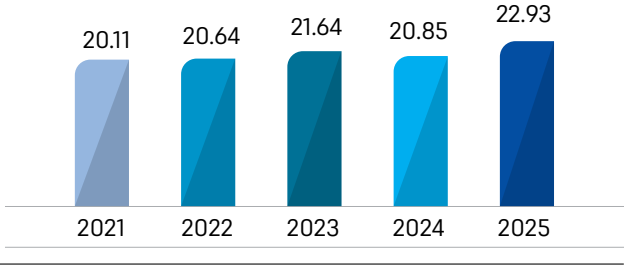
Earnings Per Share (Taka)



Net Asset Value per share

Better operating results and efficient balance sheet management in 2025. Net asset value is commonly used to identify potential investment opportunities. The term NAV has gained popularity in relation to the fund valuation and pricing, which is arrived at by dividing the difference between assets and liabilities by the number of shares/units held by the investors.

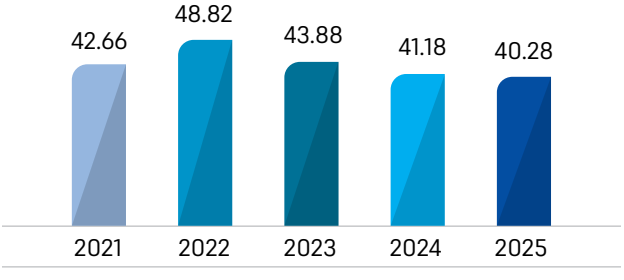
Net Asset Value per share (Taka)



Cost to Income Ratio (%)

Cost-to-income ratio moderate as the operating income grew keeping operating expense in check. The ratio gives a clear view of how efficiently the bank is being run – the lower the ratio, the more profitable the bank. If the ratio rises from one period to the next, it means that costs are rising at a higher rate than income. There is an inverse relationship between the cost-to-income ratio and the bank's profitability.

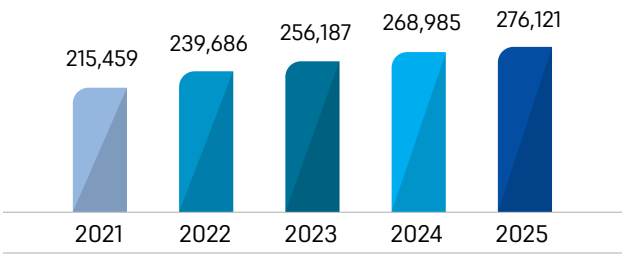
Cost to Income Ratio (%)



Loans & Advances

Year on year 2.65% growth in loans and advances emphasizing quality and balance sheet growth. Concentrating on the three main categories i.e. short term, medium term and long term loan, the bank was able to pool up different categories of customers over the year and increase its loans and advance, some of sub categories of loans are fluctuating. The percentage of lending has gradually increased with the growth of the bank.

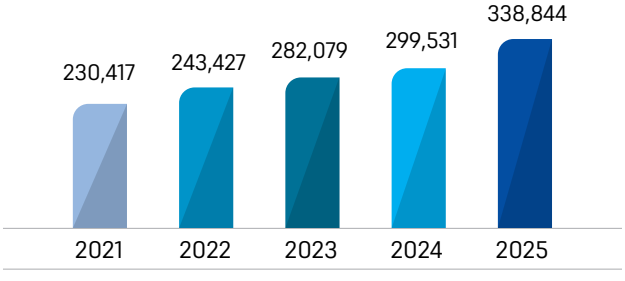
Loans & Advances BDT in million



Deposits

Balance sheet growth is well supported by deposit growth by 13% which indicates the confidence on the bank and also ensure the togetherness of stakeholders. Deposits are a crucial and very cheap source of funding for banks, which make money by lending to their customers at higher rates than their cost of funding. So the name of the game is to keep "deposit costs" down while attracting enough deposits to lend out.

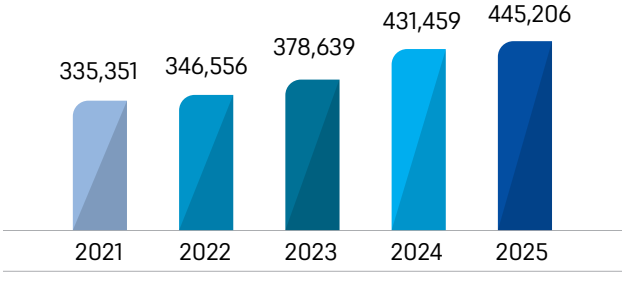
Deposits BDT in million



Total Assets

Consistent growth is observed in the balance sheet year on year and at the year end 3% growth has seen. Assets earn revenue for the bank and includes cash, securities, loans, and property and equipment that allows it to operate. Asset is something of value that is owned and can be used to produce something.

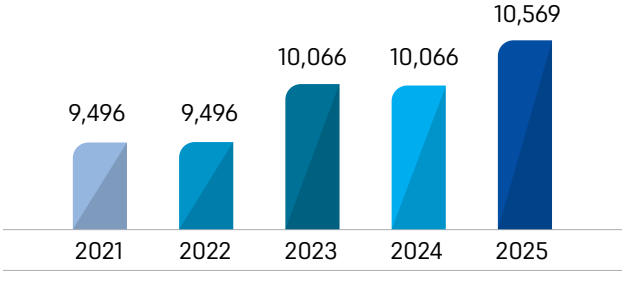
Total Assets BDT in million



Paid-up Capital

Year on year consistent growth of Paid-up Capital is observed in balance sheet and at the year end steady growth has seen. A bank's paid-up capital figure represents the extent to which it depends on equity financing to fund its operations. This figure can be compared with the bank's level of debt to assess if it has a healthy balance of financing, given its operations, business model, and prevailing industry standards.

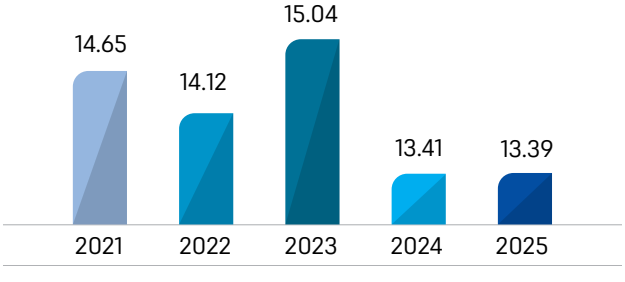
Paid-up Capital BDT in million



Capital to Risk-weighted Assets Ratio (%)

Well managed capital to support the growth. The higher the bank's capital adequacy ratio, the higher the degree of protection of depositor's assets. A bank with a high capital adequacy ratio is considered safe and likely to meet its financial obligations. The reason minimum Capital to Risk-weighted Asset Ratio (CRAR) are critical is to make sure that banks have enough cushion to absorb a reasonable amount of losses.

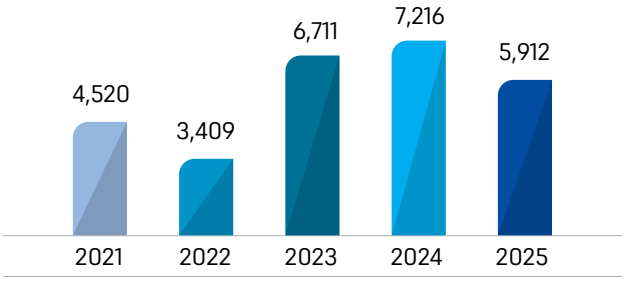
Capital to Risk-weighted Assets Ratio (%)



Net Interest Income

Net Interest Income (NII) shows that income note dependent on Interest Income. Depending on bank's specific assets and liabilities (e.g., fixed or floating rate), NII may be more or less sensitive to changes in interest rates. If the bank's liabilities re-price faster than its assets, then it is said to be "liability-sensitive." Further, the bank is asset-sensitive if its liabilities re-price more slowly than its assets in a changing interest-rate environment.

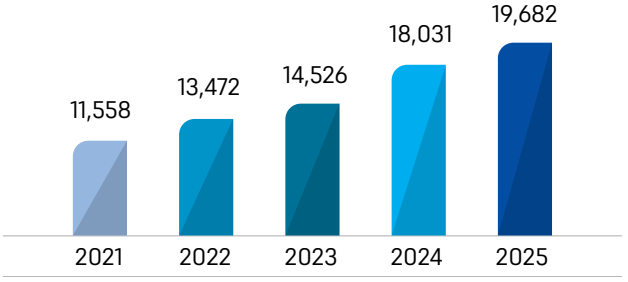
Net Interest Income BDT in million



Operating Income

A better and efficient management of balance sheet resulted in higher operating income. Operating income of the bank has increased 9% as a result of higher return of investment and other income. This is the amount of income a company generates from its core operations, meaning it excludes any income not directly tied to the core business. An increasing amount of operating income is seen as favorable because it means that the bank's management is generating more revenue.

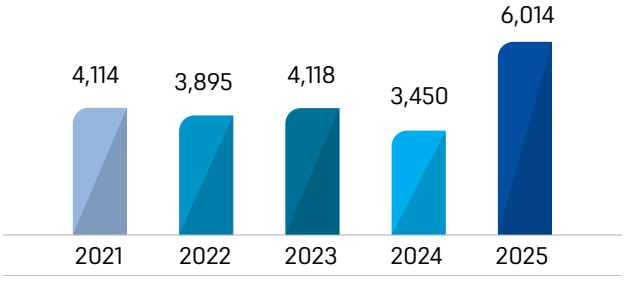
Operating Income BDT in million



Profit Before Tax

Despite challenges in the economy, Bank delivered a sustainable profit before tax. Profit before Tax (PBT) holds much value in providing internal management and external users of financial data with a company's operating performance. PBT is a measure of a company's profitability that looks at the profits made before any tax is paid.

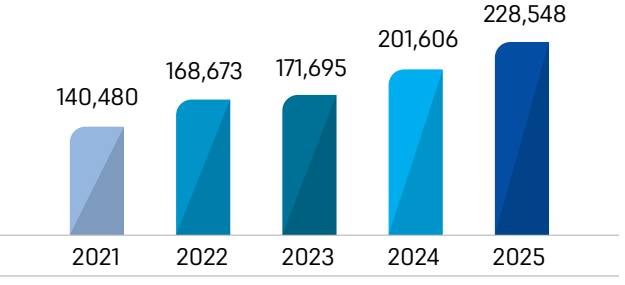
Profit Before Tax BDT in million



Export

Positive growth in export through-put indicates a higher share of Trade business after facing a great challenge in the RMG sector and higher inflation.

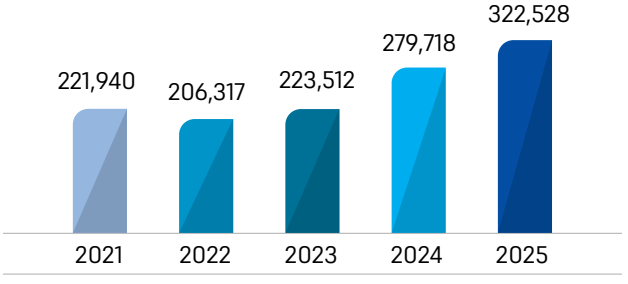
Export BDT in million



Import

Positive growth in import through-put indicates a higher contribution in Trade business after facing a great challenge for increased sale of dollars to banks to settle letter of credit (LC) payments and the growing trend of inward remittance through official channels.

Import BDT in million



Sustainable Growth Rate (SGR)

The Sustainable Growth Rate (SGR) is a financial metric that represents the rate at which a company can grow its sales, earnings, and dividends over the long term without having to increase debt or equity. It reflects the maximum growth rate that a company can achieve while maintaining its current financial structure and avoiding financial instability. The SGR is calculated using the following formula:

SGR = ROE × Retention Ratio

A sustainable growth rate is considered healthy when it aligns with the company's strategic goals, risk tolerance, and capital structure. If a company grows beyond its sustainable growth rate, it may need to rely on external financing, leading to increased debt or equity and potential financial instability.

Particulars	2025	2024	2023	2022	2021
Total Operating Profit	11,753,902,124	10,605,671,592	14,525,608,533	13,471,553,073	11,558,478,323
Net Profit After Tax	2,687,777,122	1,250,919,229	1,731,648,640	1,659,842,961	2,055,727,658
Dividend Paid	1,006,602,227	1,006,602,238	1,139,549,704	1,139,549,704	1,075,046,885
Statutory Reserve, Fund & Other Dividend	730,178,879	241,009,192	729,591,338	426,581,773	863,683,120
Adding to Retained Earnings	2,549,011,496	1,591,305,480	1,587,997,681	1,725,490,083	1,631,778,599
Total Assets	445,206,064,429	431,459,062,275	378,639,199,155	346,556,213,151	335,351,203,372
Total Liabilities	420,975,874,641	409,420,895,312	356,852,908,676	325,783,508,342	315,109,355,297
Paid-up Capital	10,569,323,490	10,066,022,382	10,066,022,382	9,496,247,530	9,496,247,530
Other Reserves	542,531,312	314,816,719	66,248,034	54,719,666	27,557,759
Statutory Reserve	10,569,323,490	10,066,022,382	10,066,022,382	9,496,247,530	9,086,264,187
Retained Earnings	2,549,011,496	1,591,305,480	1,587,997,681	1,725,490,083	1,631,778,599
Total Financing	445,206,064,429	431,459,062,275	378,639,199,155	346,556,213,151	335,351,203,372
Funds Needed	-	-	-	-	-
Total Number of Shares	1,056,932,349	1,006,602,238	1,006,602,238	949,624,753	949,624,753
EPS	2.54	1.24	1.72	1.75	2.16
DPS	0.95	1.00	1.13	1.20	1.13
Retention Rate	62.5%	19.5%	34.2%	31.3%	47.7%
Return on Equity	11.6%	5.7%	8.1%	8.1%	10.5%
Sustainable Growth Rate	7.3%	1.1%	2.8%	2.5%	5.0%

Based on the calculation the Bank is growing at an average rate of 4.2%. Any growth beyond its sustainable growth rate, it may need to rely on external financing, leading to increased debt or equity and potential financial instability.

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DHAKABANK



Directors’ Report

Directors' Report 2025

Global Economic Overview

The global economy in 2025 demonstrated notable resilience despite a complex landscape shaped by tight financial conditions, geopolitical tensions, elevated debt levels, and structural transitions toward digitalization and decarbonisation. As of December 2025, global GDP growth was estimated at approximately 3.0%, broadly consistent with 2024. The expansion was supported by robust labor markets in major economies, normalization of supply chains, and continued public and private investment in technology and energy transition. However, growth remained uneven across regions, reflecting differences in policy space, demographic trends, commodity dependence, and exposure to external shocks. The global economy increasingly operated under conditions of fragmentation, with trade realignment, industrial policies, and security considerations influencing economic decisions alongside traditional market forces.

Growth in Advanced Economies

Advanced economies recorded modest growth in 2025, reflecting the lingering effects of restrictive monetary policy and structural constraints such as aging populations and slower productivity growth. The United States remained the primary engine within this group, supported by resilient consumer spending, strong employment conditions, and sustained investment in artificial intelligence, semiconductors, and clean energy. In contrast, growth in the European Union was subdued constrained by weak manufacturing output, high energy costs, and tighter fiscal conditions. Japan recorded modest growth reflecting demographic headwinds, moderate domestic demand, and exchange-rate volatility. Overall, advanced economies avoided recession and achieved a "soft landing," but growth remained below potential, highlighting structural challenges that will likely persist in the medium term.

Growth in Emerging Market and Developing Economies (EMDEs)

Emerging Market and Developing Economies continued to be the main contributors to global expansion, growing by approximately 4.1%–4.3% in 2025, maintaining solid growth despite global headwinds. China expanded at a pace below its historical norms due to a prolonged real estate downturn, elevated local government debt, and demographic challenges, yet still accounted for a substantial share of global growth. India remained the fastest-growing major economy, supported by strong infrastructure investment, rapid digitalization, manufacturing expansion, and robust domestic consumption. Southeast Asian economies such as Indonesia, Vietnam, and Philippines also sustained strong performance, benefiting from supply chain diversification and resilient export demand. In Latin America, growth remained moderate, supported by commodity exports but constrained by fiscal tightening and political uncertainty.

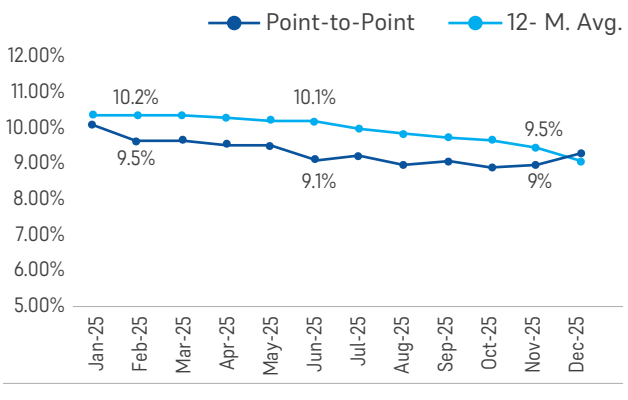
Growth in Low-Income Developing Countries (LIDCs)

Low-Income Developing Countries experienced mixed outcomes in 2025. Aggregate growth remained relatively high at approximately 4.5–5.0%, but this was often insufficient to generate meaningful gains in per-capita income due to rapid population growth. Many LIDCs faced elevated debt vulnerabilities, limited fiscal space, and high exposure to climate-related shocks. Rising global borrowing costs significantly increased debt servicing burdens, crowding out development spending on infrastructure, health, and education. Food insecurity remained a pressing concern in several countries, exacerbated by supply disruptions and extreme weather events. Consequently, while headline growth appeared favorable, socio-economic progress remained fragile and uneven.

Inflation Trends

Global inflation continued to ease in 2025, extending the disinflation trend that began after the sharp price surge observed during the 2021–2023 period, supported by tighter monetary policies, improved supply conditions, and moderating energy and commodity prices. World consumer price inflation declined to approximately 4.3%, down from over 6% two years earlier. Inflation in advanced economies averaged around 2.5–2.8%, approaching central bank targets, while EMDEs recorded higher rates due to exchange-rate depreciation, food price pressures, and structural supply constraints. Core inflation remained relatively sticky, particularly in services sectors, reflecting strong wage growth and tight labor markets. Food inflation continued to disproportionately affect low-income countries, where households spend a larger share of income on basic necessities.

Inflation Status



Monetary Policy Developments

Monetary policy in 2025 transitioned from aggressive tightening toward cautious easing. Major central banks maintained restrictive policy rates through most of the year to ensure inflation expectations remained anchored. By late 2025, several authorities signaled gradual rate cuts as inflation declined and growth moderated. Financial conditions eased slightly, though borrowing costs remained significantly higher than pre-pandemic levels. Central banks emphasized a data-dependent approach, balancing the need to support economic activity with the risk of reigniting inflation. Emerging markets faced additional challenges from capital flow volatility and exchange-rate pressures, requiring careful calibration of domestic policies.

Global Trade Developments

Global trade volumes recovered modestly in 2025, expanding by approximately 3% after weak growth in the preceding year. The recovery reflected improved supply chain conditions, resilient demand for technology products, and gradual normalization of shipping costs. However, trade growth remained below the long-term average due to rising protectionism, export controls, and strategic competition among major economies. Many countries implemented industrial policies to strengthen domestic production capacity in critical sectors such as semiconductors, pharmaceuticals, and clean energy. Services trade—particularly in information technology, finance, tourism, and digital services—grew faster than goods trade, reflecting structural changes in the global economy.

Global Investment Trends

Foreign direct investment flows showed a moderate rebound in 2025 but remained unevenly distributed. Investment increasingly favored economies with stable macroeconomic conditions, strong governance, and large domestic markets. Corporations continued to adopt "near-shoring" and "friend-shoring" strategies to enhance supply chain resilience and reduce geopolitical risks. Significant capital flowed into renewable energy, electric vehicles, battery manufacturing, and digital infrastructure. However, high interest rates and policy uncertainty dampened investment in several developing regions, particularly those with elevated sovereign risk. Portfolio flows remained volatile, influenced by global financial conditions and risk sentiment.

Geopolitical Risks and Economic Impacts

Geopolitical tensions remained a major downside risk to global economic stability in 2025. Ongoing conflicts, strategic rivalry among major powers, and sanctions regimes disrupted trade routes, increased energy price volatility, and contributed to uncertainty in financial markets. Export restrictions on advanced technologies, particularly in semiconductors and telecommunications, reshaped global production networks. Defense spending increased in several regions, diverting fiscal resources from social and development programs. Political polarization in some countries further complicated policymaking and delayed structural reforms. These factors collectively dampened business confidence and constrained long-term investment planning.

Economic Outlook 2026

Global economic growth in 2026 is expected to remain moderate at around 3.0%–3.3%, with inflation easing toward 3.0%–3.5% across major economies. Gradual monetary easing by central banks is likely to improve liquidity conditions, lower funding costs, and support credit growth. However, elevated public debt levels and ongoing geopolitical risks may continue to pose challenges to asset quality and cross-border capital flows.

For the global banking sector, normalization of interest rates is expected to compress net interest margins compared to the peak tightening cycle, while improved borrower cash flows should support asset quality. Global credit growth is projected to recover to approximately 4%–5%, driven mainly by emerging markets. Capital adequacy and liquidity ratios are expected to remain above regulatory minima, although pressure on profitability may persist due to higher compliance and funding costs.

In Bangladesh, banking sector conditions in 2026 are expected to improve gradually. Inflation is projected to be around 7.58% by December-2026, allowing Bangladesh Bank to transition toward a more neutral monetary stance. Implementation of market-driven interest rates is expected to enhance monetary transmission and foreign exchange market stability. Private Sector Credit growth is likely to strengthen toward 8.50% in June 2026, supported by easing financial conditions and improved business confidence, while asset quality is expected to stabilize, contingent on effective risk management and recovery efforts.

Regional Analysis

North America

North America remained a pillar of global economic strength. The United States continued to exhibit robust growth driven by consumption, technological innovation, and business investment. Labor markets remained tight, supporting household income growth, while productivity gains in technology sectors provided additional momentum. Canada recorded moderate growth influenced by housing market adjustments and commodity exports. Fiscal policy became less expansionary compared with earlier stimulus years, but private sector dynamism sustained overall economic performance.

Europe

Europe's economic performance remained subdued in 2025. The European Union faced weak industrial activity,

particularly in energy-intensive sectors, alongside structural challenges such as aging populations and slow productivity growth. Inflation declined significantly, improving real household incomes, but investment remained constrained by uncertainty and high borrowing costs. Countries heavily dependent on manufacturing exports were particularly affected by weak global demand. Nonetheless, improved labor markets and targeted fiscal measures prevented a deeper slowdown.

Asia

Asia continued to be the most dynamic region globally. China maintained steady but slower growth amid structural adjustments in its property sector and efforts to rebalance toward consumption-led expansion. India emerged as a key global growth driver, supported by infrastructure spending, manufacturing initiatives, and a rapidly expanding services sector. Several ASEAN economies benefited from supply chain relocation and strong domestic demand, reinforcing Asia's central role in global trade and production networks.

Latin America

Latin America recorded moderate growth in 2025, averaging around 2%. Commodity exporters benefited from relatively stable prices for metals and agricultural products, while tourism supported several economies. However, fiscal constraints, political uncertainty, and structural bottlenecks limited investment and productivity gains. Inflation declined across much of the region, allowing central banks to begin cautiously easing monetary policy. Growth prospects remained sensitive to external demand conditions and global financial market developments.

Sub-Saharan Africa

Sub-Saharan Africa faced persistent development challenges despite moderate growth. Infrastructure deficits, climate vulnerability, and limited access to affordable financing constrained economic expansion. Many countries remained dependent on commodity exports, making them vulnerable to price fluctuations. Population growth continued to outpace job creation in several economies, underscoring the need for structural transformation and diversification. International support and private investment remained critical for sustaining development progress in the region.

Technology, Energy Transition, and Structural Change

Technological advancement and the transition to low-carbon energy systems were defining features of the global economy in 2025. Investment in artificial intelligence, automation, digital connectivity, and renewable energy expanded significantly, supported by both private sector initiatives and government policies. These developments contributed to productivity gains and the emergence of new industries, particularly in advanced economies. However, disparities in technological adoption widened the gap between countries, highlighting the importance of human capital development and infrastructure investment.

Public Debt and Fiscal Sustainability

Global public debt remained elevated reflecting pandemic-era stimulus measures and subsequent support programs. Higher interest rates increased debt servicing costs, limiting fiscal flexibility for many governments. Several countries initiated gradual fiscal consolidation while attempting to protect essential social spending and growth-enhancing investments. Debt vulnerabilities were particularly acute in emerging and low-income economies, where external borrowing and currency depreciation amplified risks. Ensuring fiscal sustainability while maintaining economic recovery remained a key policy challenge worldwide.

Outlook and Key Risks

Looking ahead, the global economic outlook at the end of 2025 was cautiously positive but subject to significant uncertainties. Growth was expected to remain moderate, inflation to continue easing gradually, and monetary policy to normalize slowly. Upside risks included stronger productivity gains from technological innovation and improved global cooperation. Downside risks encompassed escalating geopolitical tensions, financial market instability, climate-related disasters, and persistent debt vulnerabilities. Overall, the world economy in 2025 demonstrated resilience in the face of multiple challenges, but sustaining stronger and more inclusive growth will require coordinated policy efforts, structural reforms, and continued investment in human capital and sustainable development.

Bangladesh Economy – Overview

Macroeconomic Overview

Bangladesh's economy in 2025 experienced a period of cautious adjustment amid significant external pressures, including elevated global commodity prices, tighter international financial conditions, domestic structural challenges, and the aftermath of the July Mass Uprising, which underscored the importance of social stability and policy continuity for sustained economic progress. Despite these headwinds, the economy maintained moderate growth momentum relative to many peer countries, supported by resilient export performance, steady remittance inflows, and continued public investment in infrastructure. Policy measures undertaken by the Government of Bangladesh and Bangladesh Bank focused on containing inflation, stabilizing the exchange rate, rebuilding foreign exchange reserves, and strengthening financial sector resilience.

Import compression, exchange rate adjustments, and tighter monetary policy helped narrow external imbalances, though these measures also dampened domestic demand and private sector investment. Structural strengths—such as a large domestic market, competitive manufacturing base, and

demographic dividend—continued to underpin medium-term prospects. The period following mid-year developments also saw initiatives to restore business confidence, maintain supply chain continuity, and reinforce institutional stability. However, elevated inflation, banking sector vulnerabilities, and global demand uncertainty constrained the pace of recovery. Overall, the macroeconomic environment in December 2025 reflected cautious adjustment with early signs of stabilization in external indicators alongside persistent domestic challenges.

Inflation

Inflation remained elevated throughout 2025 and was one of the most pressing macroeconomic concerns. Average consumer price inflation hovered around 9%, significantly above the central bank's comfort range. Food inflation was particularly high due to supply disruptions, import costs, and seasonal volatility, disproportionately affecting lower-income households. Non-food inflation also remained elevated, reflecting higher energy prices, transportation costs, and currency depreciation.

Tight monetary policy, administrative price controls on essential commodities, and improved supply conditions contributed to a gradual moderation toward the end of the year. Nonetheless, inflationary pressures continued to erode real purchasing power and increase business operating costs. Sustained price stability remains critical for restoring consumer confidence and supporting inclusive growth.

GDP Growth

Real GDP growth moderated compared to the high pre-pandemic levels but remained robust by regional standards. Economic growth for FY2024-25 was estimated at approximately 3.97%, reflecting slower industrial expansion, constrained import-dependent investment, and cautious consumer spending.

The ready-made garment (RMG) sector continued to anchor manufacturing growth, supported by gradual recovery in external demand from major markets. The services sector benefited from domestic economic activity and digitalization, while agriculture remained resilient despite climate-related challenges. Public investment in large infrastructure projects sustained construction activity and improved long-term productivity prospects. Overall, growth in 2025 reflected a transition toward a more sustainable and stabilization-oriented trajectory.

Export and Import

Exports remained a key driver of external earnings, with merchandise exports reaching approximately USD 48 billion, dominated by the RMG sector. Despite subdued global demand, Bangladesh maintained competitiveness in apparel exports due to cost efficiency and established supply chains. Efforts to diversify into pharmaceuticals, leather goods, and IT services showed gradual progress but remained limited in scale.

Imports, however, were subdued due to policy measures aimed at conserving foreign exchange. Import payments for fuel, food, and capital machinery remained high, but non-essential imports declined sharply. This import compression contributed to a narrowing of the trade deficit but also constrained industrial production and private investment.

Remittance

Remittance inflows remained a vital pillar of the economy, providing foreign exchange liquidity and supporting household consumption. In 2025, remittances were estimated at around USD $32.8 billion, reflecting strong inflows from expatriate workers in the Middle East, Southeast Asia, Europe, and North America. Government incentives for formal remittance channels helped reduce reliance on informal transfer systems.

Remittances strengthened rural economies, supported domestic demand, and contributed to the stability of the balance of payments. Their continued resilience highlights the importance of overseas employment for Bangladesh's macroeconomic stability.

Foreign Exchange Reserves

Foreign exchange reserves declined significantly from earlier peak levels due to high import bills, external debt servicing, and exchange rate interventions. By December 2025, reserves stood at approximately USD 28.52 billion (gross), equivalent to around four months of import cover.

Stabilization measures—including import controls, exchange rate adjustments, and external financing support—helped prevent further depletion and enabled gradual rebuilding. Maintaining adequate reserve levels remains essential for external stability, investor confidence, and exchange rate management.

Non-Performing Loans (NPLs)

The banking sector continued to face elevated non-performing loans, reflecting longstanding structural weaknesses in credit governance and recovery mechanisms. The NPL ratio remained in double digits, estimated at around 35% of total loans, significantly higher than international benchmarks.

High NPL levels constrained banks' lending capacity, increased provisioning requirements, and weakened capital adequacy. Addressing NPLs through stronger supervision, legal reforms, and improved credit discipline is critical for restoring financial sector stability and supporting sustainable economic growth.

Liquidity

Liquidity conditions in the banking system remained tight during much of 2025. Factors contributing to liquidity pressure included higher government borrowing, slower deposit growth in real terms, and strong demand for foreign

currency. Uneven liquidity distribution persisted across banks, with some institutions facing shortages while others maintained surplus funds.

Central bank interventions through open market operations and refinancing facilities helped ease short-term pressures. However, tight liquidity contributed to higher lending rates and cautious credit expansion, affecting business activity and investment.

Interest Rates

Interest rates increased significantly during 2025 as part of monetary tightening to control inflation and stabilize the exchange rate. Bangladesh Bank adopted a more market-oriented interest rate framework, allowing lending and deposit rates to adjust in response to economic conditions.

Higher borrowing costs moderated credit demand but supported savings mobilization and reduced inflationary pressure. While necessary for macroeconomic stabilization, elevated interest rates posed challenges for private sector investment, particularly for small and medium enterprises.

In summary, Bangladesh's economic performance in December 2025 reflected a period of stabilization amid challenging domestic and global conditions. While inflation remained elevated and financial sector vulnerabilities persisted, improvements in the trade balance, resilient remittance inflows, and prudent policy measures contributed to macroeconomic stability.

The country's medium-term outlook remains favorable, supported by strong demographic fundamentals, export competitiveness, and ongoing infrastructure development. Sustaining higher growth will depend on continued reforms in financial sector governance, export diversification, inflation control, and investment climate enhancement. With prudent macroeconomic management, Bangladesh is well positioned to regain stronger growth momentum while maintaining financial stability in the coming years.

Source: IMF, World Bank, ADB, UN, BBS, BB, OECD, WTO, Newspapers etc.

Dhaka Bank: Thriving for Success

Dhaka Bank has embarked on a journey to achieve banking excellence and provide cutting-edge banking solutions. The bank was incorporated as a limited company on 6 April 1995 under the Companies Act 1994. It commenced banking operations on 5 July 1995 with a branch in Motijheel, Dhaka. The Islamic banking window was opened in July 2003. Dhaka Bank was listed on DSE and CSE in 2000. Subsequently, we embarked on Capital Market services which amounted to the establishment of a subsidiary `Dhaka Bank Securities Limited` in 2011. Dhaka Bank opened up new avenues for foreign investors in the country by setting up Offshore Banking Unit in 2006.

Dhaka Bank is widely recognized today for its exceptional service, simplicity, proximity and cutting-edge way of delivery and operational craftsmanship marking its position as the potential Market player in all core areas of Banking in the country. Alongside a lasting bond with the Corporate world, we got hold of a countrywide reach through a larger network of Branches, ATMs, ADMs, SME channels and SMS Banking. As on December 31, 2025, we made our vibrant presence at 117 Branches, 36 Sub Branches, 3 SME Service Centers, 75 ATMs, 5 ADMs and 45 CRMs and 2 Offshore Banking Unit across the country.

On July 5, 2025 we passed 30 years of stride for progress. Our Balance Sheet size was Tk. 445,206 million, Deposits of Tk. 338,844 million and Advances of Tk. 276,121 million with Profit track of Tk. 11,754 million as on December 31, 2025. Our Board and our Management together want to make a strong positive impact in the economy of Bangladesh with superior quality Banking Services.

Extra-Ordinary Gain/Losses

The Bank did not record any extraordinary gain/loss during the year 2025.

Related Party Disclosure

In the normal course of business, Dhaka Bank entered into a few transactions with related parties during the year 2025, details of which have been furnished in Annexure – G of the financial statements. These transactions have been executed on an arm's length basis.

Preparation of Financial Statements and the Annual Report

- All relevant books and accounts were maintained as per regulation.
- Financial Statements have been prepared in accordance with the appropriate accounting policies and procedures.
- All estimates and assumptions were made within these financial statements and are made on reasonable ground and prudent judgment.
- Preparation of Financial Statements (FS) of Dhaka Bank were in accordance with the International Financial Reporting Standards (IFRS) as adopted by Financial Reporting Council (FRC) in Bangladesh and the instructions of Bangladesh Bank. Any departures from such requirements have been duly disclosed.
- Sincere efforts were put to ensure the integrity and legal compliance of Dhaka Bank's financial statements. The priority of the annual report is to portray a true and fair representation of the Bank's activities and transactions as per prevailing laws of the land.
- There is no significant doubt upon the Bank's ability to continue as Going Concern. Dhaka Bank has neither intention nor the need to liquidate or curtail materially

the scale of its operation. Hence, the Financial Statements of the Bank for 2025 have been prepared for its Shareholders.

- Certain Information required in the Directors' Report to the Shareholders under BSEC Corporate Governance Code are provided in various other parts of this Annual Report under relevant sections for the ease of reading by the user.
- The financial statements prepared by the management of Dhaka Bank make a fair presentation of its activities, operational details and results, cash flow information and changes in equity.

Financial Performance

Performance & Profitability: We recorded Profit after Tax of Tk. 2,688 million in 2025 in comparison with Tk. 1,251 million in 2024 as a result of critical Market condition. Bank's performance was accomplished mainly from downsizing of Loan loss, sticking to core Banking business, consolidation of business mix with expanded pie on SMEs, Retails, efficient Cost Management as well as appropriate strategic choice.

Overall business performance for the year 2025 suggests that our achievement particularly revenue basket was more viable than we have expected especially in the category of investment Income and fees & commission Income. We have every reason to explain our position under most difficult circumstances that Banking Sector got through in 2025.

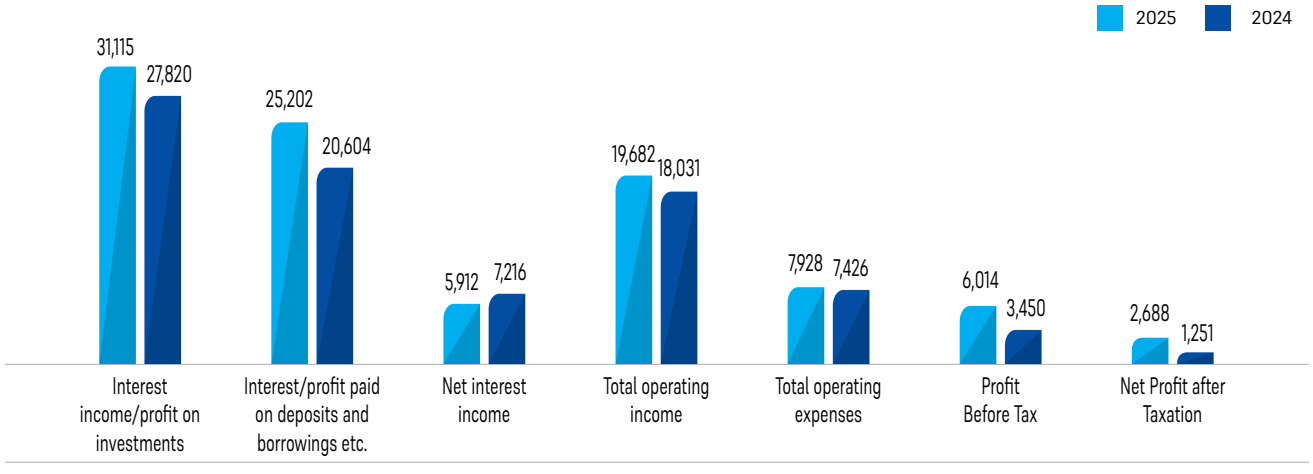
The Bank secured an amount of Tk. 19,682 million in Operating Income. On the Balance Sheet side, the Bank shaped an amazing Balance in Assets of Tk. 445,206 million showing up an increase of Tk. 13,747 million from Tk. 431,459 million of 2024. The Growth was achieved on the wings of 2.65% Growth in Loans and Advances. Deposits also showed a Growth of 13.12%. The Bank continued to have notable Capital Adequacy at 13.39% in accordance with Basel-III requirement. Total Shareholders' Equity increased to Tk. 24,230 million in 2025 from Tk. 22,038 million in 2024. Liquidity maintained a comfortable position with liquid Assets [Cash, Balance with other Banks and financial institutions, money at call, treasury bonds and tradable securities] forming 32.36% of Total Assets. The Bank had a stable portfolio of Loans & Advances as Loan to Deposit Ratio at 76.85% at the year-end 2025 which was 82.82% in 2024.

Profitability- The Bank

Amount in million unless mentioned otherwise

Particulars	2025	2024	Variance	Percentage (%)
Interest Income/Profit on Investments	31,115	27,820	3,295	12%
Interest/Profit Paid on Deposits and Borrowings etc.	25,202	20,604	4,599	22%
Net Interest Income	5,912	7,216	(1,304)	(18%)
Total Operating Income	19,682	18,031	1,651	9%
Total Operating Expenses	7,928	7,426	502	7%
Profit Before Tax	6,014	3,450	2,564	74%
Net Profit after Taxation	2,688	1,251	1,437	115%
EPS (Taka)	2.54	1.18	1.36	115%

Profitability- The Bank

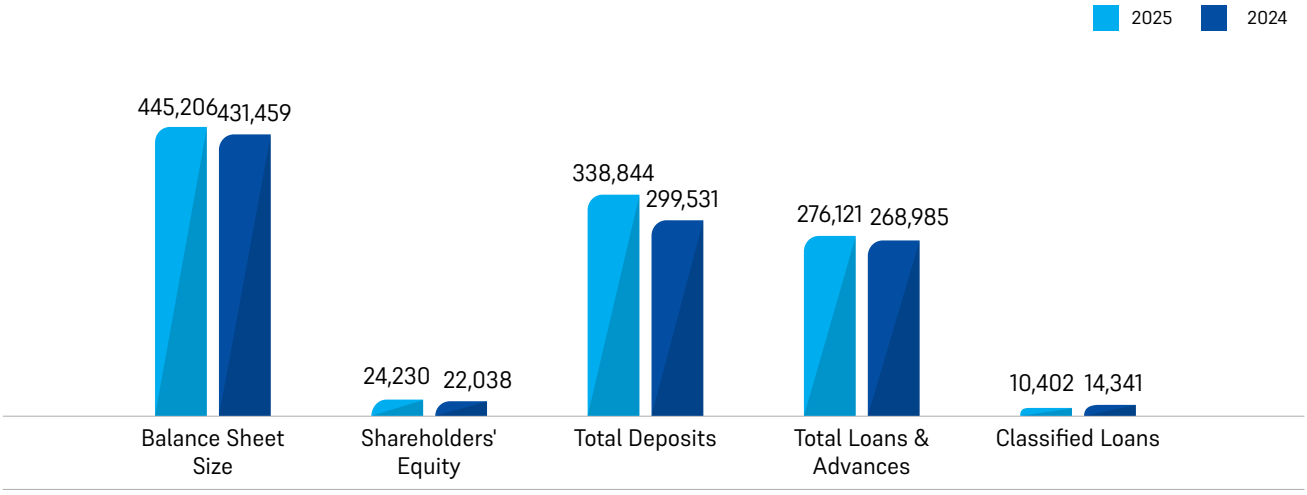


Balance Sheet Focus - The Bank

Amount in million unless mentioned otherwise

Particulars	2025	2024	Variance	%Change over 2024
Balance Sheet Size	445,206	431,459	13,747	3%
Shareholders' Equity	24,230	22,038	2,192	10%
Total Deposits	338,844	299,531	39,313	13%
Total Loans & Advances	276,121	268,985	7,136	3%
Classified Loans	10,402	14,341	(3,938)	(27%)

Balance Sheet Focus - The Bank

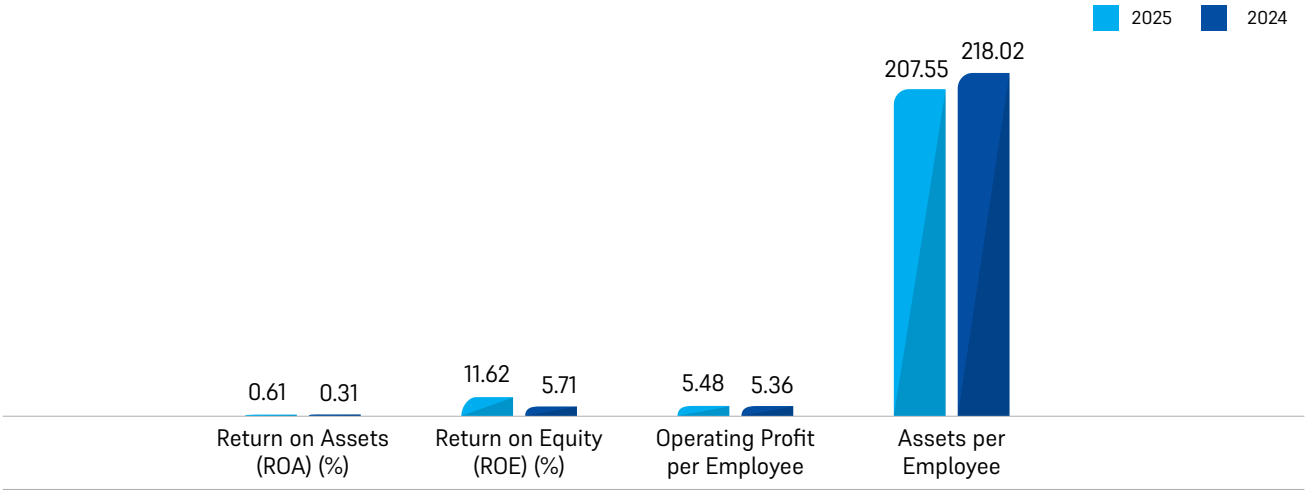


Performance Ratio - The Bank

Amount in million unless mentioned otherwise

Particulars	2025	2024	Variance	%Change over 2024
Return on Assets (ROA) (%)	0.61	0.31	0.30	99%
Return on Equity (ROE) (%)	11.62	5.71	5.91	104%
Operating Profit per Employee	5.48	5.36	0.22	2%
Assets per Employee	207.55	218.02	(10.46)	(5%)

Performance Ratio - The Bank



Appropriation of Profit

Profit after Tax [PAT] stood at Tk. 2,688 million. Profit available for distribution among Shareholders is Tk. 2,549 million after a mandatory transfer of Statutory Reserve and others.

Amount in million unless mentioned otherwise

Particulars	Year 2025	Year 2024
Profit After Tax	2,688	1,251
Retained Earnings brought forward	1,591	1,588
To be appropriated		
Transfer to Statutory Reserve	503	-
Transfer to General Reserve	-	-

Dividend Policy of Dhaka Bank

Dhaka Bank follows DOS Circular No. 01, Dated: 13.03.2025 of Bangladesh Bank regulatory guidelines for declaring Dividend. The Board of Directors in its 505th Meeting held on April 28, 2026 has recommended 10% cash dividend for the Shareholders for the year 2025 subject to approval of the Shareholders in the 31st Annual General Meeting. No bonus shares or stock dividend has been declared as interim dividend during the period of January 1, 2025 to December 31, 2025.

Amount in million unless mentioned otherwise

Particulars	2025	2024
Stock Dividend	-	5%
Cash Dividend	10%	5%
Retained Earnings to be carried forward	2,549	1,591
Dividend	1,057	1,007

Appointment of External Auditors

In the 30th Annual General Meeting of the Bank, M/s. ACNABIN, Chartered Accountants were re-appointed the External Auditors of the Bank for the year 2025 subject to approval of Bangladesh Bank. Subsequently, Bangladesh Bank approved their appointment on 16.07.2025. M/s. ACNABIN, Chartered Accountants have completed 3rd year of their audit. The new Auditor for 2026 will be appointed after Shareholders' approval at the 31st AGM, in accordance with Bangladesh Bank Guidelines and BSEC Directives.

Appointment of Compliance Auditors

In the 30th Annual General Meeting of the Bank, M/s. Howladar Yunus & Co., Chartered Accountants were re-appointed as the Compliance Auditors of the Bank for the year 2025. Meanwhile, ACNABIN, Chartered Accountants have expressed their intention for being appointed as the Compliance Auditors of the Bank for the year 2026. The new auditor for Compliance Audit of the year 2026 will be appointed after shareholders' approval at the 31st AGM, in accordance with BSEC directives.

Remuneration to Directors

The Bank does not pay any remuneration to its Directors other than the purpose stated in the relevant Act and applicable regulations. During 2025, a total amount of BDT 5,252,196.00 was paid as honorarium to the Directors for attending Meetings.

This information related to remuneration to Directors is incorporated in the Notes 33 of the notes to the audited financial statements with reference to the "Directors' fees" figures concerning the Board of Directors including Independent Directors.

Rotation of Directors

As per the Company Act 1994 and the Articles of Association of the Bank, 1/3 [one third] of the Directors of the Bank will retire in the 31st Annual General Meeting and they are eligible for re-election subject to approval of the Shareholders and the Bangladesh Bank.

Board Meetings

19 (Nineteen) Meetings of the Board of Directors were held from January 01, 2025 to December 31, 2025. Attendance of the Directors in these Meetings shown in Annexure-I of BSEC's Notification under chapter 'Compliance Report on BSEC's Notification' in this Annual Report.

Director's Profile

Brief profile of the Directors and the Independent Directors have been presented in this Annual Report.

Environmental and Social Risk Management and its Mitigation

Environmental and social risk to a financial institution (FI) stems from the environmental and social issues that are related to a client's/investee's operations. Environmental and social risks can be mitigated through compliance with environmental and social regulations and international environmental and social standards. These risks are not static, but rather are dynamic over time and subject to change.

Dhaka Bank formulated its Environmental and Social Risk Management (ESRM) Policy in September, 2018 that depicts the Bank's commitment towards Environmental and Social Risk Management. The ESRM policy of the Bank is applied in considering loan categories of the following: agriculture, retail, trade, microfinance, SME, corporate finance and project finance.

System of Internal Control

The appropriate and effective internal controls are developed and implemented to soundly and prudently manage these risks; reliable and comprehensive systems are to be put in place to appropriately monitor the effectiveness of these

controls. The factors which together comprise the control environment are:

- A board of directors that is actively concerned with sound corporate governance and that understands and diligently discharges its responsibilities by ensuring that the company is appropriately and effectively managed and controlled;
- A management that actively manages and operates the company in a sound and prudent manner;
- Organizational and procedural controls supported by an effective management information system to soundly and prudently manage the company's exposure to risk; and
- An independent audit mechanism to monitor the effectiveness of the organizational and procedural controls.

Capital Adequacy

Dhaka Bank is a firm follower of Guidelines of the Bangladesh Bank regarding Capital Adequacy and its Policy is to maintain Regulatory Capital at a level which is higher than the minimum required Capital. Bank's strength in Capital base is also significant in the fact that the Ratio of eligible Capital to Risk Weighted Assets [RWA], 13.39% as of Dec 31, 2025. The Bank has already entered the Basel III regime since January 2015 as an enhanced Regulation for Capital Adequacy, liquidity and stability and remains committed to compliance of the requirement in phases till 2025.

Credit Rating

We kept up efforts to pursue corporate and SME-mid Customers to get Credit Rated by eligible External Credit Assessment Institutions [ECAI]. As per Bangladesh Bank BRPD Circular No. 05 of April 29, 2009, BRPD Circular No. 31 of October 25, 2010, BRPD Circular No. 12 of October 31, 2013 and BRPD Circular No. 08 of April 15, 2014, we nominated 8 [Eight] recognized these ECAIs: Credit Rating Information & Services Limited [CRISL], Credit Rating Agency of Bangladesh [CRAB], National Credit Rating Limited., Emerging Credit Rating Limited., ARGUS Credit Rating Services Limited, WASO Credit Rating Co. [BD] Limited, Alpha Credit Rating Limited & Bangladesh Rating Agency Limited [for SME Clients only].

Since external rating of most of our Rated Corporate Customers falls in the range of A to AAA [BB rating grade 1 & 2] bearing risk weight of 50% or below, the more our Customers do their entity rating, the less will be our Capital Requirement.

Five Years Performance

Key operating and financial highlights of the past 5 (five) years has been presented in this Annual Report under Shareholders' Information.

Management's Discussion and Analysis

A Management's Discussion and Analysis signed by the Managing Director & CEO of the Bank has been presented with detailed analysis of the Bank's Financial Positions and Operations in this Annual Report.

The Bank conducted its Board meetings and record the minutes of the meetings as well as keep required books and records in line with provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code.

Certification by the Managing Director and the CFO to the Board as required under condition No. 3(3) on Financial Statements for the year 2025 disclosed in this Annual Report.

Segment-wise Performance

A Segment Performance during the year 2025 details of which are furnished in note no.48 of the financial statements.

Amount in BDT million

Particulars	Conventional Banking	Islamic Banking	Offshore Banking Unit (OBU)	Dhaka Bank Securities Limited (DBSL)	Dhaka Bank Investment Limited (DBIL)	Total
Total operating income	19,347	(342)	676	296	144	20,122
Allocated expenses	7,811	110	7	81	11	8,019
Operating profit/(loss) before tax & provision	11,536	(452)	670	215	133	12,102
Total provision (loans/advances & others)	5,370	347	23	103	-	5,844
Profit/(loss) before tax	6,166	(799)	646	112	133	6,259

Particulars	Conventional Banking	Islamic Banking	Offshore Banking Unit (OBU)	Dhaka Bank Securities Limited (DBSL)	Dhaka Bank Investment Limited (DBIL)	Total
Provision for income tax	3,326	-	-	97	37	3,460
Net profit/(loss)	2,840	(799)	646	14	96	2,798
Segment assets	400,409	18,210	20,954	5,305	1,236	446,114
Segment liabilities & equity	400,409	18,210	20,954	5,305	1,236	446,114

Raising Capital

Starting on July 5, 1995 with Authorized Capital of Tk. 1,000 million and Paid-up Capital of Tk. 100 million, Dhaka Bank strengthened its Authorized Capital base in 2005 by raising the same from Tk. 1,000 million to Tk. 2,650 million and Tk. 6,000 million in 2007. Authorized Capital was further enhanced to Tk. 10,000 million by passing a Special Resolution in the Bank's 4th Extra-ordinary General Meeting [EGM] held on July 4, 2010. Out of the total issued, subscribed and Paid-up Capital, 1,320,000 Ordinary Shares of Tk. 100 each amounting to Tk. 132,000,000 was raised through Initial Public Offering [IPO] of shares held in February 24, 2000. The Bank increased its Paid-up Capital twice issuing 2:1 Right Share at par on April 15, 2003 and November 30, 2005 respectively. The Bank increased its Authorized Capital from Tk. 10,000 million to Tk. 20,000 million by passing a Special Resolution in the 27th AGM. As on December 31, 2025, equity of the Bank including Retained Earnings reflected a Balance of Tk. 24,230 million representing 5.44% of total assets. Bank's Paid-up Capital stood at Tk. 10,569 million at the year ended 2025.

Special Assets Management

In a year span, Classified Loans amounted to Tk. 10,402 million from Tk. 14,341 million of 2024. The amount of Non-Performing Loan [NPL] decreased by Tk. 3,939 million in 2025. In 2025, NPL to Total Loans Ratio reached to 3.77% compared to 5.33% of the year 2024.

Non-Performing Assets by Segments:

BDT in million unless mentioned otherwise

Particulars	As on 31.12.2025	As on 31.12.2024	Change in %
Un-Classified Loans	265,719	254,644	4%
Standard [Including Staff Loan]	247,612	246,405	1%
Special Mention Accounts [SMA]	18,107	8,239	120%
Classified Loans	10,402	14,341	(27%)
Sub-standard [SS]	690	1,476	(53%)
Doubtful [DF]	1,054	1,216	(13%)
Bad/Loss [BL]	8,658	11,648	(26%)
Total Loans	276,121	268,985	3%
Non-Performing Loans (%)	3.77	5.33	(29%)

Protection to minority shareholders

Through various strategies including multi-faceted internal control system including independent and internal audits as well as the establishment of independent management team, Dhaka Bank has fostered a professional environment where protection of minority shareholders is ensured. Any attempt for controlling shareholders through aggressive or abusive strategies either directly or indirectly is made ineffective. Nevertheless, if any issue arises at the Bank's AGM or elsewhere, a thorough investigation is conducted.

Way Forward 2026

Challenges

- It is difficult to achieve economic stability due to the world political unrest including Iran- Israel war.
- Ensure and maintain a sophisticated Information Technology system in the direction of secure and legitimate Transaction.
- Resist uncertainty that persists at socio-political borders.
- Addressing bad debt, the main challenge for banks, by providing more obstacles to loan recovery.
- Maintain asset quality while reducing industrial activity
- Ensuring a competitive loan and deposit rate in the market.
- Controlling inflation and volatile foreign exchange market.

Opportunities

- Infrastructure development like inauguration of Dhaka Metro Rail and Padma Multipurpose Bridge and Economic Zones will definitely increase volume of investment around the country in the days ahead.
- Prudent policies implemented by Bangladesh Bank to strengthen bank asset quality will continue into 2026 and further is the gradual trend of the financial sector can be retained, depending on maintenance required growth and expansion.

- Robust Ready-Made Garment (RMG) exports, resilient remittance inflows and steady macroeconomic conditions have supported quick financial development of the country. Banks can be expected to continue to earn benefits through their association with these fields.
- Banks will have plenty of time to grasp the benefits of Trade finance and capital transfer from abroad.

Goals Set for 2026

- Control deposit costs through healthy deposit matching which will be attained by increasing the proportion of low-cost deposits and refinance of Bangladesh Bank.
- Control operating costs by boosting employee productivity, competing with suppliers and reasonable promotion of banking activities.
- Maintain asset quality by selecting good borrowers.
- Control bad debt provisions by speeding up both continuous and alternating recovery mechanisms and proper monitoring.

Asset Quality

Our main focus in the year 2026 is to reduce NPL and meet up deposit target. We are developing in-built capacity in the Bank to help expedite Loan Recovery process. We are considering appointment of more Loan Recovery Agents and new mechanism to avoid lengthy, expensive and cumbersome procedures and excessive dependence on the Court for recovering Loans.

Sound business mix: Our deposit grew 13% in 2025, while the previous year the progress here was 6%. We have to look for more CASA. So we have to make strategies for raising Core Deposit, i.e., Customers' Deposit. CASA share of 18% of Total Deposit should be taken up to 25% at the minimum in 2025. Advance upped 3% as against 5% last year. The Guarantee business increased by 16%, which decreased rate was 9% the year before. More pleasing was the increase in Inward Remittance by 32% from previous year.

Internal Control & Risk Management: We will ensure stable well-integrated operating process, new equipment to support work volume as well as strong Customer Complaint Resolution Process and Anti-Money Laundering & Combating Financing of Terrorism mechanism and Cyber security. To control Credit losses, we will ensure appropriate Debt Rating models, rigorous monitoring of Portfolio Performance and timely and effective response to changes.

HR Productivity & efficiency: We are committed to give every try to achieve the target by a combination of Talent Management, including expert Bankers and brilliant chunk of business graduates, sharpening job efficiency, increasing learning curve and motivating through more reward and retribution.

Business Ethics: This year we will focus on building loyalty to the organization, training on ethical practices, recognizing ethical precedence in performance appraisal and transparency in all Banking operation.

Shareholders' Value: With our tireless endeavor, we will lead to an ultimate goal-maximization of Shareholders' value for what we exist and excel.

On behalf of the Board of Directors,

Abdul Hai Sarker
Chairman
Dhaka Bank PLC.

Credit Card
From Home



Corporate Governance

Board of Directors



Mr. Abdul Hai Sarker
Chairman



Mr. A.T.M. Hayatuzzaman Khan
Director



Mr. Reshadur Rahman
Director



Mr. Altaf Hossain Sarker
Director



Mr. Khondoker Monir Uddin
Director



Mrs. Rokshana Zaman
Director



Mr. Md. Aman Ullah Sarker
Director



Mr. Amir Ullah
Director



Mr. Abdullah Al Ahsan
Director



Mr. Jashim Uddin
Director



Mr. Mirza Yasser Abbas
Director



Mrs. Manoara Khandaker
Director



Professor Bilkis Ara Begum
Independent Director



Mr. Feroz Ahmed
Independent Director



Mr. A K M Shahnawaj
Managing Director (Current Charge)
(Ex-Officio Director)

Executive Committee of the Board



Mrs. Rokshana Zaman
Chairperson



Mr. Reshadur Rahman
Member



Mr. Altaf Hossain Sarker
Member



Mr. Khondoker Monir Uddin
Member



Mr. Mirza Yasser Abbas
Member



Mrs. Manoara Khandaker
Member

Audit Committee of the Board



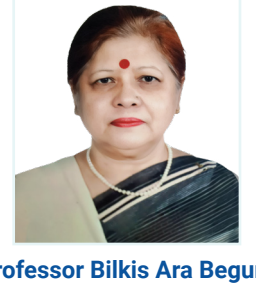
Mr. Feroz Ahmed
Chairman



Mr. Abdullah Al Ahsan
Member



Mr. Md. Aman Ullah Sarker
Member



Professor Bilkis Ara Begum
Member

Risk Management Committee of the Board



Mr. Khondoker Monir Uddin
Chairman



Mr. Amir Ullah
Member



Mr. Jashim Uddin
Member



Mr. Mirza Yasser Abbas
Member

Shari'ah Supervisory Committee



Mufti Abdullah Masum
Chairman



Prof. Dr. Muhammad Tazammol Hoque
Member



Prof. Dr. Mohammad Nurullah
Member

Dividend Distribution Policy of Dhaka Bank

The 30th Annual General Meeting of Dhaka Bank PLC. was held on July 31, 2025 at 12.00 noon by using Digital Platform according to Bangladesh Securities and Exchange Commission's directives. Mr. Abdul Hai Sarker, Chairman of the Board of Directors of Dhaka Bank presided over the Meeting. Among others, Founder Vice Chairman Mr. A. T. M. Hayatuzzaman Khan, Directors Messers Reshadur Rahman, Md. Amir Ullah, Tahidul Hossain Chowhdury, Abdullah Al Ahsan, Mirza Yasser Abbas, Jashim Uddin, Manoara Khandaker, Sponsor Mr. Khondoker Jamil Uddin, Former Director Mr. Altaf Hossain Sarker and Independent Directors Messers Bilkis Ara Begum, Mr. Feroz Ahmed and the then Managing Director & CEO Mr. Sheikh Mohammad Maroof were also present. Apart from them, Company Secretary of the Bank Mr. Md. Shahjahan Miah, SEVP & CFO Mr. Sahabub Alam Khan and a good number of Shareholders also participated in the 30th AGM through Digital Platform. Mentionable that, 5% Cash and 5% Stock Dividend was approved in the 30th AGM for the year 2024. Besides that, the shareholders passed their valuable opinion/comments on the Audited Financial Statements for the year ended on December 31, 2024 and the overall activities of the Bank.

Dhaka Bank PLC. holds 30th Annual General Meeting



Corporate Governance

The Board of Directors of Dhaka Bank is the highest governance body, and it acknowledges its fiduciary duty to shareholders in creating and safeguarding their assets. The Board recognizes the critical importance of good corporate governance. Therefore, it is committed to ensuring the long-term sustainability of the bank's business and operations by integrating robust governance ethics and business integrity into its strategies and operations. As stewards of all shareholders, the Board considers it a key responsibility to promote and protect their interests.

Governance structure and composition

Dhaka Bank's Corporate Governance framework is centered on principles of integrity and adaptability, which promote more efficient decision-making and superior Management. The bank draws on various sources to establish its governance framework, including the Companies Act 1994, the Bank Company Act 1991 (amended), relevant circulars from the Bangladesh Bank, the Corporate Governance Code from June 3, 2018, and the Dhaka/Chittagong Stock Exchange (Listing) Regulations 2015. Additionally, the bank considers different policies and procedures, directives and notifications, circulars and guidelines from different regulatory authorities, as well as local and global best practices.

The Board of Directors regularly discusses business strategy, financial performance, and governance issues and reviews committee reports. At these meetings, the Board examines the financial performance of the bank and its subsidiaries, reviews risk management and compliance reports, and approves the bank's quarterly results. Special Board meetings are also held as needed to address significant deals or other matters requiring immediate attention and decision. The Board sets the bank's business plan and budget at the start of each year. Importantly, Management does not participate in the Board to maintain the independence of the Board's decision-making process.

The diverse Board of Directors of Dhaka Bank comprises 14 experienced and knowledgeable members, of which 2 are independent directors. Additionally, 3 of the directors are female. All members of the Board of Directors are of high competency, with vast academic knowledge and professional experience in the field of business. Additionally, all Independent Directors maintain their independence and are free from any business or other relationships with the bank that may compromise their ability to exercise independent judgment. Furthermore, the Bank's Directors strictly adhere to the code of conduct as mandated by relevant circulars of Bangladesh Bank and notification from Bangladesh Securities and Exchange Commission (BSEC) to ensure compliance and best practices. All Board Members except the Managing Director are Non-Executive Directors.

There are 3 board-level committees to assist the Board in discharging its responsibilities: Executive Committee, Audit Committee, and Risk Management Committee. These assistive committees review and appraise their respective areas, then advise and recommend to the Board. The minutes of the committee meetings are reviewed by the Board and duly recorded. The Minutes of the meetings of the Board and its Assistive Committees, containing various suggestions and recommendations to the Management, are recorded in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB).

Additionally, there is a Management Committee overseen by the Managing Director, responsible for managing the day-to-day operations of the bank and making strategic decisions to ensure the bank's long-term success. The Bank's Management and its different subcommittees are responsible for establishing goals and leading the organization forward in accordance with the Board's policies and plans. The Board guides the Management in making decisions that help the bank realize its mission while also meeting all legal, ethical, and ESG (environmental, social, and governance) obligations.



Executive Committee: The Executive Committee of the Board is responsible for ensuring that the structure for approving loan proposals and business decisions is efficient, competent, compliant, and secure. The committee consists of 6 members. The committee performs periodic evaluations of the policies and guidelines that are produced by the Bangladesh Bank concerning credit and other activities. These policies and guidelines are then adopted by Management and adopted by the organization with the consent of the Board of Directors. Additionally, the committee gives its approval to credit applications in accordance with the policy that the Board has approved.

Audit Committee: The Audit Committee oversees the bank's internal and external audit processes to ensure they are conducted effectively and efficiently. It consists of 4 members, and it is chaired by an independent director. It is also responsible for overseeing the organization's compliance with laws and regulations, as well as its ethical standards. It plays a crucial role in maintaining the integrity of the organization and safeguarding the interests of stakeholders.

Risk Management Committee: The Risk Management Committee is responsible for ensuring that the bank manages risks effectively, while maintaining the highest standards of governance and accountability. It consists of 4 members. The committee is responsible for overseeing the bank's risk management framework and ensuring that the bank is identifying, assessing, and managing risks effectively. Its key responsibilities include setting risk management policies and procedures, assessing the bank's risk appetite, and ensuring that the bank's risk management practices are aligned with its strategic goals. The committee is also responsible for reviewing and approving risk management strategies, monitoring the bank's risk exposure, and ensuring that appropriate risk mitigation measures are in place. In addition, the committee plays a key role in ensuring that the bank is in compliance with regulatory requirements related to risk management. The committee also reviews the green banking policies, guidelines, and strategic plans from time to time. Additionally, the committee oversees the sustainability aspect of the bank while the Finance & Accounts division manages the sustainability reporting.

Shari'ah Supervisory Committee: The committee consists of Islamic scholars who are well-versed in Shari'ah law and its applications to banking and finance. The committee comprises 3 members. It oversees Dhaka Bank's Islamic Banking operations and ensures compliance with Islamic values and principles. The committee is responsible for guiding on issues related to the bank's Islamic banking operations, as well as advising the Board of Directors on matters concerning Shari'ah. The Board of Directors strictly adheres to the committee's recommendations on Shari'ah Principles to ensure the proper Management of the Bank's Islamic banking operations.

Senior Management: Senior Management is Dhaka Bank's highest management body consisting of 8 members. It is responsible for ensuring that the bank operates effectively and efficiently while maintaining the highest standards of corporate governance and accountability. Its key responsibilities include setting the bank's strategic direction and goals, developing and implementing policies and procedures, overseeing the bank's operations, managing the bank's financial performance, and ensuring that the bank is in compliance with regulatory requirements. Furthermore, it advises suitable steps to resolve policy, procedural, implementation, or execution gaps and assesses the effectiveness of current compliance risk management. It also determines the necessity for additional policies or procedures to address new compliance risks discovered during yearly risk assessments undertaken by the appropriate divisions.

Nomination and selection of the highest governance body

Dhaka Bank follows relevant provisions of the Articles of Association of the Bank, Companies Act 1994, Bank Company Act 1991, Corporate Governance Code 2018, and circulars from Bangladesh Bank for the election, appointment, reappointment, and retirement of Directors. The election of Board members follows the votes of the shareholders during the Shareholders' Meetings, with strict adherence to regulatory compliance requirements. The Board designates one of its members to serve as Chairman. The selection and appointment of committee members and senior management primarily fall under the purview of the Board. At each annual general meeting, one-third of the directors must resign in accordance with the Articles of Association and Bank Company Act 1991 (Amended through 2018). The re-election of retiring directors is subject to the laws and regulations of relevant regulatory agencies.

Chair of the highest governance body

In accordance with sound governance principles, Dhaka Bank maintains a separation of duties between the Chairman and the Managing Director positions, with each role having clear and defined responsibilities. The Chairman, a Non-Executive Director, leads the Board, ensuring its effective functioning and promoting constructive engagement among all Directors. On the other hand, the Managing Director is responsible to the Board for the bank's performance and is charged with executing the organization's approved strategies and tactics to achieve its objectives.

Role of the highest governance body in overseeing the Management of impacts

The Board of Directors of Dhaka Bank is committed to ensuring the sustainability of the bank's business and operations by integrating good governance ethics and business integrity into the strategies and operations of the bank. The primary responsibility of the Board is to exercise business judgment in good faith, in a manner that it reasonably believes to be in the best interest of the bank, while complying with the applicable laws and

regulations, Memorandum of Association, and Articles of Association and resolutions adopted by the shareholders. Therefore, these decisions determine the impact of the bank. The Board as a whole provides strategic direction to the Management for achieving its vision, complying with all applicable regulatory and ESG (environmental, social and governance) requirements, and creating value for all stakeholders. It also convenes with the management at least twice a year to assess the bank's impacts. The Board delegates the sustainability management of the bank to the risk management committee. Some major activities of the Board of Directors include:

- Establishing Dhaka Bank's vision, mission, direction, and policies to ensure the effective discharge of the bank's functions, the efficient use of resources, and the minimization of the bank's adverse impacts
- Delegating to Management the authority to conduct business in accordance with agreed-upon goals and objectives
- Evaluating and approving Annual Budgets presented by Management
- Ensuring that the Management carries out its responsibilities in accordance with the bank's strategic objectives, communicating those objectives to all levels at regular intervals, and overseeing that the Management complies with all applicable laws, regulations, and terms and conditions of various agreements.
- Approving proposals beyond the Management's assigned authority
- Developing compliance culture
- Ensuring a reliable and effective risk management and internal control system
- Approving and changing policies pertaining to business planning, core risk management, and service norms when necessary for the success of the bank.

Delegation of responsibility for managing impacts

The Risk Management Committee (RMC) assists the Board in fulfilling its sustainability oversight responsibilities, including strategy, operational model, reporting, and frameworks. It reports to the Board four times a year. However, the Finance & Accounts Division, headed by the CFO, has determined the material topics for the reporting period through stakeholder engagement and has prepared the sustainability report. It has reported the topics once to the Board for approval for the first time reporting. In future, this frequency may change. In compliance with Bangladesh Bank's circulars and guidelines, the Risk Management Committee approved the formation of the Sustainable Finance Unit (SFU) headed by the bank's Head of Credit Risk Management Division. The Risk Management Committee also formed Sustainable Finance Committee (SFC), which comprises high-ranked management officials. It guides the SFU, adhering to the terms of reference laid out by Bangladesh Bank. The Risk Management Committee serves as the apex authority, supervising all the bank's sustainability activities and approving policies, strategies, and programs related to Sustainable Banking and Sustainable Finance (Green Banking & CSR) programs. The SFU works as per the Terms of References (ToRs) stipulated by Bangladesh Bank. The major areas of the Sustainable Finance Unit are:

- Formulating, amending, and implementing Green Banking policy, Green Office Guide, E&S Risk Management Policy, and other related policy
- Allocating and utilizing Climate Risk Fund
- Setting up Green Branches
- Ensuring environment-friendly banking
- Implementing sustainable development goals of the U.N.O
- Financing and refinancing Green Products
- Reporting on Environment-Friendly Banking, CSR, and Sustainable Finance
- Updating RMC regarding Sustainable Banking

The ToRs of the SFC are:

- Developing annual goals for the SFU and conducting performance evaluations
- Reviewing and overseeing the operations of the SFU at the managerial level and providing approval as needed
- Facilitating effective collaboration and assistance among all pertinent Bank divisions to execute the activities of the SFU

Role of the highest governance body in sustainability reporting

Dhaka Bank maintains a steadfast commitment to transparency and accountability in reporting practices and is dedicated to providing the stakeholders with accurate and reliable information. The highest governing body, the Board of Directors, has approved the material topics for this year's sustainability report. The report is initially submitted by the Finance & Accounts Division to Senior Management for preliminary approval. Subsequently, the report undergoes a final review and approval process during a Board of Directors meeting. The Board of Directors conducts a thorough evaluation to ensure that the reported information is accurate, relevant, and reliable prior to its release for public disclosure.

Evaluation of the performance of the highest governance body

At the AGM, the bank's shareholders evaluate the Board's performance by examining the financial position, the adequacy and effectiveness of the internal control system, and the overall governance mechanisms. Shareholders can ask questions and make inquiries to the Board of Directors. The Board approves the annual business targets at the beginning of each year and continuously monitors progress toward their achievement. The Board's performance is heavily influenced by the successful accomplishment of the business targets. Additionally, the Board regularly assesses the performance of its members through the presentation of performance reports from supporting committees during Board meetings.

At the outset of each year, the Board conducts in-depth discussions with Management to establish financial and non-financial objectives. Subsequently, the Board reviews and approves the yearly financial budget at the onset of the fiscal year. Annually, the Managing Director's performance is evaluated against KPIs established at the beginning of the year. One of the notable KPIs for the MD includes maintaining sustainable growth in investment and revenue for the bank. The Board evaluates the achievement of business and financial goals quarterly based on actual accomplishments, and non-financial successes are also evaluated every quarter. Furthermore, end-of-year evaluations and assessments of the completion of goals are performed. The Board possesses the discretion to review the CEO whenever it deems necessary.

Remuneration policies

The Directors of the Bank are paid only an honorarium for attending Board or Committee meetings. The total cost related to employee compensation is shown in the profit and loss account of the annual report. Directors, including Independent Directors, get fees according to the provision of BRPD Circular No.11, dated: 04 October 2015, for attending Board and Committee meetings. Managing Director is paid a salary, allowances, and other facilities according to his service contract.

The remuneration framework includes short-term and long-term benefits. Short-term benefits include salary, festival bonus, Travel Passage, and performance bonus. Long-term benefits include Gratuity, Provident Fund, Superannuation Fund, and Leave encashment. Dhaka Bank has no variable remuneration like cash, shares, share-linked instruments, and other forms.

All employees, including the Senior Management employees, are paid a competitive remuneration package. The structure and level of remuneration are reviewed from time to time based on the bank's performance and affordability. The remuneration also stresses ensuring internal and external pay equity. The remuneration framework includes the following arrangements designed to ensure that remuneration outcomes are linked to performance:

Fixed base: There is an annual review for all eligible employees. Performance ratings for the performance period are taken into consideration as well as individual circumstances for yearly increments.

Performance base: Performance bonuses or incentive bonuses are given to all eligible employees as per performance ratings for a performance period. Amounts of individual remuneration are linked to individual performance as per their performance ratings for the performance period. In addition, amounts of individual remuneration are also linked to the bank's growth.

In determining the payment of a bonus to individuals, the factors taken into account include:

- Team financial and strategic performance;
- Individual contribution to team performance;
- Individual performance, including alignment with corporate values and meeting performance objectives.

Long-term incentives are designed to link a remuneration component with key performance measures that underpin sustainable long-term shareholder value growth. In case of termination, an employee receives provident fund and gratuity due amounts. And in case of dismissal, an employee receives only the provident fund contributed by him/her with interest.

Process to determine remuneration

The remuneration committee assists the Board with the remuneration arrangements of the bank. The Board makes all final decisions about those arrangements. The current members of the Committee are as follows:

1. Osman Ershad Faiz, Managing Director & CEO
2. Sahabub Alam Khan FCA, SEVP & CFO
3. M Rezaur Rahman, SEVP & Head, Human Resources Division

The Committee's remuneration responsibilities include conducting reviews of and making recommendations to the Board on the remuneration policy, taking into account the bank's strategy, objectives, risk profile, shareholder interests, regulatory requirements, corporate governance practices, and employee interests. The Committee may consult a professional adviser or expert at the cost of the bank if the committee considers it necessary to carry out its duties and responsibilities. The Board has approved a remuneration policy that applies to the bank. The policy does not apply to service contracts with third parties. The policy deals with base remuneration and performance-based remuneration, including the deferral of short-term incentive payments.

Human Resources Accounting

Human Resource Accounting (HRA) serves as an information system, providing management with insights into the evolving dynamics of an organization's human resources. HRA involves the systematic process of valuing, recording, and presenting the contributions of human capital within the company's financial records. By assigning monetary value to human resources, HRA quantifies the worth of employees, the investments made in them, and the potential returns on those investments. This quantitative approach enables organizations to make well-informed decisions by identifying and measuring key human resource data. A robust HRA system can improve managerial effectiveness and offer valuable information to both internal and external users of financial statements.

Investments in Human Capital can easily be calculated as it is based on the investment of employee skills and knowledge through education and training. HR managers can calculate the total profits before and after any investments are made.

HUMAN RESOURCE ACCOUNTING

BDT Million

Particulars	2025	2024
Assets		
Cash	18,184	18,524
Balance with other banks and financial institutions	8,905	5,422
Investments	116,969	99,338
Loans, advances and lease/investments	276,121	268,985
Fixed assets including premises, furniture and fixtures	8,145	8,423
Human Assets	**2,091**	**12,398**
Individuals' value	2,078	12,386
Value of Investments	13	12
Other Assets	16,882	30,768
Total Assets	**447,298**	**443,858**
Capital & Liabilities		
Borrowings from other banks, financial institutions and agents	33,074	50,164
Deposits and other accounts	338,844	299,531
Shareholders' equity	24,230	22,038
Human Capital	**2,091**	**12,398**
Other liabilities	49,057	59,727
Total Capital & Liabilities	**447,298**	**443,858**

Report of the Audit Committee / Nomination and Remuneration Committee (NRC) of the Board

The Audit Committee/ Nomination and Remuneration Committee (NRC) of the Board was duly re-constituted by the Board of Directors of the Bank in compliance with the guidelines of the Bangladesh Bank and the Bangladesh Securities and Exchange Commission (BSEC). The Audit Committee/ Nomination and Remuneration Committee (NRC) efficiently conducts the monitoring activities on behalf of the Board and also plays an effective role in the supervision of execution of strategies and work plans as framed by the Board of Directors towards smooth operation of the Bank. The Committee supervises whether banking activities are carried out in line with the ongoing laws and rules and regulations imposed by the regulatory bodies as well as the process of disclosure of Financial Statements, Internal Control System and Audit Procedures. The Bangladesh Bank through its BRPD Circular Letter No. 21 dated 12.05.2024 has directed that the activities relating to Nomination and Remuneration Committee (NRC) as outlined in the Corporate Governance Code-2018 of BSEC shall be exercised by the Audit Committee of the Board.

Composition

As per regulatory guidelines stipulated vide Bangladesh Bank BRPD Circular No. 02 dated February 11, 2024, the composition of the Audit Committee of a Bank Company shall comply with the following:

i. Members of the committee shall be selected from amongst the directors of the Board;

ii. Audit Committee of the Board shall be constituted with maximum 05 (five) members including at least 2 (two) members as Independent Directors;

iii. One of the Independent Directors shall be the Chairman of the Audit Committee;

iv. The term of the Chairman of the Audit Committee shall be 03 (three) years and an Independent Director shall not be able to hold the Office of the Chairman of the Audit Committee for consecutive 02 (two) terms;

v. Audit Committee shall be constituted with those members of the Board, who are not included in the Executive Committee;

vi. Members shall be elected for a term of 03 (three) years;

vii. Company Secretary of the Bank shall be the Secretary of the Audit Committee.

The Audit Committee of the Board of Directors of Dhaka Bank PLC. was lastly re-constituted on November 11, 2025. The particulars of the members of the Audit Committee and their attendance in Meetings in the year 2025 are as under:

Sl. No.	Name of Directors	Status with the Bank	Status in the Committee	Educational Qualification	Number of Meetings held	Meetings attended	Remarks
1	Mr. Feroz Ahmed*	Independent Director	Chairman (from 01.01.2025 to 27.04.2025 & 11.11.2025 to onwards)	BA (Hons.; Economics), MA (Economics; DU)	5	3	The Director who could not attend any Meeting was granted leave of absence
2	Mr. Md. Aman Ullah Sarker	Director	Member	MA (DU)	5	3	
3	Mr. Abdullah Al Ahsan	Director	Member	M.Com.	5	5	
4	Mr. Tahidul Hossain Chowdhury**	Director	Member	B.A.	4	3	
5	Professor Bilkis Ara Begum***	Independent Director	Member	BA (Hons.; Economics), MA (Economics; DU)	0	0	
6	Dr. Mohammad Ali Taslim	Independent Director	Member & Chairman (from 30.04.2025 to 23.10.2025)	B.A (Hons.; Economics), MA (Economics; DU), MA (Canada), Ph.D. (Australia)	5	3	

** His 1st term as Independent Director of the Bank expired on 27.04.2025 and he was re-appointed as Independent Director of the Bank for the 2nd term w.e.f. 03.07.2025*

*** His Directorship has been kept in abeyance by Bangladesh Bank w.e.f. 15.09.2025*

**** She was inducted as a Member of the Audit Committee w.e.f. 11.11.2025, but no Meeting held after that date*

The Company Secretary of the Bank Mr. Md. Shahjahan Miah acts as the Secretary of the Audit Committee.

Duties and responsibilities

Internal control

- Evaluate whether the bank management has been able to build a compliance culture with respect to bank's internal control system; whether bank employees/ workforce have been clearly advised about their duties and responsibilities in this regard and whether management has established full control on their activities;
- Review all initiatives taken by bank management in respect of building a suitable Management Information System (MIS) on banking operations by creating Bank's own ICT Platform and uses thereof;
- Consider the oversight of bank's compliance on recommendations made from time to time concerning establishment of an internal control mechanism/ framework by internal as well as external auditors;
- Apprise the board of any fraud-forgery, internal control lapses found by internal or external auditors and inspection team of regulatory authority or identification of such other areas and remedial measures therein.

Disclosure of financial report

- Scrutinize whether complete and true information is reflected in annual financial statements and conventional rules and regulations, standards along with BB guidelines are complied in making such statements;
- Exchange views with the Bangladesh Bank Inspection Team, External Auditors and the Bank Management before confirmation of the financial statements.

Internal Audit

- Review if internal control management is able to conduct its operation independent of bank management;
- Review internal audit activities and its organizational structure and ensure that no untoward hurdles or limitations create bottleneck to internal audit activities;
- Verify the skills and effectiveness of internal audit system and recommend for taking necessary actions accordingly;
- Examine appropriateness of management consideration about observations/recommendations of the internal auditors regarding banking operations and mitigation of irregularities identified.

External Audit

- Review auditing activities of external auditors and their audit report;
- Examine appropriateness of management consideration about observations/recommendations of the external auditors regarding banking operations/ fraud and forgeries and mitigation of irregularities identified;
- Submit recommendations to the Board of Directors for appointment of External Auditors from the Panel of Auditors of Bangladesh Bank to perform audit activities of the Bank.

Adherence to existing laws, rules and regulations

- Review the status of compliance on rules and regulations prescribed by regulatory bodies (Central Bank and other authorities) as well as internal rules and regulations approved by the Board of Directors of the Bank.

Role of the Audit Committee

- Oversee the financial reporting process.
- Monitor choice of accounting policies and principles.
- Monitor Internal Control Risk Management process.
- Oversee hiring and performance of External Auditors.
- Hold meeting with the External or Statutory Auditors.
- Review the annual financial statements before submission to the Board for approval.
- Review the Quarterly and Half-Yearly Financial Statements before submission to the Board for approval.
- Review the adequacy of internal audit function.
- Review the Management's Discussion and Analysis before disclosing in the Annual Report.
- Review statement of significant related party transactions submitted by the Management.
- Review Management Letters/Letter of Internal Control weakness issued by Statutory Auditors.
- Oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of External Auditors

Meeting of the Committee

According to applicable rules and regulations, 05 (Five) Meetings of the Audit Committee were held in the year 2025. The Committee from time to time invited the Managing Director, the Head of Internal Control and Compliance and other responsible Officials entrusted with internal control activities or any other personnel to participate in their meeting, as deemed necessary. All the recommendations/ observations of the Committee were recorded in Minutes form.

Key Activities in 2025

During the year 2025, 05 (Five) Meetings of the Audit Committee of the Board were held. The Committee in these Meetings discussed the following issues and made relevant recommendations/ instructions to the Management for compliance:

- Compliance and Responses of 26th Comprehensive Bangladesh Bank Inspection Report on Dhaka Bank PLC. Head Office as on 31.12.2023

- Half Yearly (July 01, 2024 - December 31, 2024) Statement of Self-Assessment of Anti-Fraud Internal Controls under DOS Circular Letter No.10 dated May 09, 2017 of Bangladesh Bank
- Significant IT risks of Head Office audited during 2024
- Significant Audit Issues of Internal Audit conducted on Head Office Divisions during 2024
- Surprise Cash Inspection Report on Dhaka Bank PLC, Dhanmondi Model Branch by Bangladesh Bank Inspection Team
- Exceptions in the Loan Documentation Checklist (LDCL) for the quarter ended September- 2024 & December -2024
- Update on Quarterly Operations Report (QOR) for the Quarter ended September 30, 2024
- Completion Status of Annual Audit Plan-2024 up to February 01, 2025
- Effectiveness of the Internal Control System of Dhaka Bank PLC.
- Significant Audit Issues of Internal Audit conducted in Branches during 2024
- Facility allowed under Exception for the period from October to December, 2024
- Audited Consolidated & Solo Financial Statements of the Bank for the year ended 31 December 2024
- Bank's Willful Defaulters Report up to 31.12.2024
- Significant Audit Issues of Internal Audit conducted on Head Office Divisions during 2025
- Significant Audit Issues of Internal Audit conducted in Branches during 2024 and 2025
- Completion Status of Annual Audit Plan-2025 up to April 22, 2025
- Re-appointment of Mr. Feroz Ahmed, Independent Director
- Facility allowed under exception for the period from January to March, 2025
- Audited Consolidated & Solo Financial Statements of the Bank for the year ended 31 December 2024
- Completion Status of Annual Audit Plan-2025 up to May 25, 2025
- Significant Audit Issues of Internal Audit conducted on Head Office Divisions and Branches during 2025
- Compliance and updated status of observations of DBI-5, Bangladesh Bank Quick Summary Inspection on Dhaka Bank PLC. as on 31.12.2024
- Defalcation of cash by Mr. Tohidul Islam, Officer (Cash), Fatikchari Branch
- Un-audited Consolidated & Separate Financial Statements of the Bank for the period ended 31 March 2025
- Re-appointment of Corporate Governance Compliance Auditors of the Bank for the year 2025
- Un-audited Consolidated & Separate Financial Statements of the Bank for the period ended 30 June 2025
- Significant IT risks of Head Office audited during 2025
- Fixed Asset Physical Verification Audit
- Half-yearly (January 01, 2025 – June 30, 2025) Statement of Self-Assessment of Anti-Fraud Internal Controls under DOS Circular Letter No.10 dated May 09, 2017 of Bangladesh Bank
- Management Report by External Auditors M/s. ACNABIN for the year ended 31st December, 2024
- Re-appointment of External Auditors of the Bank for the year 2025
- Un-audited Consolidated & Separate Financial Statements of the Bank for the period ended 30 September 2025
- Re-appointment of Dr. Mohammad Ali Taslim, Independent Director
- Surprise Cash Inspection Report on Dhaka Bank PLC, Narayangonj Branch by Bangladesh Bank Inspection Team
- Completion Status of Annual Audit Plan-2025 up to September 2025.
- Significant Audit Issues of Internal Audit conducted on Head Office Divisions and Branches during 2025
- Bangladesh Bank Inspection Compliance as on 31-12-2022 and 31-12-2023
- Annual Health Report (Internal Control & Compliance Health and Image & Reputation Health) of Dhaka Bank PLC for the Year 2024

Recommendation for Approval of Financial Statements

The Audit Committee reviewed and examined the Bank's Annual Financial Statements for the year ended December 31, 2025 prepared by the Management and audited by the External Auditors M/s. ACNABIN, Chartered Accountants with recommendation to the Board for consideration and approval.

The Audit Committee accords its sincere thanks and gratitude to the members of the Board, Management streams and the Auditors for their continuous support to make Dhaka Bank PLC. a compliant Bank in its journey to banking excellence.

Feroz Ahmed
Chairman
Audit Committee of the Board

Report of The Shari'ah Supervisory Committee

For the year ended on 31st December, 2025

In the Name of Allah, the Most Beneficent, the Most Merciful. All praise is due to Almighty Allah, Lord of the Universe. Peace and blessings be upon our beloved Prophet Muhammad (Sallallahu Alaihi Wasallam).

The Shari'ah Supervisory Committee (SSC) extends its gratitude to the Board of Directors, Management, and the Islamic Banking Division for their support in advancing Shari'ah-compliant operations at Dhaka Bank PLC. We also appreciate the trust of our valued clients.

Scope of Review:

The present reconstituted Shari'ah Supervisory Committee formally commenced its functional activities in 2026. Practically, during most of the year 2025, this newly constituted Committee was not in place. The first formal meeting of the present Committee was held on 4th December 2025.

Accordingly, the majority of operational activities conducted during 2025 were carried out prior to the direct supervisory involvement of the current Committee. Therefore, the direct engagement of the present SSC in those activities was largely absent.

Notwithstanding the above, the Committee has undertaken a comprehensive retrospective review of the relevant activities of 2025 to the extent reasonably practicable, in order to discharge its fiduciary and Shari'ah governance responsibilities. Key areas examined included:

- Shari'ah Audit Report for 2025
- Investment–Deposit (ID) Ratio and Islamic investment performance
- Liquidity management framework
- Profit distribution methodology
- Treasury arrangements and relationship between IBW and the conventional treasury
- Core Banking System (CBS) treatment and accounting processes for Islamic operations

This retrospective analysis aimed to identify structural gaps, strengthen governance, and ensure progressive alignment with Shari'ah principles.

Key Observations and Governance Enhancements:

Our review of the Tayyebah Dhaka Islamic Banking operations for 2025 identified several areas requiring strategic rectification and strengthening. These observations highlight structural and operational aspects needing improvement to enhance Shari'ah compliance and governance. The key findings and recommended actions are summarized below:

1. **Shari'ah Audit Findings:** The Shari'ah Audit Report for 2025 highlighted areas where procedural strengthening and governance refinement are necessary. These included enhancing policy frameworks for buying agents in Murabaha transactions, strengthening verification of asset existence, improving documentation discipline, and ensuring that operational flows consistently reflect genuine asset-based transactions rather than resembling conventional financing. The Committee has provided specific guidance to address these points, emphasizing robust policy development, clear segregation of roles, and real-time compliance reviews. The committee advices to develop sampling and coverage methods also.

2. **Investment–Deposit (ID) Ratio:** The Investment–Deposit (ID) Ratio remained below 50% (excluding Investment in Sukuk) for most of 2025, indicating under-utilization of Mudarabah deposits. The Committee has advised strategies to moderate deposit mobilization, expand Shari'ah-compliant investment deployment, and link incentives to investment growth. A strategic plan is in place to progressively increase the ID Ratio towards 70% from 2026, subject to prudent risk management.

3. **Treasury and Liquidity Management:** It was observed that Islamic Banking operations lacked a dedicated Islamic Treasury Desk, leading to potential functional commingling of Islamic and conventional liquidity. Urgent implementation of a dedicated Islamic Treasury Desk, with clear functional and operational segregation mechanisms, has been advised to safeguard depositor trust and strengthen Shari'ah governance. Steps have been initiated to establish this desk.

4. **Profit Distribution Methodology:** For the year January–December 2025, actual realized investment income amounted to Tk. 128.29 crore, while total profit distributed to Mudarabah depositors was Tk. 156.26 crore. The difference of Tk. 27.97 crore reflects the

impact of unstructured support practices in the absence of a formally structured stabilization mechanism. The Committee emphasizes that profit distribution should be aligned with actual realized performance, and any smoothing or support mechanisms must be properly structured, transparently disclosed, and recognized in accordance with Shari'ah principles.

Accordingly, the Committee has advised the establishment of an Islamic Banking Stabilization Fund (IBSF) from 2026, with clear accounting treatment and governance controls prior to profit declaration, with appropriate accounting recognition and clear identification of the source of any support amounts prior to profit declaration. Any support extended to maintain profit rates must not result in implicit capital or return guarantee and should be sourced from permissible reserves or shareholders' funds with proper disclosure. While noting that further enhancements are required from a Shari'ah perspective, particularly in aligning profit distribution practices with actual realized performance and ensuring full adherence to the principles of fairness and risk-sharing.

5. **Mudarabah Arrangement with Conventional Treasury:** Review of the Mudarabah arrangement for surplus Islamic funds deployed in foreign currency transactions indicated no realized profit transfer to Islamic Banking for 2025. The Committee highlighted the need for a more thorough investigation of the current structure and emphasized that future arrangements should be designed in a manner that better reflects Shari'ah principles, ensuring both compliance and robustness. In line with this, the Committee advises that inter-unit fund deployments going forward be structured, transparent accounting segregation, and strengthened oversight.

6. **Core Banking System (CBS) and Accounting Processes:** The Committee recommends implementing a separate and dedicated CBS framework for Islamic Banking at the earliest opportunity. Until then, comprehensive documentation of existing CBS treatment and accounting processes, with detailed clarification on segregation controls and income mapping, has been advised.

Final Opinion & Shari'ah Declaration:

Based on the retrospective review, the Shari'ah Supervisory Committee is of the view that the Islamic Banking operations for 2025 were generally aligned with Shari'ah principles, while acknowledging certain limitations and areas requiring further strengthening. The Committee observed structural, operational, and governance areas requiring enhancement, particularly in:

- Liquidity deployment and treasury arrangements
- Profit distribution methodology, including excess payments and stabilization mechanisms
- Documentation discipline and transaction verification
- System-level segregation, including CBS treatment and accounting processes

These limitations do not indicate intentional non-compliance but reflect areas where strengthening governance, processes, and controls is necessary. The Committee has advised Management on corrective measures, including the immediate establishment of an Islamic Banking Stabilization Fund (IBSF), operational segregation of treasury and liquidity functions, structured documentation and accounting practices, and proper Shari'ah oversight of inter-unit fund deployments.

Subject to the implementation of these measures from 2026 onward, the Committee affirms its continued commitment to ensuring that Islamic Banking operations progressively achieve:

- Genuine asset-based transactions
- Risk-sharing principles in financing activities
- Transparent accounting and system segregation
- Sustainable and income-backed profit distribution aligned with actual realized performance

The Committee expects Management to implement these measures within defined timelines and remains committed to supporting Dhaka Bank PLC. in strengthening its Shari'ah governance framework and institutional integrity.

We pray to Almighty Allah (SWT) to grant sincerity, wisdom, and steadfastness in establishing and sustaining Shari'ah-compliant financial practices.



Mufti Abdullah Masum, CSAA
Chairman
Shari'ah Supervisory Committee
Dhaka Bank PLC.

Compliance Report on BSEC's Notification

The Bangladesh Securities and Exchange Commission (BSEC) has made it mandatory for all listed companies to report on the compliance of the conditions as delineated in BSEC's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated June 03, 2018, Notification No. BSEC/CMRRCD/2009-193/66/PRD/148 dated 16 October 2023 and Notification No. BSEC/CMRRCD/2009-193/76/PRD/151 dated 04 April 2024 on 'comply' basis.

The Notification requires that the company shall obtain a certificate from a practicing professional Accountant or Secretary (Chartered Accountant/Cost and Management Accountant / Chartered Secretary) regarding compliance of conditions of corporate governance guidelines of the Commission. The issuer company should not engage its' External/Statutory Auditors to perform Audit/Certification Services on compliance of corporate governance as required under condition number 7. In compliance with the Notification and with the approval of the shareholders of the Bank in their 30th AGM held on 31.07.2025, Dhaka Bank PLC. re-appointed M/s. Howladar Younus & Co., Chartered Accountants as Corporate Governance Auditor for the year 2025 for certification in this regard.

The Board of Directors of Dhaka Bank PLC. has taken appropriate steps to comply with the conditions as detailed in Annexure-I, II & III below:

Annexure-I

19 (Nineteen) Meetings of the Board of Directors of the Bank were held from January 01, 2025 to December 31, 2025. Attendance of the Directors in these Meetings is given below:

Name of Directors	Position	Number of Meetings held	Meetings attended	Remarks
Mr. Abdul Hai Sarker	Chairman	19	19	The Directors who could not attend any Meeting were granted leave of absence
Mr. A.T.M. Hayatuzzaman Khan*	Director	19	3	
Mr. Reshadur Rahman	Director	19	12	
Mr. Altaf Hossain Sarker	Director	19	11	
Mr. Khondoker Monir Uddin	Director	19	9	
Mrs. Rokshana Zaman	Director	19	15	
Mr. Amir Ullah	Director	19	17	
Mr. Jashim Uddin	Director	19	19	
Mr. Abdullah Al Ahsan	Director	19	17	
Mr. Mirza Yasser Abbas	Director	19	15	
Mrs. Manoara Khandaker	Director	19	19	
Mr. Md. Aman Ullah Sarker	Director	19	13	
Mr. Feroz Ahmed	Independent Director	19	15	
Professor Bilkis Ara Begum	Independent Director	19	19	
Mr. A K M Shahnawaj	Managing Director (Current Charge)	19	10	

*Appointed as Director w.e.f. 19.11.2025

Annexure-II

The pattern of shareholding of Dhaka Bank PLC. as on 31.12.2025 as per BSEC's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated June 03, 2018 is as under:

a) Shareholding by Parent/Subsidiary/Associated Companies and other related parties: Nil

b) Shareholding by:

1. Directors and their Spouses and minor Children:

Sl. No.	Name of Directors	No. of Shares held	Name of spouse	No. of shares held	Name of minor children	No. of shares held
1	Mr. Abdul Hai Sarker	24,106,497	Mrs. Selina Hai	1,315,315	N/A	Nil
2	Mr. Jashim Uddin	21,141,345	Mrs. Mamtaj Begum	7,756	N/A	Nil
3	Mrs. Rokshana Zaman	21,291,930	Mr. A.T.M. Hayatuzzaman Khan	21,229,152	N/A	Nil
4	Mr. Altaf Hossain Sarker	29,476,211	Mrs. Nilufar Hossain	1,713,750	N/A	Nil
5	Mr. Reshadur Rahman	36,294,049	Mrs. Shamsi Rahman	3,435,975	N/A	Nil
6	Mr. Md. Amir Ullah	21,141,154	Mrs. Ayesha Amir	5,023	N/A	Nil
7	Mr. A.T.M. Hayatuzzaman Khan	21,229,152	Mrs. Rokshana Zaman	21,291,930	N/A	Nil
8	Mr. Abdullah Al Ahsan	21,142,966	Mrs. Amena Begum	972,834	N/A	Nil
9	Mr. Khondoker Monir Uddin	45,379,167	Mrs. Jasmin Sultana	7,139,336	N/A	Nil
10	Mr. Md. Aman Ullah Sarker	21,141,159	Mrs. Nasrin Aman	Nil	Annila Aman Master Ahnaf Aman	Nil
11	Mr. Mirza Yasser Abbas	21,277,332	Mrs. Yakut Binte Sadek	Nil	Aaiza Taharat Mirza Mirza Anas Abbas	Nil
12	Mrs. Manoara Khandaker	21,178,546	Mr. Khandaker Mohammad Shahjahan	14,790	N/A	Nil
13	Mr. Feroz Ahmed	Nil	Mrs. Ayesha Akhter	Nil	N/A	Nil
14	Professor Bilkis Ara Begum	Nil	Mr. Ahbab Ahmad	Nil	N/A	Nil

2. Chief Executive Officer : Nil
3. Company Secretary : Nil
4. Chief Financial Officer : Nil
5. Head of Internal Control and Compliance : Nil
6. Spouses and minor children of above Executives : Nil

c) Shareholding by other Executives (Top five salaried employees):

1. Mr. Md. Mostaque Ahmed, Deputy Managing Director : Nil
2. Mr. Sheikh Abdul Bakir, Deputy Managing Director : Nil
3. Mr. Akhlaqur Rahman, Deputy Managing Director : Nil
4. Mr. Mukarram Hossain Chowdhury, Senior Executive Vice President : Nil
5. Mr. S.M. Abdullah Hil Kafi, Senior Executive Vice President : Nil

d) Shareholders holding ten percent (10%) or more shares : Nil

Dhaka Bank PLC.
Corporate Governance Compliance Report

Status of compliance with the conditions imposed by the Bangladesh Securities and Exchange Commission's (BSEC) Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 as amended vide Notification No. BSEC/CMRRCD/2009-193/66/PRD/148 dated 16 October 2023 and Notification No. BSEC/CMRRCD/2009-193/76/PRD/151 dated 04 April 2024 issued under section 2CC of the Securities and Exchange Ordinance, 1969 is presented below:

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
1.	**Board of Directors**				
1.1	**Board size**				
	The number of Board Directors should not be less than 5 (five) and more than 20 (twenty).		√		
1.2	**Independent Directors**				
	(a)	At least 2 (two) directors or one-fifth (1/5) of the total number of directors in the company's Board, whichever is higher, shall be independent directors; any fraction shall be considered to the next integer or whole number for calculating number of independent director(s): Provided that the Board shall appoint at least 1(one) female independent director in the Board of Directors of the company.		√	The Board of Dhaka Bank PLC comprises of 14 directors, of whom 2 are independent directors including 01 female independent director as per Section. 15 (9) of the Bank Company Act, 1991 (Amended up to 2023)
	(b)(i)	Who either does not hold any share or holds less than 1% shares to the total paid-up shares of the Company;	√		
	(b)(ii)	Who is not a sponsor of the Company and is not connected with the companies any sponsor or director or shareholder who holds one percent (1%) or more share of the total paid-up shares of the company on the basis of family relationship. Provided that spouse, son, daughter, father, mother, brother, sister son-in-law and daughter-in-law shall be considered as family members;	√		
	(b)(iii)	who has not been an executive of the Company in immediately preceding 2 (two) financial years;	√		
	(b)(iv)	Who does not have any other relationship whether pecuniary or otherwise, with the Company or its subsidiary/ associated companies or its subsidiary /associated companies;	√		
	(b)(v)	who is not a member or TREC (Trading Right Entitlement Certificate) holder, director or officer of any stock exchange;	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(b)(vi)	who is not a shareholder, director excepting independent director or officer of any member or TREC holder of stock exchange or an intermediary of the capital market;	√		
	(b)(vii)	who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of the concerned Company's statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this Code;	√		
	(b) (viii)	Who is not independent director in more than 5 (five) listed companies;	√		
	(b) (ix)	Who has not been reported as a defaulter in the latest Credit Information Bureau (CIB) report of Bangladesh Bank for non-payment of any loan or advance or obligation to a bank or a financial institution; and	√		
	(b) (x)	Who has not been convicted for a criminal offence involving moral turpitude;	√		
	(c)	The independent director(s) shall be appointed by the board of directors and approved by the shareholders in the Annual General Meeting (AGM): Provided that the Board shall appoint the independent director, subject to prior consent of the commission, after due consideration of recommendation of the Nomination an Remuneration Committee (NRC) of the company.	√		
	(d)	The post of independent director(s) cannot remain vacant for more than 90 (ninety) days.	√		
	(e)	The tenure of office of an independent director shall be for a period of 03 (three) years, which may be extended for 1 (one) tenure only: Provided that a former independent director may be considered for reappointment for another tenure after a time gap of one tenure, i.e., three years from his or her completion of consecutive two tenures	√		
1.3	**Qualification of Independent Director (ID)**				
	(a)	Independent Director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial, regulatory and corporate laws and can make meaningful contribution to business.	√		
	(b)	Independent Director shall have following qualifications:			

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(b)(i)	Business Leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk.100.00 million or any listed company or a member of any national or international chamber of commerce or registered business association; or"			N/A
	(b)(ii)	Corporate Leader who is or was a top level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or Head of Internal Audit and Compliance or Head of Legal Service or a candidate with equivalent position of an unlisted company having minimum paid-up capital of Tk. 100.00 million or of a listed company;			N/A
	(b)(iii)	Former or existing official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor's degree in economics or commerce or business or Law: Provided that in case of appointment of existing official as independent director, it requires clearence from the organization where he or she is in service; or"	√		
	(b)(iv)	University Teacher who has educational background in Economics or Commerce or Business Studies or Law; or	√		
	(b) (v)	Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification.			N/A
	(c)	The independent director shall have at least 10 (ten) years of experiences in any field Mentioned in clause (b).	√		
	(d)	In special cases, the above qualifications or experiences may be relaxed subject to prior approval of the Commission.	√		N/A
1.4	**Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer**				
	(a)	The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(b)	The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company.	√		
	(c)	The Chairperson of the Board shall be elected from among the non-executive directors of the company.	√		
	(d)	The Board shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/or Chief Executive Officer.	√		
	(e)	In the absence of the Chairperson of the Board, the remaining members may elect one of themselves from non-executive directors as Chairperson for that particular Board's meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	√		
1.5	**The Directors' Report to Shareholders**				
	(i)	Industry outlook and possible future development in the industry.	√		
	(ii)	Segment-wise or product-wise performance.	√		
	(iii)	Risks and concerns.	√		
	(iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin.	√		
	(v)	Discussion on continuity of any Extra-Ordinary gain or loss.		N/A	
	(vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions.	√		Details mentioned in the "Annexure-G" of the Financial Statements.
	(vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or any other instruments			N/A
	(viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Share Offer, Direct Listing, etc.			N/A
	(ix)	An explanation on any significant variance that occurs between Quarterly Financial performances and Annual Financial Statements			N/A
	(x)	A statement of remuneration paid to the directors including independent directors	√		
	(xi)	A statement that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity	√		
	(xii)	A statement that proper books of account of the issuer company have been maintained	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(xiii)	A statement that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment	√		
	(xiv)	A statement that International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed	√		
	(xv)	A statement that the system of internal control is sound in design and has been effectively implemented and monitored.	√		
	(xvi)	A statement that minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress.	√		
	(xvii)	A statement that there is no significant doubt upon the issuer company's ability to continue as a going concern, if the issuer company is not considered to be a going concern, the fact along with reasons there of shall be disclosed	√		
	(xviii)	An explanation that significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained	√		
	(xix)	A statement where key operating and financial data of at least preceding 05 (five) years shall be summarized.	√		
	(xx)	An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year			N/A
	(xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend.	√		
	(xxii)	The total number of Board meetings held during the year and attendance by each director	√		
	(xxiii)	**Pattern of shareholding and name wise details (disclosing aggregate number of shares):**			
	(xxiii) (a)	Parent or Subsidiary or Associated Companies and other related parties (name-wise details)	√		
	(xxiii) (b)	Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and Compliance and their spouses and minor children (name-wise details)	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(xxiii) (c)	Executives (top five salaried employees of the company, other than the Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal Audit).	√		
	(xxiii) (d)	Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details)	√		
	(xxiv)	**In case of the appointment or re-appointment of a director, a disclosure on the following information to the shareholders**			
	(xxiv) (a)	a brief resume of the director	√		
	(xxiv) (b)	nature of his or her expertise in specific functional areas	√		
	(xxiv) (c)	names of companies in which the person also holds the directorship and the membership of committees of the Board	√		
	(xxv)	**Management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief discussion of changes in the financial statements, among others, focusing on**			
	(xxv)(a)	accounting policies and estimation for preparation of financial statements.	√		
	(xxv) (b)	changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes.	√		
	(xxv) (c)	comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediately preceding five years explaining reasons thereof.	√		
	(xxv) (d)	compare such financial performance or results and financial position as well as cash flows with the peer industry scenario.	√		
	(xxv) (e)	briefly explain the financial and economic scenario of the country and the globe.	√		
	(xxv) (f)	risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company	√		
	(xxv) (g)	future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM.	√		
	(xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) shall be disclosed as per **Annexure-A;**	√		
	(xxvii)	The report as well as certificate regarding compliance of conditions of this Code as required under condition No. 9 shall be disclosed as per **Annexure-B** and **Annexure-C;**	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(xxviii)	The Directors' report to the shareholders does not require to include the business strategy or technical specification related to products or services, which have business confidentiality."	√		
1.6	**Meetings of the Board of Directors**				
		The company shall conduct its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code	√		
1.7	**Code of Conduct for the Chairperson, other Board members and Chief Executive Officer**				
	(a)	The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition No. 6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company.	N/A		The Bank follows BRPD Circular No. 02 dated 11 February, 2024 issued by Bnagladesh Bank regarding the Code of Conduct for the Chairperson of the Board, other Board memebers and Chief Executive Officer of the Company.
	(b)	The code of conduct as determined by the NRC shall be posted on the website of the company including, among others, prudent conduct and behavior ; confidentiality; conflict of interest; compliance with laws, rules and regulations; prohibition of insider trading; relationship with environment, employees, customers and suppliers; and independency.	N/A		
2	**Governance of the Board of Directors of Subsidiary Company**				
	(a)	Provisions relating to the composition of the Board of the holding company shall be made applicable to the composition of the Board of the subsidiary company.	√		
	(b)	At least 1 (one) independent director on the Board of the holding company shall be a director on the Board of the subsidiary company	√		
	(c)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company.	√		
	(d)	The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also.	√		
	(e)	The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company.	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
3	**Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance (HIAC) and Company Secretary (CS)**				
3.1	**Appointment**				
	(a)	The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC).	√		
	(b)	The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) shall be filled by different individuals.	√		
	(c)	The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time: "Provided that CFO or CS of any listed company may be appointed for the same position in any other listed or non-listed company under the same group for reduction of cost or for technical expertise, with prior approval of the Commission: Provided further that the remuneration and perquisites of the said CFO or CS shall be shared by appointing companies proportionately;"	√		
	(d)	The Board shall clearly define respective roles, responsibilities and duties of the CFO, the HIAC and the CS.	√		
	(e)	The MD or CEO, CS, CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s).	√		
3.2	**Requirement to attend Board of Directors' Meetings**				
		The MD or CEO, CS, CFO and HIAC of the company shall attend the meetings of the Board: Provided that the CS, CFO and/or the HIAC shall not attend such part of a meeting of the Board which involves consideration of an agenda item relating to their personal matters	√		
3.3	**Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)**				
	(a)	The MD or CEO and CFO shall certify to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief:			
	(a)(i)	these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.	√		
	(a)(ii)	these statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws.	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(b)	The MD or CEO and CFO shall also certify that there are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board or its members.	√		
	(c)	The certification of the MD or CEO and CFO shall be disclosed in the Annual Report.	√		
4	**Board of Directors' Committee**				
	(i)	Audit Committee	√		
	(ii)	Nomination and Remuneration Committee	√		
5	**Audit Committee**				
5.1	**Responsibility to the Board of Directors**				
	(a)	The company shall have an Audit Committee as a sub-committee of the Board.	√		
	(b)	The Audit Committee shall assist the Board in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business.	√		
	(c)	The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing.	√		
5.2	**Constitution of the Audit Committee**				
	(a)	The Audit Committee shall be composed of at least 3 (three) members	√		
	(b)	The Board shall appoint members of the Audit Committee who shall be non-executive directors of the company excepting Chairperson of the Board and shall include at least 1 (one) independent director.	√		
	(c)	All members of the audit committee should be "financially literate" and at least 1 (one) member shall have accounting or related financial management background and 10 (ten) years of such experience.	√		
	(d)	When the term of service of any Committee member expires or there is any circumstance causing any Committee member to be unable to hold office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 60 (sixty) days from the date of vacancy in the Committee to ensure continuity of the performance of work of the Audit Committee;"	√		
	(e)	The company secretary shall act as the secretary of the Committee.	√		
	(f)	The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director.	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
5.3	**Chairperson of the Audit Committee**				
	(a)	The Board shall select 1 (one) member of the Audit Committee to be Chairperson of the Audit Committee, who shall be an independent director	√		
	(b)	In the absence of the Chairperson of the Audit Committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No. 5(4) (b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes	√		
	(c)	Chairperson of the Audit Committee shall remain present in the Annual General Meeting (AGM).	√		
5.4	**Meeting of the Audit Committee**				
	(a)	The Audit Committee shall conduct at least its four meetings in a financial year.	√		
	(b)	The quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two-third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must.	√		
5.5	**Role of Audit Committee**				
	(a)	Oversee the financial reporting process	√		
	(b)	monitor choice of accounting policies and principles	√		
	(c)	monitor Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance Plan and review of the Internal Audit and Compliance Report	√		
	(d)	oversee hiring and performance of external auditors	√		
	(e)	hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption	√		
	(f)	review along with the management, the annual financial statements before submission to the Board for approval	√		
	(g)	review along with the management, the quarterly and half yearly financial statements before submission to the Board for approval	√		
	(h)	review the adequacy of internal audit function	√		
	(i)	review the Management's Discussion and Analysis before disclosing in the Annual Report	√		
	(j)	review statement of all related party transactions submitted by the management	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(k)	review Management Letters or Letter of Internal Control weakness issued by statutory auditors	√		
	(l)	oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors; and	√		
	(m)	oversee whether the proceeds raised through Initial Public Offering (IPO) or Repeat Public Offering (RPO) or Rights Share Offer have been utilized as per the purposes stated in relevant offer document or prospectus approved by the Commission.			No such instances reported
5.6	**Reporting of the Audit Committee**				
	(a)	**Reporting to the Board of Directors**			
	(a)(i)	The Audit Committee shall report on its activities to the Board	√		
	(a)(ii)	**The Audit Committee shall immediately report to the Board on the following findings, if any:**			
	(a)(ii)(a)	report on conflicts of interests			No such instances occurred and reported
	(a)(ii)(b)	uspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements			
	(a)(ii)(c)	suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations			
	(a)(ii)(d)	any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately			
	(b)	**Reporting to the Authorities**			
		If the Audit Committee has reported to the Board about anything which has material impact on the financial condition and results of operation and has discussed with the Board and the management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board for three times or completion of a period of 6 (six) months from the date of first reporting to the Board, whichever is earlier			N/A
5.7	**Reporting to the Shareholders and General Investors**				
		Report on activities carried out by the Audit Committee, including any report made to the Board under condition No. 5(6)(a)(ii) above during the year, shall be signed by the Chairperson of the Audit Committee and disclosed in the annual report of the issuer company.	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
6	**Nomination and Remuneration Committee (NRC)**				
6.1	**Responsibility to the Board of Directors**				
	(a)	The company shall have a Nomination and Remuneration Committee (NRC) as a sub-committee of the Board	√		In line with Bangladesh Bank's BRPD Circular Letter No. 21 dated 12 May 2024, the Audit Committee of the Board of Directors of the Bank is acting as the Nomination and Remuneration Committee. As such, the responsibilities of the Nomination and Remuneration Committee have been entrusted with the Audit Committee of the Board of Directors of the Bank.
	(b)	The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top level executive as well as a policy for formal process of considering remuneration of directors, top level executive	√		
	(c)	The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 6(5)(b).	√		
6.2	**Constitution of the NRC**				
	(a)	The Committee shall comprise of at least three members including an independent director	√		
	(b)	At least 02 (two) members of the Committee shall be non-executive directors.	√		
	(c)	Members of the Committee shall be nominated and appointed by the Board	√		
	(d)	The Board shall have authority to remove and appoint any member of the Committee	√		
	(e)	In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the board shall fill the vacancy within 180 (one hundred eighty) days of occurring such vacancy in the Committee.	√		
	(f)	The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the Committee	√		
	(g)	The company secretary shall act as the secretary of the Committee	√		
	(h)	The quorum of the NRC meeting shall not constitute without attendance of at least an independent director	√		
	(i)	No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the company	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
6.3	**Chairperson of the NRC**				
	(a)	The Board shall select 1 (one) member of the NRC to be Chairperson of the Committee, who shall be an independent director	√		
	(b)	In the absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes	√		
	(c)	The Chairperson of the NRC shall attend the annual general meeting (AGM) to answer the queries of the shareholders Provided that in absence of Chairperson of the NRC, any other member from the NRC shall be selected to be present in the annual general meeting (AGM) for answering the shareholder's queries and reason for absence of the Chairperson of the NRC shall be recorded in the minutes of the AGM	√		
6.4	**Meeting of the NRC**				
	(a)	The NRC shall conduct at least one meeting in a financial year	√		
	(b)	The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC	√		
	(c)	The quorum of the meeting of the NRC shall be constituted in presence of either two members or two third of the members of the Committee, whichever is higher, where presence of an independent director is must as required under condition No. 6(2)(h)	√		
	(d)	The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC	√		
6.5	**Role of the NRC**				
	(a)	NRC shall be independent and responsible or accountable to the Board and to the shareholders	√		
	(b)	NRC shall oversee, among others, the following matters and make report with recommendation to the Board	√		
	(b)(i)	formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the remuneration of the directors, top level executive, considering the following	√		
	(b)(i)(a)	the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(b)(i)(b)	the relationship of remuneration to performance is clear and meets appropriate performance benchmarks	√		
	(b)(i)(c)	remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals	√		
	(b)(ii)	devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality	√		
	(b)(iii)	identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board7	√		
	(b)(iv)	formulating the criteria for evaluation of performance of independent directors and the Board	√		
	(b)(v)	identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria	√		
	(b)(vi)	developing, recommending and reviewing annually the company's human resources and training policies	√		
7	**External or Statutory Auditors**				
7.1	**The issuer company shall not engage its external or statutory auditors to perform the following services of the company**				
	(i)	appraisal or valuation services or fairness opinions	√		
	(ii)	financial information systems design and implementation	√		
	(iii)	book-keeping or other services related to the accounting records or financial statements	√		
	(iv)	broker-dealer services	√		
	(v)	actuarial services	√		
	(vi)	internal audit services or special audit services	√		
	(vii)	any service that the Audit Committee determines	√		
	(viii)	audit or certification services on compliance of corporate governance as required under condition No. 9(1)	√		
	(ix)	any other service that creates conflict of interest	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	7.2	No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company; his or her family members also shall not hold any shares in the said company Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members	√		
	7.3	Representative of external or statutory auditors shall remain present in the Shareholders' Meeting (Annual General Meeting or Extraordinary General Meeting) to answer the queries of the shareholders.	√		
8	**Maintaining a website by the Company**				
	8.1	The company shall have an official website linked with the website of the stock exchange.	√		
	8.2	The company shall keep the website functional from the date of listing.	√		
	8.3	The company shall make available the detailed disclosures on its website as required under the listing regulations of the concerned stock exchange(s).	√		
9	**Reporting and Compliance of Corporate Governance**				
	9.1	The company shall obtain a certificate from a practicing Professional Accountant or Secretary (Chartered Accountant or Cost and Management Accountant or Chartered Secretary) other than its statutory auditors or audit firm on yearly basis regarding compliance of conditions of Corporate Governance Code of the Commission and shall such certificate shall be disclosed in the Annual Report	√		
	9.2	The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the shareholders in the annual general meeting	√		
	9.3	The directors of the company shall state, in accordance with the **Annexure-C** attached, in the directors' report whether the company has complied with these conditions or not	√		

Certificate on Compliance of Conditions of Corporate Governance

Annexure-B

Certificate on Compliance on the Corporate Governance Code

[Issued under condition # 1(5) (xxvii) of Corporate Governance Code of BSEC vide Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018]

Report to the Shareholders of Dhaka Bank PLC. on Compliance on the Corporate Governance Code

We have examined the compliance status of Dhaka Bank PLC. (the "Bank") with the Corporate Governance Code for the year ended 31 December 2025. This Code relates to Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 as amended vide Notification No. BSEC/CMRRCD/2009-193/66/PRD/148 dated 16 October 2023 and Notification No. BSEC/CMRRCD/2009-193/76/PRD/151 dated 04 April 2024 of the Bangladesh Securities and Exchange Commission.

Such compliance with the Corporate Governance Code is the responsibility of the Bank. Our examination was limited to the procedures and implementation thereof as adopted by Management in ensuring compliance with the conditions of the Corporate Governance Code.

This is a scrutiny and verification and an independent audit on compliance of the conditions of the Corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

(a) The Bank has complied with the conditions of the Corporate Governance Code as stipulated in the above-mentioned Corporate Governance Code issued by the Commission except as reported on the attached status of compliance statement.

(b) The Bank has complied with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) as required by this Code.

(c) Proper books and records have been kept by the Bank as required under the Companies Act, 1994, the securities laws and other relevant laws; and

(d) The Governance of the Bank is satisfactory.



Jahidur Rahman, FCA
Partner, Enrollment No. 860
Howladar Yunus & Co.
Chartered Accountants

Place: Dhaka
Date: 07 May 2026

Annexure-A

Declaration by the Managing Director & Chief Financial Officer

Date: 27 April 2026
To
The Board of Directors
Dhaka Bank PLC.

Declaration on Financial Statements for the year ended on 31 December 2025

Pursuant to the condition No.1(5)(xxvi) imposed vide the Commission's Notification No.BSEC/CMRRCD/2006/158/207/Admin/80 Dated 03 June 2018 under section 2CC of the Securities and Exchange Ordinance, 1969, we do hereby declare that:

1) The Financial Statements of Dhaka bank PLC. for the year ended on 31 December 2025 have been prepared in compliance with International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in the Bangladesh and any departure there from has been adequately disclosed;

2) The estimates and judgments related to the financial statements were made on a prudent and reasonable basis, in order for the financial statements to reveal a true and fair view;

3) The form and substance of transactions and the Company's state of affairs have been reasonably and fairly presented in its financial statements;

4) To ensure above, the company has taken proper and adequate care in installing a system of internal control and maintenance of accounting records;

5) Our internal auditors have conducted periodic audits to provide reasonable assurance that the established policies and procedures of the Company were consistently followed; and

6) The management's use of the going concern basis of accounting in preparing the financial statements is appropriate and there exist no material uncertainty related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern.

In this regard, we also certify that:

i. We have reviewed the financial statements for the year ended on 31 December 2025 and that to the best of our knowledge and belief:

   a) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;

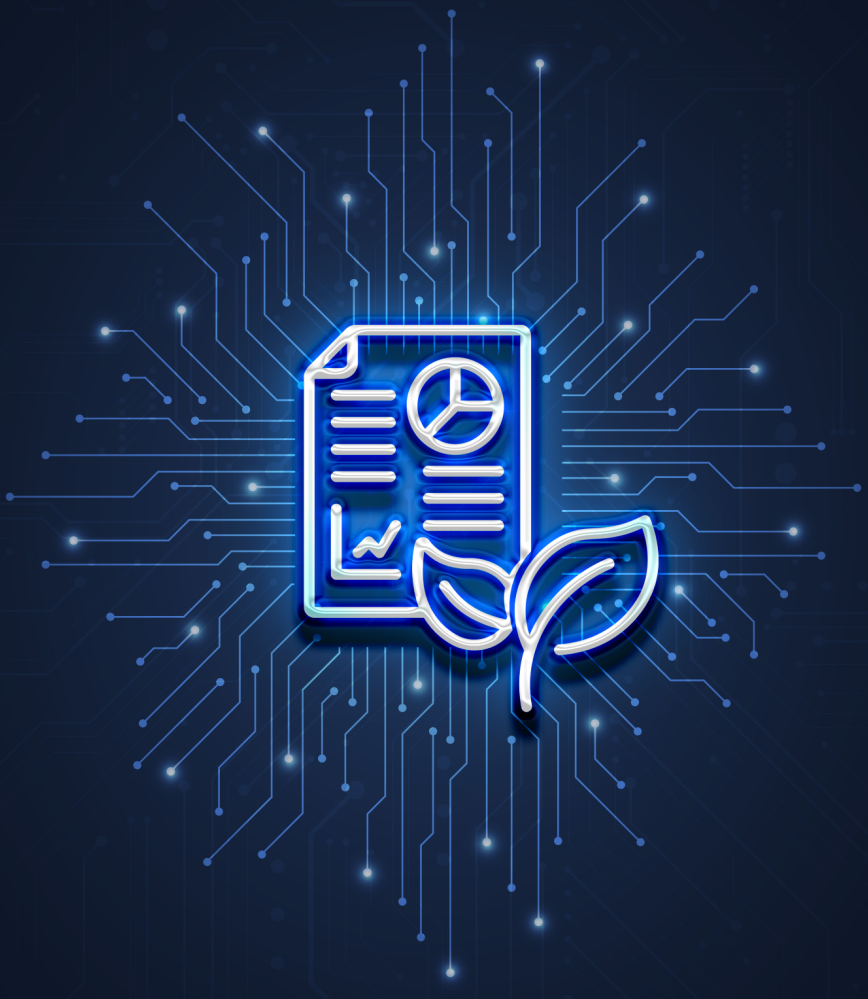
   b) these statements collectively present true and fair view of the Company's affairs and are in compliance with existing accounting standards and applicable laws.

ii. There are, to the best of knowledge and belief, no transactions entered into by the Company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board of Directors or its members.

Sincerely yours,

Osman Ershad Faiz
Managing Director

Sahabub Alam Khan FCA
Chief Financial Officer (CFO)



Sustainability Reporting

Message from the Managing Director & CEO

Leading with Purpose: Dhaka Bank's Sustainability Journey in 2025

Across the world, 2025 marked a defining inflection point for sustainability in finance. The urgency of climate change, the rise of mandatory disclosure frameworks, and the growing expectations of clients, investors, and regulators converged to demand a new standard of institutional leadership. At Dhaka Bank PLC, we did not wait for the tide to turn, we chose to lead.

As I reflect on the year gone by, I am proud to report that Dhaka Bank made meaningful, concrete progress on its sustainability commitments. This message is an honest account of what we did, why it mattered, and where it takes us.

The Global Sustainability Imperative

In 2025, sustainability became a defining measure of institutional credibility worldwide. Mandatory ESG reporting frameworks took root across major economies, climate-linked lending reached record levels, and the Partnership for Carbon Accounting Financials (PCAF) emerged as the foremost standard for quantifying financed emissions. The message from the international community is unambiguous: banks that integrate climate risk into their strategy and lending today will be the institutions that endure tomorrow. Dhaka Bank has heard that message clearly.

Pioneering Climate Risk Disclosure

A landmark milestone of 2025 was Dhaka Bank's formal engagement with PCAF - placing us among the very first banks in Bangladesh to adopt a globally recognized methodology for calculating and disclosing the carbon footprint of our loan and investment portfolio. We began mapping our financed emissions, developing a structured Climate Risk Management Strategy, and building the internal capacity to set science-aligned decarbonization targets in the years ahead. We are not simply responding to an emerging expectation — we are building a capability that will define responsible banking in this market and position Dhaka Bank as a role model, ahead of both the market and regulation.

Green Banking and Responsible Lending

Our green lending portfolio in 2025 was guided by clear environmental priorities: renewable energy, energy and resource efficiency, environmentally compliant establishments, liquid waste management, and the transition to environment-friendly brick manufacturing technologies; all in alignment with Bangladesh Bank's sustainable finance directives and the United Nations Sustainable Development Goals. Equally important was the discipline we exercised across our broader credit decisions. Our Environmental Risk Rating framework was applied rigorously — actively favouring clients with sound environmental practices and placing firm restrictions on those with high environmental risk profiles. This is not merely a policy position; it is a deeply held conviction that the quality of a bank's loan book must reflect the quality of its values.

Technology as a Force for Sustainable Inclusion

Sustainability extends beyond what we finance — it encompasses how we deliver banking. In 2025, Dhaka Bank made significant strides in transforming client reach and distribution through technology, guided by our commitment to fully digital and paperless banking. We advanced app-based financing models that disburse credit instantly without human intervention, extended digital solutions across device financing and supply chain finance, and operationalized digital receivables discounting; all eliminating paper-based processes entirely. Every workflow we digitize and every branch visit we eliminate is a tangible act of sustainability, proving that financial inclusion and environmental responsibility are, in fact, one and the same pursuit.

Corporate Responsibility and Ethical Governance

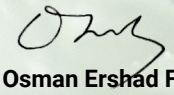
Beyond our financing activities, Dhaka Bank remained deeply committed to social development through meaningful Corporate Social Responsibility initiatives. Our focus on education, public health, disaster relief, and community resilience reinforces our role as an institution that is genuinely invested in the well-being of the communities it serves. Good governance remains the bedrock of all we do, fostering a culture of integrity, transparency, and employee engagement that runs through every level of our organization. Sustainability, for us, is as much about how we conduct ourselves as it is about what we finance.

Our Commitment to a Sustainable Future

The work of 2025 has laid a foundation of substance and ambition. Our PCAF engagement will mature into full portfolio carbon disclosure. Our green lending will deepen and diversify. Our digital transformation will reach further into the lives of those we serve. And our environmental risk discipline will grow sharper with every credit decision we make.

Bangladesh is among the most climate-vulnerable nations on earth, and that reality places a special responsibility upon Dhaka Bank. We accept it fully and are honored to carry it. Sustainability is not a destination we expect to reach, it is a direction we are committed to holding, with conviction, consistency, and a deep sense of purpose.

I extend my sincere gratitude to our clients, employees, shareholders, and regulators whose trust makes this journey possible. Together, we are building a bank and a Bangladesh - worthy of the future we all seek.



Osman Ershad Faiz
Managing Director & CEO



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Introduction

Sustainability has become a defining pillar of modern banking. What was once considered a complementary initiative is now embedded in the core strategy of financial institutions worldwide. Sustainable development requires a balanced integration of environmental protection, social inclusion and economic progress to ensure long-term institutional resilience and shared prosperity.

The adoption of the Sustainable Development Goals (SDGs) by the United Nations in 2015 provided a global blueprint for inclusive and environmentally responsible growth. As financial intermediaries, banks occupy a unique position in advancing these objectives. By directing capital toward responsible businesses and transformative sectors, banks influence the pace and direction of economic development and environmental transition.

The global consensus on climate action following the Paris Agreement further reinforced the need for financial institutions to incorporate climate considerations into their governance, risk management and investment decisions. Sustainability in banking now extends beyond compliance—it encompasses responsible lending, climate risk integration, green product innovation and stakeholder accountability under Environmental, Social and Governance (ESG) principles.

For Bangladesh, sustainability is not only a global commitment but a national priority. As one of the countries most exposed to climate-related risks, Bangladesh must pursue growth pathways that strengthen resilience and reduce environmental vulnerability. The financial sector plays a critical role in mobilizing resources to support climate adaptation, renewable energy, energy efficiency and environmentally responsible industries.

The Bangladesh Bank has demonstrated regional leadership in promoting green finance. Its introduction of Green Banking initiatives in 2009 and subsequent issuance of Green Banking Guidelines in 2011 marked a milestone in institutionalizing sustainable banking practices in South Asia. To further facilitate green industrial transformation, Bangladesh Bank established the Green Transformation Fund in 2016, supporting environmentally sustainable investments in export-oriented sectors.

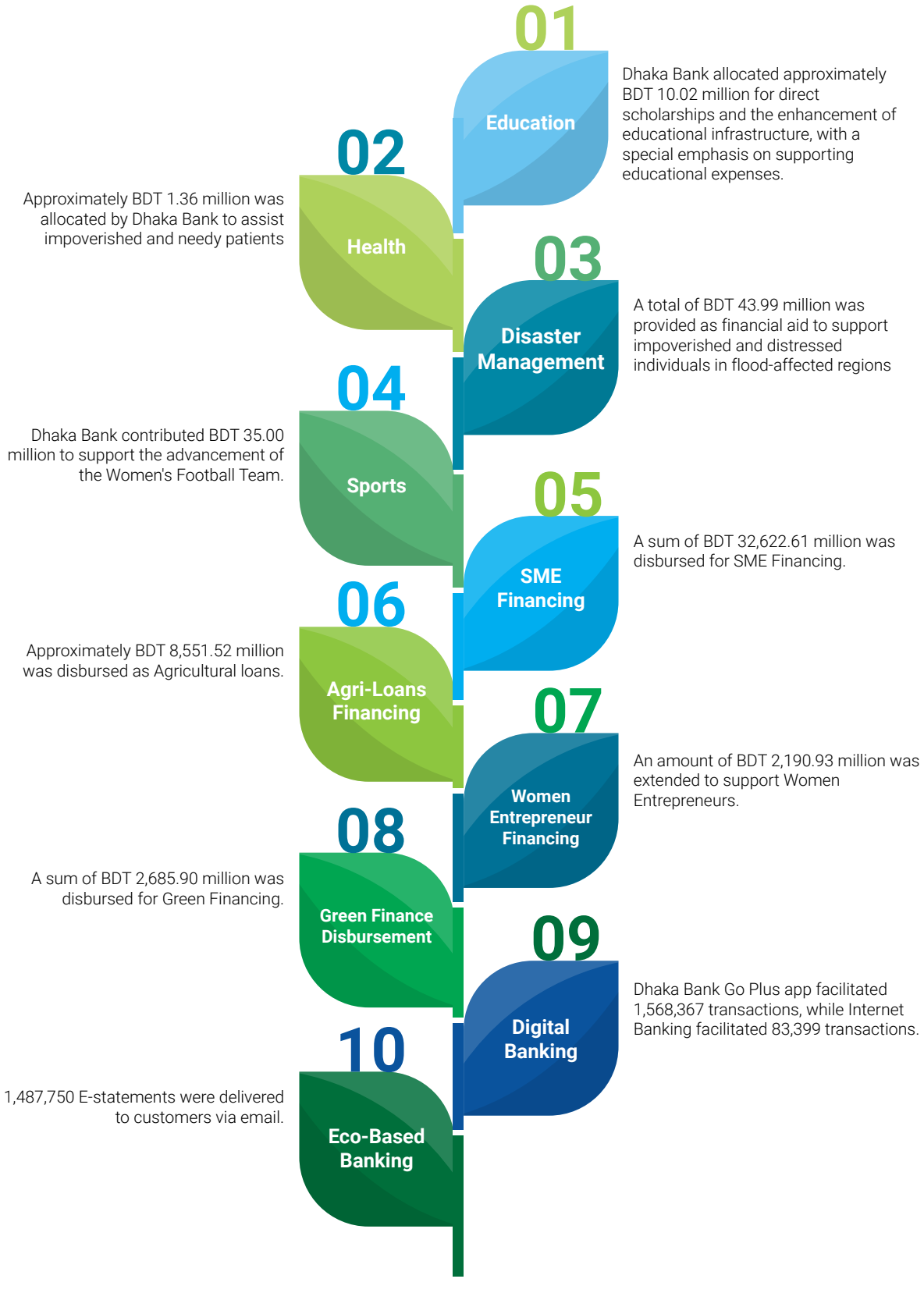
Aligned with national and global frameworks, Dhaka Bank has consistently strengthened its sustainable finance agenda. The Bank integrates environmental and social risk considerations into its credit appraisal processes and actively promotes financing for environmentally responsible projects. Sustainability considerations are embedded across operational practices, governance structures, and long-term strategic planning. Building on this commitment, Dhaka Bank recently collaborated with the Partnership for Carbon Accounting Financials (PCAF), enabling the Bank to measure and manage financed carbon emissions more effectively. This collaboration enhances the Bank's capacity to support low-carbon projects, promotes environmentally responsible lending, and reinforces its role in advancing a sustainable and climate-resilient economy.

Dhaka Bank views sustainable banking as a pathway to creating long-term value for shareholders while contributing positively to society and the environment. By enhancing green financing, improving climate risk assessment and fostering responsible business conduct, the Bank remains committed to supporting Bangladesh's transition toward a low-carbon and climate-resilient economy.

Through sustained effort and forward-looking strategy, Dhaka Bank reaffirms its dedication to responsible growth, environmental stewardship and inclusive development—ensuring that progress today does not compromise the opportunities of tomorrow.

Sustainability of Banking

Key Highlights 2025



Sustainable Finance

Climate change remains one of the most pressing global challenges of our time. Accelerated shifts in climate patterns are exerting profound impacts on biodiversity, agriculture, forestry, freshwater resources and public health. Rising greenhouse gas concentrations, deteriorating air quality and increasingly unpredictable weather events are reshaping economic and social systems worldwide. The scale and speed of these changes leave limited capacity for ecosystems to adapt naturally, underscoring the urgent need for coordinated action across all sectors of society.

In this context, the financial sector holds a pivotal role. As the backbone of economic activity and capital allocation, banks significantly influence the direction and sustainability of national development. Financing decisions determine which industries expand, which technologies mature and how economies transition toward low-carbon pathways. Commercial banks therefore face the critical responsibility of channeling resources into environmentally responsible sectors, minimizing exposure to environmentally harmful activities and promoting inclusive growth.

Balancing economic profitability with environmental stewardship and social responsibility has become an essential obligation for modern financial institutions. Sustainable finance provides the framework to achieve this balance. It refers to the integration of Environmental, Social and Governance (ESG) considerations into investment decisions, lending practices and risk management processes. Environmental considerations encompass climate change mitigation and adaptation, pollution prevention, biodiversity conservation and the advancement of circular economy models. Social considerations include human rights, labor standards, financial inclusion, community development and equitable economic participation. Governance factors ensure transparency, accountability and ethical conduct.

Bangladesh has demonstrated strong commitment toward global sustainability frameworks. Following the adoption of the Sustainable Development Goals (SDGs) by the United Nations, the Government of Bangladesh mapped each goal and target to specific ministries and agencies to ensure coordinated implementation of the 2030 Agenda. Furthermore, under its commitments to the Paris Agreement, Bangladesh outlined post-2020 climate actions aimed at reducing emissions and contributing to global temperature stabilization efforts.

In alignment with national and global priorities, Bangladesh Bank has played a transformative role in advancing sustainable finance within the financial system. The central bank established a dedicated Sustainable Finance Department to institutionalize green and sustainable banking practices. It has introduced policy guidelines requiring banks to integrate environmental and social risk management into credit processes, set targets for green financing and disclose sustainability performance.

Bangladesh Bank has also implemented refinancing schemes and concessional funding facilities to support renewable energy, energy efficiency and environmentally friendly industrial transformation. Through regulatory frameworks, refinancing windows and strategic collaboration with development partners—including organizations such as the United Nations Development Programme—the central bank continues to strengthen the country's sustainable finance ecosystem. Its leadership in this domain has received recognition from industry associations and stakeholders.

Today, banks and financial institutions in Bangladesh operate under structured Sustainable Finance Policies, Corporate Social Responsibility (CSR) Policies and Environmental & Social Risk Management (ESRM) frameworks in compliance with regulatory directives. These policies provide a robust foundation; however, their effectiveness ultimately depends on collective commitment, disciplined implementation and strategic alignment across the financial sector.

Sustainable finance is no longer an optional initiative—it is an economic necessity and a generational responsibility. The transition toward a climate-resilient and inclusive economy requires coordinated action today to secure long-term stability and prosperity for future generations.

Components of Sustainable Finance are as follows



Green Banking

Green Banking and Climate Accountability

Green banking has become an essential pillar of the global sustainability movement, bringing together financial institutions, regulators and development partners to address environmental challenges. As climate risks intensify, banks are increasingly expected not only to reduce their operational footprint but also to assess and manage the environmental impact of their financing activities. Green banking—also known as sustainable or ethical banking—therefore extends beyond internal efficiency to responsible capital allocation and climate accountability.

Bangladesh, being one of the most climate-vulnerable countries in the world, faces growing environmental pressures resulting from rising temperatures, extreme weather events and resource degradation. In this context, the banking sector plays a decisive role in enabling the transition toward a low-carbon and resource-efficient economy. By channeling funds into renewable energy, energy efficiency, sustainable agriculture and environmentally responsible industries, banks can directly influence the country's development trajectory.

Green banking operates on two key dimensions:

Internal sustainability,

which focuses on reducing the Bank's own environmental footprint through energy efficiency, renewable energy adoption, digitalization, waste reduction and resource optimization; and

External sustainability

which emphasizes financing environmentally responsible projects and integrating environmental risk considerations into lending decisions.

Under the policy guidance of Bangladesh Bank, green banking practices have been institutionalized within the financial sector through structured guidelines, sustainable finance targets and environmental risk management frameworks. Dhaka Bank remains fully aligned with these regulatory expectations and continues to strengthen its sustainable finance architecture.

Collaboration with PCAF: Measuring Financed Emissions

Recognizing that meaningful climate action requires measurable impact, Dhaka Bank has taken a significant step forward by collaborating with the Partnership for Carbon Accounting Financials (PCAF). PCAF is a global initiative that provides standardized methodologies for financial institutions to measure and disclose greenhouse gas (GHG) emissions associated with their financed activities, commonly referred to as "financed emissions."

Through its engagement with PCAF, Dhaka Bank has enhanced its institutional capacity to:

- Measure and quantify financed emissions across relevant asset classes;
- Improve the quality and consistency of climate-related data;
- Align its reporting practices with internationally accepted carbon accounting standards;
- Strengthen climate risk assessment within its credit and portfolio management processes; and
- Support the development of science-based transition strategies.

By adopting PCAF's globally recognized carbon accounting methodology, Dhaka Bank demonstrates its commitment to transparency and accountability in climate reporting. Measuring financed emissions enables the Bank to better understand the carbon intensity of its portfolio, identify high-emission sectors and design targeted strategies for gradual portfolio decarbonization.

This collaboration also supports alignment with global sustainability frameworks, including the climate objectives embedded within the Paris Agreement. As international expectations increasingly emphasize climate disclosure and transition planning, Dhaka Bank's partnership with PCAF positions the Bank proactively within the evolving landscape of climate-related financial governance.

Toward a Climate-Resilient Banking Model

Dhaka Bank views green banking not simply as a regulatory requirement but as a long-term strategic commitment. By integrating climate measurement tools, strengthening environmental and social risk management and expanding green financing, the Bank is advancing toward a more climate-resilient and responsible business model.

The collaboration with PCAF marks a transformative milestone in the Bank's sustainability journey—shifting the focus from policy commitment to measurable climate impact. Through disciplined implementation, innovation and stakeholder collaboration, Dhaka Bank remains committed to contributing to Bangladesh's transition toward a low-carbon, sustainable and inclusive economy.

Imperatives of Green Banking

Risk Mitigation through Green Banking

Green banking is not only an environmental commitment but also a strategic risk management approach. By integrating Environmental, Social and Governance (ESG) considerations into lending, investment and operational decisions, banks can proactively manage emerging risks associated with climate change, regulatory transitions and stakeholder expectations. For financial institutions, sustainability is increasingly linked to financial stability and long-term resilience.

Credit Risk

Climate change and environmental degradation pose significant implications for credit quality. Extreme weather events, shifting regulatory frameworks and carbon transition policies can impair borrowers' repayment capacity and reduce the value of collateral assets. Industries exposed to environmental risks may experience operational disruptions, declining asset values or stranded assets, leading to higher default probabilities.

Green banking mitigates credit risk through:

Identification of sustainable opportunities:

Prioritizing environmentally responsible sectors and evaluating borrowers' environmental performance before extending credit.

Comprehensive ESG risk assessment:

Integrating environmental and social risk analysis into credit appraisal to assess long-term viability.

Sustainable loan structuring:

Designing financial products that incentivize energy efficiency, renewable energy adoption and green transformation.

Ongoing monitoring:

Tracking borrowers' ESG compliance throughout the loan tenure to detect early warning signals.

Under regulatory guidance from Bangladesh Bank, banks are required to incorporate Environmental and Social Risk Management (ESRM) frameworks within credit processes, strengthening resilience against climate-induced credit losses.

Legal Risk

Failure to comply with environmental laws and regulations may expose banks to litigation, financial penalties or remediation costs—particularly where financed projects cause environmental harm. Legal liability can also arise if banks assume control over contaminated collateral assets in the event of borrower default.

Green banking reduces legal exposure by:

- Financing projects that comply with environmental regulations and national sustainability standards;
- Conducting due diligence to identify potential environmental liabilities;
- Maintaining transparency through structured sustainability reporting and disclosures;
- Staying aligned with evolving regulatory expectations and environmental compliance frameworks.

By proactively integrating environmental safeguards into financing decisions, banks reduce the likelihood of legal disputes and regulatory sanctions.

Reputation Risk

Reputation risk has intensified in an era of heightened environmental awareness and stakeholder scrutiny. Financing environmentally harmful activities may lead to negative media coverage, investor concern and erosion of public trust. Consumers and investors increasingly prefer institutions that demonstrate environmental responsibility.

Green banking strengthens reputational resilience by:

- Promoting sustainable and renewable energy financing;
- Avoiding environmentally controversial sectors;
- Enhancing transparency through sustainability disclosures;
- Demonstrating alignment with global climate goals, including those under the Paris Agreement.

A clear sustainability strategy enhances brand value, reinforces stakeholder confidence and positions the Bank as a responsible corporate citizen.

Security and Collateral Risk

Environmental factors may directly affect the quality and enforceability of collateral. Properties exposed to flooding, contamination or environmental hazards may experience declining market value, while hazardous assets may involve remediation liabilities upon repossession.

Green banking mitigates such risks through:

- Environmental due diligence during collateral valuation;
- Portfolio diversification toward low-carbon and climate-resilient sectors;
- Integration of climate risk considerations into enterprise risk management frameworks;
- Strengthening transparency and governance practices to build institutional trust.

Additionally, proactive climate risk management reduces exposure to long-term systemic risks arising from climate-related disruptions.

Strategic Perspective

Green banking represents a comprehensive risk mitigation strategy that addresses financial, regulatory and operational vulnerabilities. By embedding sustainability within risk assessment, portfolio management and governance structures, banks enhance institutional stability while contributing to environmental protection and sustainable development.

For Dhaka Bank green banking is both a responsibility and a strategic safeguard—ensuring that profitability is achieved through prudent, ethical and forward-looking financial practices.

Dhaka Bank & Its Sustainability Framework

The Sustainable Finance Department of Bangladesh Bank issued a directive requiring all banks and financial institutions to establish a dedicated Sustainable Finance Unit (SFU) under the oversight of the Head of Credit Risk Management. The objective was to institutionalize sustainable finance practices within the core risk management framework of financial institutions.

In adherence to this regulatory instruction, Dhaka Bank formally established its Sustainable Finance Unit with the approval of the Risk Management Committee of the Board of Directors. The SFU operates under the leadership of the Head of Credit Risk Management Division, ensuring alignment with regulatory expectations and integration of environmental and social risk considerations into the Bank's credit processes.

To provide strategic direction and oversight, the Risk Management Committee of the Board constituted a Sustainable Finance Committee (SFC), chaired by a Senior Deputy Managing Director of the Bank. The Committee guides and supervises the activities of the SFU in accordance with the policies and circulars issued by Bangladesh Bank, thereby strengthening governance and accountability in sustainable finance implementation.

Further reinforcing its commitment at the operational level, Dhaka Bank on October 11, 2020, instructed all branches to establish a dedicated Sustainable Finance Help Desk by assigning at least one responsible official. This initiative ensures effective coordination, improved monitoring and enhanced client support in relation to sustainable and green financing activities.

Earlier, following the Green Banking Guidelines issued by Bangladesh Bank in 2011, the Bank had established a Green Banking Unit to initiate structured environmental risk management and green financing practices. Currently, the Risk Management Committee of the Board of Directors serves as the apex supervisory body overseeing all sustainability and green banking initiatives of the Bank.

Through this structured governance framework, Dhaka Bank ensures that sustainable finance remains embedded within its institutional architecture and strategic risk management processes.

Organogram of Sustainable finance Unit



Our Sustainable Agenda

Dhaka Bank continues to position sustainability at the center of its long-term corporate strategy. As a progressive commercial bank in Bangladesh, the Bank recognizes that sustainable banking is fundamental to creating enduring value for stakeholders while contributing to national development priorities. Sustainability considerations are systematically embedded within business planning, operational management and risk assessment frameworks.

Environmental stewardship remains a key pillar of the Bank's sustainability agenda. Dhaka Bank has undertaken practical initiatives to minimize its environmental footprint and enhance resource efficiency across its operations. The installation of solar panels at its Head Office in Gulshan represents a significant step toward promoting renewable energy usage and reducing dependence on conventional power sources. The Bank is also evaluating the expansion of similar renewable energy solutions across selected branches to further lower energy consumption and greenhouse gas emissions.

In addition to infrastructure initiatives, Dhaka Bank promotes environmentally responsible workplace practices. Employees are encouraged to adopt resource-efficient measures such as rationalizing paper consumption, optimizing energy use and supporting digital banking solutions that reduce environmental impact. These efforts reflect the Bank's commitment to fostering a culture of environmental awareness throughout the organization.

Beyond environmental initiatives, Dhaka Bank remains deeply committed to social sustainability. The Bank actively supports programs focused on education, healthcare and community development, particularly in underserved areas. Financial assistance to underprivileged students, contributions to educational initiatives and support for healthcare improvement programs are among the ways the Bank contributes to inclusive growth and social well-being.

The Bank's sustainability journey is aligned with the regulatory frameworks and policy guidance of Bangladesh Bank and is reported in accordance with internationally recognized standards, including those of the Global Reporting Initiative. This alignment ensures transparency, accountability and continuous improvement in environmental, social and governance (ESG) performance.

Dhaka Bank views sustainability not as a peripheral initiative, but as a core responsibility integral to responsible banking. By integrating environmental care, social responsibility and sound governance into its operations, the Bank remains committed to supporting Bangladesh's sustainable development aspirations and contributing to a resilient and inclusive future.



A Socially Responsible Bank

Dhaka Bank upholds the highest standards of corporate governance and ethical business conduct as foundational principles of its operations. The Bank believes that strong governance is essential to sustaining stakeholder confidence, ensuring regulatory compliance and delivering long-term value. Accordingly, governance practices are embedded across all levels of the institution, reinforcing accountability, integrity and prudent oversight.

Transparency and accountability remain central to the Bank's governance framework. Dhaka Bank ensures timely and accurate disclosure of financial and non-financial information to its stakeholders through periodic financial statements, annual reports and sustainability disclosures. Clear reporting on performance, risk management and strategic priorities reflects the Bank's commitment to openness and responsible stewardship.

Beyond compliance, Dhaka Bank distinguishes itself through a human-centric service philosophy. The Bank prioritizes customer trust and relationship-building by delivering personalized financial solutions tailored to diverse client needs. This relationship-driven approach strengthens long-term partnerships and reinforces the Bank's reputation for reliability and service excellence.

The Bank's workforce plays a pivotal role in maintaining this standard. Dhaka Bank invests continuously in professional development, capacity building and leadership training to enhance employee competence and ethical awareness. A culture of service excellence is nurtured through structured training programs, performance management systems and leadership guidance, ensuring that clients receive consistent and high-quality service.

Ethical conduct is guided by a comprehensive Code of Ethics and Conduct, which defines the values and behavioral expectations for all employees. The framework emphasizes honesty, fairness, compliance with laws and regulations, and zero tolerance for corruption or unethical practices. Strong internal controls, independent oversight mechanisms and risk management systems further reinforce institutional integrity.

Aligned with regulatory expectations set by Bangladesh Bank and international best practices, Dhaka Bank integrates Environmental, Social and Governance (ESG) principles into its corporate strategy. Sustainability and Corporate Social Responsibility (CSR) initiatives are structured to support environmental protection, social inclusion and economic empowerment. The Bank contributes to renewable energy financing, financial literacy programs, education support initiatives and community health interventions—strengthening its role as a responsible corporate citizen.

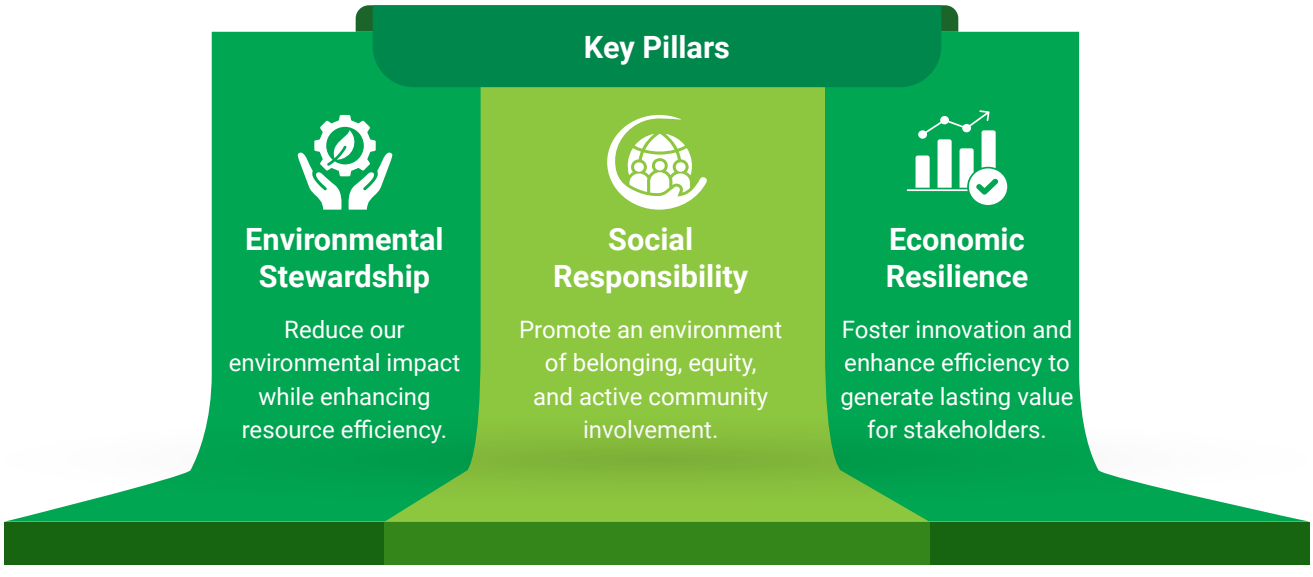
Dhaka Bank views responsible banking not merely as a regulatory requirement, but as a strategic commitment to ethical growth and sustainable development. By fostering transparency, accountability, service excellence and social responsibility, the Bank continues to build a resilient institution that contributes meaningfully to a more inclusive and prosperous Bangladesh.



Sustainability Strategy with Measurable Objectives

Sustainability Strategy 2025 Vision Statement

Our goal is to be an industry leader in sustainability, creating a positive impact on the environment, society, and our business.



Measurable Objectives

Environmental Stewardship

- Implement energy efficiency measures and Transition to renewable energy sources to cut greenhouse gas emissions.
- Minimize water usage through conservation strategies and enhanced infrastructure.
- Achieve zero waste to landfill by maximizing recycling, composting, and waste reduction efforts.
- Social Responsibility
- Implement targeted recruitment strategies and diversity training programs to foster a more inclusive workforce.
- Establish a volunteer initiative that encourages employees to engage in community projects and support charitable organizations.
- Uphold ethical sourcing standards by ensuring all suppliers comply with our sustainability criteria by year-end.

Economic Resilience

- Allocate resources to research and development for sustainable innovations, targeting the launch of three new eco-friendly product lines by year-end.
- Enhance operational energy efficiency by minimizing energy consumption.
- Boost revenue through the expansion of sustainable products and services.

Implementation Plan

- Form dedicated cross-functional sustainability teams to oversee and drive initiatives within each strategic pillar.
- Conduct periodic audits and evaluations to measure progress, pinpoint gaps, and refine sustainability efforts.
- Implement ongoing training programs and internal communications to enhance employee awareness and engagement with sustainability goals.
- Partner with external stakeholders—including suppliers, customers, and community groups—to amplify collective impact and drive meaningful, long-term change.

Monitoring and Reporting

- Establish a robust reporting framework to ensure transparent communication of sustainability progress to stakeholders.
- Release an annual sustainability report outlining key performance metrics, achievements, challenges, and future objectives.
- Gather stakeholder feedback regularly to refine the sustainability approach, staying aligned with evolving expectations and industry best practices.

Activities and Workers

Activities and Market served: Dhaka Bank is a prominent financial institution operating within the banking sector, offering a broad array of financial products and services. We play a vital role in the economic infrastructure by serving individuals, businesses, and governmental entities with essential financial solutions. Our network spans across 35 districts, with 117 Branches, 3 SME Centers, 36 Sub-Branches, 75 ATMs, 05 Automated Deposit Machine (ADM), 45 Cash Recycler Machine (CRM) and 1 Collection Booth. Below is a summary of our core activities:

a) **Deposit Mobilization:** We collect funds from individuals, corporations, and government bodies through various deposit accounts, including savings, current, and fixed deposit accounts. These deposits serve as the primary source of capital for us to extend loans and credit facilities.

b) **Lending and Credit Services:** Our bank provides an extensive range of loan products to individuals and enterprises, including personal, business, agricultural, housing, and microfinance loans. Additionally, we offer credit facilities such as overdrafts, letters of credit, and bills of exchange to meet the diverse financing needs of our clients.

c) **Transaction Services:** We facilitate seamless payment processing for our customers, enabling them to transfer funds across accounts and institutions. Our offerings include traditional payment methods like checks and wire transfers, as well as electronic platforms such as Automated Clearing House (ACH) and Real-Time Gross Settlement (RTGS).

d) **Investment and Wealth Management:** Through our subsidiaries, Dhaka Bank Investment Limited and Dhaka Bank Securities Limited, we provide comprehensive investment advisory and wealth management services. We offer tailored investment strategies, portfolio management, and a wide range of financial instruments, including mutual funds, stocks, and bonds, to help clients meet their financial objectives.

e) **Currency Exchange and Global Transactions:** We support our clients in managing international transactions by providing foreign exchange services. We facilitate the exchange of currencies and assist customers in mitigating risks related to foreign exchange fluctuations.

f) **Card Services:** We issue both credit and debit cards, offering our customers a secure and convenient way to make purchases and access cash via ATMs. These cards provide a flexible and efficient means of managing finances.

g) **Clearing and Settlement Services:** We engage in interbank clearing and settlement operations to process financial transactions between banks. Our services include payment settlements, check clearances, and account reconciliations, ensuring smooth financial transactions across the banking network.

h) **Offshore Banking Services:** Our Offshore Banking Unit (OBU) operates in compliance with the regulatory framework of Bangladesh Bank. This unit handles deposits and loans in foreign currencies, primarily for non-residents and wholly foreign-owned entities in Export Processing Zones (EPZs). It also offers long-term financing for industrial units both inside and outside the EPZs, and provides trade finance solutions such as bill discounting and financing against usance letters of credit, in accordance with Bangladesh Bank's guidelines.

i) **Shari'ah-Compliant Banking:** The Bank runs two specialized branches dedicated to Islamic Banking, operating strictly in accordance with Islamic law (Shari'ah). An exclusive division ensures that all Islamic Banking operations are compliant with Shari'ah principles and relevant regulatory requirements.

Supply Chain: Dhaka Bank's supply chain is vital to its value chain, enabling it to acquire funds to lend and provide banking services. The bank sources funds through retail deposits and borrowing from financial institutions. Retail operations include savings, current, and fixed deposit accounts, offering a stable funding source. Additionally, the bank collaborates with other financial institutions to access larger funding pools, essential for serving corporate clients.

Once funds are secured, Dhaka Bank deploys them through loans like personal, auto, home, and corporate loans, generating interest income as a primary revenue source.

Downstream Entities: Dhaka Bank interacts with various downstream entities in its operations. These entities play a crucial role in the country's financial system, promoting economic growth and financial stability. The primary downstream entities for Dhaka Bank are as follows:

1. **Individual and Business Customers:** The bank offers deposit accounts, loans, and credit cards, supporting their financial needs and overall economic activity.
2. **Merchants:** Our payment processing services enable merchants to accept card payments, thereby promoting financial inclusion.
3. **Suppliers:** Trade financing services ensure suppliers receive payments, fostering economic activity.
4. **Government:** Financial services, including tax and payment processing, support government operations and stability.
5. **Regulators:** Oversight by Bangladesh Bank and other agencies ensures stability, customer protection, and financial integrity.
6. **Microfinance Institutions:** Partnerships extend financial services to underserved areas, boosting financial inclusion and economic growth.

Dhaka Bank's Activities and Resource Utilization: A Framework for Assessment

Resources:

- Financial Resources: Deposits, equity capital, loan portfolio, liquidity.
- Human Resources: Skilled employees across various departments (lending, operations, customer service, Special Assets, Central Accounts, Engineering, General Service).
- Technological Resources: Core Banking System (CBS), internet banking platform, mobile banking app, ATMs, IT, MIS.

Capabilities:

- Risk Management: Processes to assess and mitigate credit, operational, and market risks.
- Compliance: Adherence to banking regulations and anti-money laundering (AML) laws.
- Customer Service: Providing efficient and timely assistance to clients.

Assessment Framework:

1. Activity Analysis:
    - Assess the profitability and market share of each business activity (retail, corporate, SME, Islamic banking, Agri).
    - Analyze the efficiency of operations for each activity (e.g., loan processing time, account opening time).
    - Evaluate customer satisfaction with each service offered.
2. Resource Management:
    - i) Analyze the bank's capital adequacy ratio to assess its capacity to handle potential losses.
    - ii) Evaluate the efficiency of human resource utilization (e.g., employee productivity, training programs).
    - iii) Assess the effectiveness of the bank's technological infrastructure (uptime, security measures).
        - a. Capability Evaluation:
            - i. Analyze the effectiveness of the bank's risk management framework through stress testing and historical data analysis.
            - ii. Evaluate the bank's compliance record with regulatory bodies.
            - iii. Assess customer feedback regarding the quality of service provided.
            - iv. Data Capture Methods.
            - v. Financial Statements: Analyze income statements, balance sheets, and cash flow statements to understand financial performance.
            - vi. Management Reports: Review internal reports on operational metrics, customer satisfaction surveys, and risk management assessments.
            - vii. Customer Relationship Management (CRM) Systems: Analyze customer data to understand their banking behavior and preferences.
            - viii. Benchmarking: Compare Dhaka Bank performance metrics with industry standards and competitors.

Benefits of a Thorough Assessment:

i. Identify areas for improvement in profitability, efficiency, and customer service.

ii. Make informed decisions regarding resource allocation and strategic initiatives.

iii. Mitigate potential risks and ensure regulatory compliance.

Additional Considerations:

i. External factors: Impact of the global and domestic economic environment, interest rate fluctuations, and competition.

ii. Future trends: Technological advancements in the banking sector, evolving customer demands, and regulatory changes.

Dhaka Bank's Strategy on Market Development, Product and Service Development

Developing a strong organizational strategy requires thoughtful planning across market expansion, product innovation, and service improvement. Here's a structured approach to navigate each element effectively:

Expanding Market Reach

- In-Depth Market Analysis – Assess customer behaviors, industry shifts, and emerging demands to uncover new opportunities.
- Target Audience Profiling – Identify and prioritize customer groups based on needs, purchasing habits, and potential engagement levels.
- Entry and Growth Tactics – Choose the right approach for market entry, whether through organic scaling, collaborations, acquisitions, or strategic alliances.
- Regional and Global Outreach – Explore new geographic regions and assess their viability for expansion.
- Optimized Distribution Networks – Develop efficient sales and delivery systems to ensure seamless customer access.
- Brand Awareness and Engagement – Design impactful marketing initiatives to enhance visibility, generate interest, and convert leads into loyal customers.
- Long-Term Customer Connections – Foster lasting relationships through tailored interactions, customer-centric services, and value-driven engagement strategies

Product and Service Development Strategy:

- Customer Insights: Continuously gather and analyze customer feedback to understand emerging needs, preferences, and pain points.
- Encouraging Innovation: Build a workplace culture that actively encourages creative problem-solving and idea generation from all team members.
- Investment in R&D: Dedicate resources to research and development to both enhance existing offerings and introduce new products.
- End-to-End Product Management: Oversee products from their conception to their phase-out, ensuring they remain relevant, profitable, and competitive.
- Strategic Collaborations: Engage with partners, suppliers, and other key stakeholders to co-develop cutting-edge products and services.
- Adaptable Development Process: Implement flexible, agile practices to rapidly prototype, test, and refine products in response to evolving market demands.
- Commitment to Quality: Uphold rigorous quality control measures throughout the entire development process to meet both customer expectations and regulatory standards.
- Ethical Innovation: Prioritize sustainability and corporate responsibility in the development of products and services, aligning with the values of conscious consumers.

Integration of Market and Product/Service Development:

- Market-Centric Focus: Prioritize product and service development based on a deep understanding of market demands and emerging trends.
- Continuous Improvement: Implement a continuous feedback loop from the market, iterating on products and services to enhance their relevance and performance.
- Interdepartmental Synergy: Promote seamless collaboration across departments like sales, R&D, and marketing to ensure product development aligns with both market needs and organizational objectives.
- Agility in Execution: Cultivate an agile mindset that allows quick adaptation to evolving market conditions, customer expectations, and competitive dynamics.

By developing a comprehensive strategy that addresses both market development and product/service development, organizations can position themselves for sustainable growth and competitive advantage. Regular evaluation and adjustment of the strategy based on market feedback and performance metrics are essential to staying responsive to evolving market dynamics.

Products and Services

Corporate Banking Products:

a Project Finance (Long, MID & Short Term)

Project financing is an innovative and timely financing technique for large-scale corporate projects. It includes understanding the rationale for project financing, preparing the financial plan, assessing the risks, designing the financing mix, and raising funds.

Dhaka Bank offers a full range of products & services to the entrepreneurs implementing a project including structuring mode of financing, mitigation of different risks and providing advisory service for successful implementation of the project.

Products offered under Project Finance

- Term Loan – Machinery
- Term Loan – Construction
- Lease Finance (Machineries)
- Foreign Currency Loans

b Working Capital Finance

Working Capital is the life blood for any newly established projects. Dhaka Bank's working capital financing includes all sorts of facilities for every sector of businesses and industries with respect to their nature of operation. Our products and services for financing working capital depending on the nature of facilities can be segmented as –

Non – Funded Facilities

- Letter of Credit (Cash LC, BTB LC, UPAS, EDF, etc.)
- Bank Guarantee (BB, PG, APG, Payment Guarantee, FC)

Funded Facilities

- Short-Term Loan (3, 6, 9 months)
- Overdraft – Others
- Overdraft – Work Order
- Cash Credit (Hypothecation, Pledge)
- Loan against Trust Receipt (LTR)
- Time Loan



C Trade Finance

Ever since "Business" has become a matter beyond geographical boundaries, Foreign Trade has been introduced as a major wing of modern banking. To support the businesses of our customers, we have made a strong base for offering a wide range of products and services related to Trade Finance

- Export LC (Advising & Transfer)
- Export Bill Negotiation/ Collection
- Packing Credit (PC)
- Import Finance
- Import Bill Handling
- Shipping guarantee
- EDF Loan
- OBU Financing

d Cash Management Solutions

- Payment & collection solution
- Bulk cheque Processing
- Utility Bill collection
- Vendor/Salary Payment

Dhaka Bank Signs Strategic Payroll Banking Partnership with Sparkle Knit Composite Limited



Dhaka Bank entered into a Payroll Banking Agreement with Sparkle Knit Composite Limited. The agreement was formally exchanged by Mr. H. M. Mostafizur Rahaman, Senior Executive Vice President & Head of Retail Business Division of Dhaka Bank and Mr. Md. Sirajul Haque, Managing Director of Sparkle Knit Composite Limited, on behalf of their respective organizations.

Retail Banking Products:

Deposit Products

RFCD Account	Current Account	Savings Account	Bundle Savings Account	Joma Savings Account	Short Notice Deposit
Fixed Deposit Rate	Gift Cheque	Deposit Pension Scheme	Special Deposit Scheme	Deposit Double Scheme	Savings Builder Account
Kotipoti Deposit Plan	Lakhpoti Deposit Scheme	Honourable Seniors	EduSavings Plan	Students' Ledger	Shopno Jatra
Personal Retail Account	Aroni Savings Account	Aroni Empower	Ezy Savings Account	Payroll Savings Account	Nano Savings Scheme

Loan Products

Personal Loan	Car Loan	Home Loan	Nano Loan–eRin	Device Financing	Balloon Personal Loan

Digital Banking

Dhaka Bank Go Plus	Direct Banking	Self-Banking	Tuition Pay Solution	Account from Home

Card Products

Debit Card

VISA Classic	VISA Platinum	Mastercard Platinum

Credit Card

VISA Gold	VISA Platinum	VISA Tayyebah Platinum	VISA Signature	Mastercard Titanium	Mastercard Tayyebah Titanium	Mastercard World

Prepaid Card

VISA Esteem	VISA Aspire	VISA MyWage	Mastercard Spark

Nationwide Financial Literacy Program for the Youth under "Tarunner Utshab 2025"



Dhaka Bank has inaugurated a 15-day long Financial Literacy Program for the Youth under its flagship initiative "Tarunner Utshab 2025." The program was inaugurated by the Managing Director (Current Charge) of Dhaka Bank. Mr. A K M Shahnawaj, and Mr. Md. Iqbal Mohasin, Director, Financial Inclusion Department of Bangladesh Bank graced the occasion as Special Guest.

MSME Business:

Distributor Finance (DF)

Distributor finance is a kind of financing that benefits both the distributors and manufacturers/ corporate sellers. It commonly refers to a mode of financing in which the financier makes payment to the manufacturer/principal for lifting goods on behalf of its distributors and the distributors after a certain credit term pays the money back to the financer (Bank).

Financial Inclusion:

Parenting and Nurturing 1st Time Borrowers. Startup Finance for young new Entrepreneurs, Women Entrepreneur Financing with preferential terms, Access to Bangladesh Bank and SME Foundation refinance schemes, Cluster-based Financing for Cottage & Micro level Entrepreneurs.



Supply Chain Finance (SCF):

Supplier finance is based on the receivable of suppliers. A supplier provides the goods or services to the Corporate buyer, based on the received & endorsed invoices from buyer, bank finances 80-100% (on invoice value) to the supplier. On or before maturity the repayment is made by corporate buyer.

Loan Products:

Dhaka Bank Start-Up Fund, Continuous Loan, Demand Loan, Term Loan, Supply Chain Financing: (A) Bills to Cash (B) Factoring Finance, Distributor Finance, Non-Funded Facility, Commercial Housing, Lease Finance, Oditiya Loan Facilities for Women Entrepreneurs.

Refinance/Pre-Refinance Schemes:

Term Loan Under Refinance Scheme of BDT 25,000 Crore, Bangladesh Bank Agro-Product Processing Refinance, SME Development Project (SMEDP-2) Refinance, Green Banking, Arrangement with SME Foundation & Joyeeta Foundation, SME Foundation Revolving Fund Refinance.

Deposit Products

Shukti, Current Deposit (SME), FD Plus (SME), Mudaraba FD Plus (SME).

Digital Banking:

App based Banking

- Dhaka Bank GO Plus
- Bangladesh Bank App
- EzyBank
- bKash
- Nano Savings DPS
- eRIN
- MFS Fund Transfer
- Self Banking

Web based Banking

- Dhaka Bank C-Solution
- Dhaka Bank Direct
- Tuition Fee Solution
- Interactive Banking
- Credit Card from Home
- Account from Home

Shari'ah based Products:

Deposit Products

- Mudaraba Hajj Savings Scheme
- Tawfeer Mudaraba Savings Bond Account
- Tawfeer Mudaraba Deposit Pension Scheme
- Tawfeer Mudaraba
- Foreign Remittance Account
- Mudaraba Value Max Savings Account
- Mudaraba Deposit Double Scheme
- Mudaraba Bundle Savings Account
- Mudaraba Marriage Deposit Scheme
- Tayyebah Lakhpoti Deposit Scheme
- Tayyebah Kotipoti Deposit Scheme

Investment Products

- Tayyebah MasterCard Titaium Credit Card
- Tayyebah Islamic Credit Card



Dhaka Bank to the Road of Green Banking

Recognizing the strategic importance of sustainable finance and in alignment with the policy directives issued by Bangladesh Bank, Dhaka Bank has formally adopted a comprehensive Green Banking Policy, duly approved by its Board of Directors. This policy framework integrates environmental considerations into the Bank's credit operations, investment decisions and overall risk management architecture.

To operationalize its sustainability commitment, the Bank has developed innovative green financing products designed to support environmentally responsible enterprises and contribute—directly and indirectly—to the reduction of carbon emissions. These products are structured to promote energy efficiency, pollution control, renewable energy adoption and cleaner production technologies.

The Board of Directors has also approved dedicated allocations under "Green Finance" and a "Climate Risk Fund," reinforcing institutional commitment through financial backing. These allocations are being strategically deployed to support environmentally sustainable projects and to strengthen climate risk resilience within the Bank's portfolio.

In line with regulatory refinancing schemes, Dhaka Bank signed a Participation Agreement with Bangladesh Bank under the "Refinancing Scheme for Hybrid Hoffman Kiln (HHK) or Equivalent Technology in Brick Fields." Through this arrangement, the Bank committed to financing brick manufacturing units adopting environmentally friendly technologies, with access to refinancing support from Bangladesh Bank. This initiative contributes significantly to reducing emissions in one of the country's traditionally high-pollution sectors.

Furthermore, on February 9, 2017, Dhaka Bank executed a Participating Financial Institution (PFI) Agreement with Bangladesh Bank to facilitate financing under the Green Transformation Fund (GTF). The GTF was introduced to support the import and procurement of capital machinery and related equipment that enhance environmental sustainability, particularly in export-oriented industries.

Through these structured policy frameworks, refinancing mechanisms and targeted green investments, Dhaka Bank continues to strengthen its role as a responsible financial intermediary—facilitating the transition toward a low-carbon, resource-efficient and climate-resilient economy.

- Water use efficiency in wet processing
- Water conservation and management
- Waste management
- Energy and Resource efficiency and recycling
- Renewable energy
- Energy efficiency
- Heat and temperature management
- Air ventilation and circulation efficiency
- Work environment improvement initiatives and
- Other sectors to be specified by Bangladesh Bank from time to time

Dhaka Bank has consistently worked to implement green financing initiatives in alignment with the policies and facilities introduced by Bangladesh Bank. On July 13, 2017, the Bank formalized its participation in the "Refinance Scheme for Green Products/Initiatives" through an agreement with Bangladesh Bank, initiated by the Sustainable Finance Department. This framework enables Dhaka Bank to access the Green Transformation Fund (GTF) in Taka, supporting export-oriented and manufacturing industries committed to environmentally sustainable practices.

Through this initiative, the Bank has reinforced its commitment to sustainable and environmentally responsible banking. Its efforts encompass promoting renewable energy adoption, financing energy-efficient technologies, and implementing measures to reduce operational and financed carbon emissions. These initiatives reflect the Bank's proactive approach to aligning financial intermediation with national and global sustainability objectives.

Recognizing that skilled human capital is essential for effective green banking, Dhaka Bank organizes at least two annual training and workshop sessions on Green and Sustainable Finance for its workforce. These programs enhance staff capability, strengthen operational efficiency, and ensure adherence to sustainability principles across all levels of the organization.

Through these combined measures—strategic policy implementation, active financing of green projects, and workforce development—Dhaka Bank continues to advance toward a greener economy, demonstrating its leadership in sustainable banking and contributing meaningfully to Bangladesh's environmental and climate goals.

In House Green Initiatives by Dhaka Bank

- Using Day lights and reducing electricity consumption at Head Office & Corporate Office.
- Increased use in mobile banking and introducing Mobile App named Dhaka Bank Go Plus
- Increased Use of LED Lights at Dhaka Bank Head Office, Corporate Office and branches.
- Encouraging executives to purchase fuel efficient vehicles.
- Planning for Rainwater Harvesting at Dhaka Bank branches and Head Office.
- Increased use of Laptop Computers
- Decreased paper use by initiating both side printing of official memos, increased use of electronic mails, online bill processing through Go Green, using corporate portal instead of paper works.
- Introducing loan processing electronically through Credit Risk Management Division (CRM) and Retail Business Division.

Our Action plan for Ensuring Green and Sustainable Finance

Instructing every branch to make a database of potential clients for green and sustainable finance; and to follow up the clients' needs accordingly.

Educating customer regarding sustainable & green products and its benefits

Arranging in-house training program for the branch officials from time to time

Social media [Dhaka Bank Facebook Fan Page] promotion for the Green & Sustainable products and their benefits

Following up with branches every month for achieving the Green & Sustainable finance target



Corporate Social Responsibility

As a leading bank, Dhaka Bank is not only committed to delivering exceptional financial services but also ensuring that our activities contribute positively to society, the environment and our communities. Dhaka Bank's Corporate efforts aim to create a sustainable and responsible future by engaging in various initiatives to empower communities and protect the environment. Dhaka bank focuses on education, healthcare, disaster management, and promoting eco-friendliness through its activities, programs, and partnerships with various organizations. The bank believes in promoting a positive impact on society by supporting the underprivileged, addressing environmental concerns, and contributing to the development of the nation. In addition, gives priority to long-term initiatives that will have a long-term, positive influence on the nation's population and society. The CSR activities of Dhaka Bank encompasses a wide area i.e. Education, Health, Environment and Climate Change Mitigation and Adaptation, Disaster Management, Sports, Arts & Culture, and Other Activities. The aforementioned sectors of Dhaka Bank's CSR are formulated under the Guidelines set by the Sustainable Finance Department of Bangladesh Bank.

The Bank dedicates 5% of its before-tax profits annually to Dhaka Bank's CSR activities to support the socioeconomic development of the underprivileged population in the country. During 2025, Dhaka Bank has spent an amount of BDT 90.47 million for the overall betterment of the nation.

Donation for Social Improvement by CSR in matrix:

BDT in Million except %

Initiatives	Donation	Percentage (%)
Education	10.02	11.08
Health	1.36	1.50
Environment and Climate Change Mitigation and Adaptation	0.01	0.01
Disaster Management	43.99	48.62
Sports, Arts & Culture	35.00	38.68
Others	0.10	0.11
Total	**90.48**	**100.00**

Education

Education is one of the most important components of Corporate Social Responsibility and has always played a key role in the development of the nation. Understanding the importance of education by providing services to underprivileged communities and children with special needs, Dhaka Bank donated around BDT 10.02 Million for the Mental and Physical Development of Autistic Children in PFDA – Vocational Training Institute, and SEID. In addition, Dhaka Bank has taken initiatives for improving the Improving the Transport Facilities of Teachers and Students at the Shaheed Ziaur Rahman Medical College, Bogura and support the prospective and meritorious students who have been studying in the college.

Initiatives	BDT in Millions
Support for Operational Expenses for Underprivileged People with Autism and Neuro-Development Disability towards PFDA Vocational Training Institute	2.00
Support for Operational Expenses for the Mental and Physical Development for Autistic Children towards SEID, a specialized school for Autistic Children	1.25
Donation of Coaster for Teachers to improve transport facilities of Shaheed Ziaur Rahman Medical College, Bogura	6.70
Financial Assistance for Implementation of National Primary Education Competition 2025 organized by Sirajganj Sadar Upazila, UNO Office	0.02
Financial Assistance for covering educational costs of Mr. Aditya Banik	0.05
Total	**10.02**

Health

Dhaka Bank acknowledges the disparity between household income and high healthcare costs which often create difficulties for families to support long term treatment for individuals suffering from life threatening diseases. In order to support essential medical services, treatments, and healthcare infrastructure development, Dhaka Bank has been contributing to various organizations and individuals in need. In the year 2025, Dhaka Bank has spent around BDT 1.36 Million for Financial Assistance for Treatment underprivileged patients who are suffering from Colon Cancer, Thyroid Tumor, Cervical Cancer, and Liver Cirrhosis.

Initiatives	BDT in Million
Financial Assistance for Supporting the Daily Necessities of Ms. Annona Rani Das who is suffering from cerebral palsy	0.05
Financial Assistance for Treatment of Leukemia (Blood Cancer) of Ms. Sajiya Farhana Prapty	0.50
Support the Treatment of Cancer Patients at Bangladesh Cancer Aid Trust	0.10
Support for Treatment of Cervical Cancer of Mst. Monowara	0.20
Support for Treatment of Liver Cirrhosis of Mr. Mohammad Alam Nuri	0.05
Financial Assistance for Treatment of Colon Cancer of Ms. Gita Rani Sarker	0.10

Initiatives	BDT in Million
Financial Assistance for Treatment of Visual Impairment of Ms. Razia Sultana	0.05
Financial Assistance for Treatment of Colon Cancer of Mr. Md. Anowar Hossain	0.05
Financial Assistance for Treatment of Thyroid Tumor of Ms. Sayada Sonia Akhter	0.20
Financial Assistance for Treatment of Ms. Arifun who was injured in a road accident	0.01
Supporting the Treatment of Ms. Sujata Azim's Heart Condition	0.05
Total	**1.36**

Environmental Issues

Dhaka Bank has taken the initiative of implementing a Climate Risk Fund for battling Environmental Issues. In addition, Dhaka Bank is trying to involve actively in environmental protection and Eco-System related programs by implementing a Tree Plantation Initiative in adjacent areas of Rural and Coastal areas of Bangladesh.

Initiatives	BDT in Million
Implementation of Tree Plantation by Dhaka Bank on Suitable Sites in Rural and Coastal Areas of Bangladesh	0.01
Total	**0.01**

Agriculture Material distributions, Sirajgonj as part of Special CSR



Dhaka Bank PLC. distributed modern agricultural machinery among 300 (approx.) local farmers in Belkuchi Upazila of Sirajganj district as part of Special Corporate Social Responsibility (Agriculture). Mr. Abdul Hai Sarker, Chairman of Dhaka Bank PLC. & Bangladesh Association of Banks was present as the Chief Guest at the event and distributed agricultural machinery among the farmers, Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO, Mr. Sahabub Alam Khan FCA, SEVP & Chief Financial Officer of Dhaka Bank, Ms. Afia Sultana, UNO, Belkuchi, Mr. Protik Mandal, AC Land, Belkuchi Thana, Mr. Katebur Rahman, EVP & Head of Agricultural Banking Division along with other high officials of Dhaka Bank were present at that event.

Disaster Management & Infrastructure Improvement

Dhaka Bank is committed to the welfare of the community at large. The Bank responds promptly to support the affected humanity. In 2025, the Bank provided blankets for people in cold affected areas in Bangladesh through own channels to small organizations. The bank has also donated over 50,000 blankets to the Chief Adviser Relief and Welfare Fund.

Initiatives	BDT in Million
Distribution of Blankets for Cold Affected and Lower Income People around Bangladesh	43.98
Total	**43.98**

Sports

Dhaka Bank has been empowering women and investing in grassroots sports to create lasting social impact by supporting the Bangladesh Women's National Football Team since 2018 under the Corporate Social Responsibility of the Bank. As a result, Bangladesh Women's Football Team is the most successful football team in Bangladesh's history.

During 2025, Dhaka Bank contributed BDT 35.00 million for the development of Bangladesh Women's National Football Team.

Initiatives	BDT in Million
To patronize Women's Football Team for the Development of Bangladesh Women's National Football team towards Bangladesh Football Federation	35.00
Total	**35.00**



Since 2018, Dhaka Bank PLC has proudly served as the exclusive sponsor of the Bangladesh Women's National Football Team, at a time when sponsorship in Women's Football was unheard of. The partnership between Dhaka Bank PLC and the Bangladesh Football Federation has become a benchmark for successful sports development in Bangladesh, contributing significantly to the growth and success of women's football in the country.

Key achievements during this period include:

- SAFF Women's Championship Winners (2022 & 2024)
- Qualification for the AFC Women's Asian Cup 2026.

Other Social Projects

In 2025, Dhaka Bank donated/spent BDT 0.10 million for the promotion of National Integrity and Prevention of Corruption as social projects.

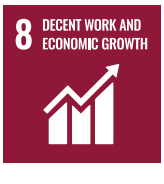
Initiatives	BDT in Million
Promotion of National Integrity and Prevention of Corruption related Advertisement on The Daily Manobkantha, Daily Sun, and Media New Age Ltd.	0.10
Total	**0.10**

Dhaka Bank donated Two Petrol Vans to Bangladesh Police at Araihazar Thana, Narayangonj



Dhaka Bank donated Two Petrol Vans to Bangladesh Police at Araihazar Thana, Narayangonj. Mr. A. T. M. Hayatuzzaman Khan, Founder Vice Chairman, Board of Director and Chairman of Dhaka Bank Foundation and Sponsor of Dhaka Bank along with Mr. A K M Shahnawaj, Managing Director (Current Charge) formally handed over the Van's Keys to Md. Mehedi Islam, Senior Assistant Police Super, (C-Circle) Narayangonj and Mr. Khandoker Nasir Uddin, Officer In-Charge, Araihazar Thana, Narayangonj, towards Bangladesh Police.

Sustainable Development Goals of Dhaka Bank

SDGs Indicator	SDGs	Dhaka Bank's Contribution
	Eliminate poverty in all its manifestations globally.	We leverage digital innovation to expand financial services to the unbanked, fostering entrepreneurship and supporting community development initiatives. By empowering SMEs and collaborating with local NGOs, we drive economic growth and help lift people out of poverty. Dhaka Bank disbursed BDT 32,618 million in the CMSME sector during the year 2025, which was BDT 907.24 million higher than 2024's disbursement of BDT 31,715.37 million.
	Eradicate hunger, ensure food security, enhance nutrition, and foster sustainable agriculture.	Dhaka Bank disbursed approximately BDT 8,551.51 million in agricultural loans in 2025, supporting farmers with essential financial resources to enhance food production and ensure food security. This investment contributes to sustainable agricultural growth, improving rural livelihoods and helping to reduce hunger in Bangladesh.
	Promote well-being and ensure healthy lives for people of all ages.	Dhaka Bank has organized health campaigns for its employees, such as the "Health Campaign & BMI Challenge" health campaign. This initiative aimed to promote health awareness among staff members. In 2025, Dhaka Bank spent approximately BDT 1.36 million to support underprivileged patients with treatment costs.
	Ensure inclusive and equitable quality education and Promote life-long learning opportunities for all.	Dhaka Bank donated BDT 10.02 million in 2025 for educational and developmental initiatives for autistic children and underprivileged individuals with neuro-development disabilities. The bank also provided support for scholarships and operational expenses for specialized schools and vocational training institutes.
	Promote gender equality and empower women and girls in all aspects of life.	Dhaka Bank promotes gender equality and women's empowerment by ensuring equal opportunities for leadership and participation at all levels. Through its signature women-focused product, 'Aroni,' the bank drives financial inclusion and digital savings for women. In 2025, the CMSME finance for Women Entrepreneurs amounted to BDT 2,190.93 million.
	Promote the sustainable use and management of water resources and ensure universal access to safe water and sanitation.	In addition to installing a water treatment system at its office premises, Dhaka Bank has financed the construction of multiple water treatment plants.
	Promote universal access to affordable, reliable, sustainable, and modern energy for everyone.	Investing in climate-resilient projects to lower greenhouse gas emissions. Enhancing energy efficiency and adopting renewable energy at branches and offices.
	Promotes sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all.	Dhaka Bank has a workforce of 2,145 employees. We leverage digital innovation to expand financial services to the unbanked, fostering entrepreneurship and supporting community development initiatives. By empowering SMEs and collaborating with local NGOs, we drive economic growth and help lift people out of poverty. Dhaka Bank disbursed BDT 32,618 million in the CMSME sector during the year 2025, which was BDT 907.24 million higher than 2024's disbursement of BDT 31,715.37 million.

SDGs Indicator	SDGs	Dhaka Bank's Contribution
	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	Dhaka Bank has allocated funds for Green Finance and a Climate Risk Fund to support eco-friendly projects like ETP, HHK, Zigzag Brick Kilns, Bio-Gas Plants, and Solar Power. It also signed a refinancing agreement with Bangladesh Bank for sustainable brick kiln technologies. In 2025, its power sector investment reached BDT 31,392.77 million promoting resilient infrastructure, sustainable industrialization, and innovation. Furthermore, its total investment in the Ready-Made Garments (RMG) sector stood at BDT 11,526.11 million (Funded and non-funded).
	Focuses on reducing systemic disparities in income, opportunity, power, and status both within individual countries and among different nations.	Shifting from traditional, collateral-heavy corporate lending toward an inclusive ecosystem that democratizes access to capital.
	Enhance cities and human settlements by ensuring they are inclusive, safe, resilient, and sustainable through advancements in housing, transportation, urban planning, and environmental impact management.	Provide financing for real estate projects, support businesses involved in urban transportation and environmental management, or work with organizations that promote sustainability and resilience in urban planning. However, Dhaka Bank itself does not typically lead initiatives directly related to housing, transportation, or environmental impact management as part of its main business operations.
	Ensure sustainable consumption and production patterns.	Eco-friendly workplace habits and sustainable financing initiatives.
	Take urgent action to combat climate change and its impacts.	We evaluate each project's environmental, social, climate change, and disaster risk factors, and develop tailored action plans for our clients based on the identified risks.
	Preserve and responsibly manage oceans, seas, and marine resources to support sustainable development.	Dhaka Bank conducts environmental risk assessments of projects to evaluate their potential impact on the environment. This proactive approach ensures that financed projects adhere to environmental standards and contribute positively to the preservation of natural resources, including marine ecosystems.
	Ensure the sustainable use and restoration of ecosystems, forests, and land while combating desertification and biodiversity loss.	Dhaka Bank is supporting sustainable agriculture by distributing seedlings, fertilizers, and pesticides to farmers in flood-affected areas. The bank has also provided improved seeds and agricultural support to marginal farmers as part of its CSR initiative.
	promote peace, justice, and strong institutions by reducing violence, ensuring equal access to justice, and building accountable and inclusive institutions at all levels.	Dhaka Bank promotes justice and peace by implementing policies and practices that ensure transparency, accountability, and equal access to financial services, thereby reducing financial exclusion and supporting community development.
	Enhance implementation efforts and renew global partnerships for sustainable development.	Agreement with TITAS, WASA, DPDC, DESCO and REB for serving clients need on utility bill.

Sustainable Human Resource (HR) Development

Employee Profile:

We are committed to fostering a dynamic workplace where performance is recognized, success is rewarded, and employees are empowered to drive their own growth. By encouraging continuous learning and meaningful rewards, we aim to cultivate a culture where individuals can think critically, act decisively, and make independent, impactful decisions.



Benefits to Employees

Every employee is paid salary on monthly basis, which consists of basic salary, fringe benefits and other benefits disbursed on 25th of each month. The benefit schemes of Dhaka Bank are as follows

Salary Components	Other Benefits	Terminal Benefit
1. Basic Salary 2. Housing 3. Conveyance allowance/ Car allowance 4. Medical allowance 5. Living allowance 6. Travel Passage	1. Furniture facility 2. Staff House Building Loan (SHBL) 3. Car Loan 4. Provident fund loan 5. Hospitalization reimbursement 6. Group Life Insurance Benefit 7. Critical Illness Benefit	Dhaka Bank provides various retirement benefit plans to its employees based on their individual entitlements. 1. Provident fund 2. Gratuity fund 3. Leave encashment

New Employees

250 new employees were recruited during 2025 where 180 employees were Male and 70 employees were Female selected.

Employees by Diversity

The bank's employees are primarily located in Dhaka and Chattogram, with the highest number based in Dhaka, comprising 74.83% in 2025 for both the Corporate Office and branches in the city. We follow a fair hiring process that ensures no discrimination based on locality or religion.

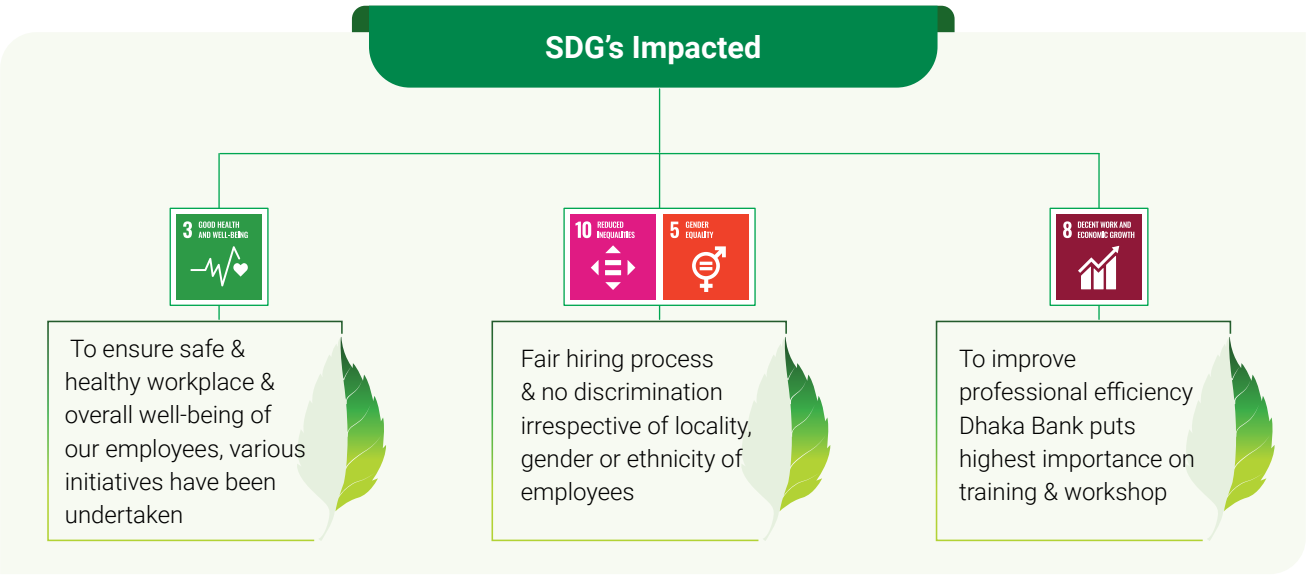
Employees by Region

Dhaka Bank operates 120 branches across all divisions of the country, with its Head Office located in Dhaka. The bank employs a total of 2,145 staff members.

Division	2024			2025		
	No. of branches	No. of employees		No. of branches	No. of employees	
		Male	Female		Male	Female
Dhaka (Including Head Office)	60	1,049	428	61	1,149	456
Chattogram	27	215	28	27	238	33
Sylhet	6	43	3	6	38	9
Khulna	7	41	8	7	46	8
Rajshahi	12	96	11	12	95	12
Barishal	2	13	0	2	14	0
Rangpur	4	30	5	4	33	6
Mymensingh	1	8	1	1	8	0
Total	**119**	**1,495**	**484**	**120**	**1,621**	**524**

Gender Positioning of Employees

Dhaka Bank has successfully maintained a well-balanced ratio of male and female employees, which is evident not only in its board of directors but also across various levels of bank management.



Aligning Our Philosophy: The 3P's and GABV Principles

Our commitment to sustainability is centered on the "3Ps" philosophy: People, Planet, and Prosperity. This approach guides us in creating a meaningful and positive impact for all our stakeholders, aligning with the principles of the Global Alliance for Banking on Values (GABV).



Dhaka Bank has integrated sustainability, good governance, and compliance into its core values. As a member of the GABV, the bank adheres to the following principles:

Principle 1

Social and environmental impact are at the heart of our business model.

Principle 2

Our practices are grounded in communities, serving the real economy, and enabling new business models to meet people's needs.

Principle 3

We force on long-term relationships with clients and enable a direct understanding of their economic activities and the risks involved

Principle 4

We focus on the long-term, are self-sustaining and remain resilient to outside disruptions.

Principle 5

Our governance is transparent and inclusive.

Principle 6

All of these principles are embedded in the leadership and culture of our bank.

People focus	Planet focus	Prosperity focus
• Our diverse range of products and solutions is designed to meet the varying needs of our customers, from corporate loans and SME financing to personal loans and easy financing for women entrepreneurs. This comprehensive offering allows us to deeply integrate with our customers' lives. • For nearly three decades, we have consistently evolved to enhance our developmental impact, with a significant milestone as pioneers in SME lending in Bangladesh. By 2025, we proudly served over 3,465 SME entrepreneurs, with an SME loan portfolio BDT 31,715.37 million, a sum equivalent to the market capitalization of several smaller banks combined. • With a solid financial foundation and a stellar reputation built on strong governance, the bank has earned the trust of its customers and continues to uphold its commitment to excellence.	• Dhaka Bank aligns with sustainable banking principles by addressing the environmental impact of its operations and financing decisions, balancing economic growth with ecological sustainability. • The bank incorporates Environmental and Social Risk Management (ESRM) into its credit policies, ensuring that financed projects do not harm the environment. • It actively funds renewable energy projects, eco-friendly industries, and energy-efficient solutions, promoting a greener economy. • Dhaka Bank works to reduce its carbon footprint by adopting energy-efficient technologies, digitizing services, and promoting paperless • Through transparent disclosures, the bank highlights its contributions to sustainability and compliance with green banking frameworks. banking.	• Received the "ADB's Momentum Award 2025" Award and " Mastercard Excellence Awards 2025" for outstanding performance and innovative offerings. • Partnered with bKash to introduce the Monthly Nano Savings Scheme, promoting financial inclusion across Bangladesh. • Launched e-Rin, an AI-based instant loan disbursement platform, enhancing customer convenience and efficiency in lending services. • Introduced the Dhaka Bank C-Solution app for cash management and launched a central over-the-counter platform for real-time reconciliation. • Dhaka Bank Launches Bangladesh's First-Ever Youth-Focused Dual Currency Prepaid Card "Spark" in Partnership with Mastercard • Remittance Award 2025 based on collection of remittance form abroad.



Sustainability Content Pillars

The Sustainable Finance Department of Bangladesh Bank released a circular on 26th December, 2023 mandating banks and financial institutions to disclose information on governance, strategy, risk management, as well as metrics and targets.



Dhaka Bank primarily focuses on economic matters, but environmental and social responsibility are also integral to its role in stewarding the planet. This report emphasizes corporate social responsibility (CSR), environmental efforts, and social commitments, which are highlighted throughout this Annual Report and our accompanying Sustainability Report.

Content Pillar	Description	Our status
Governance	The governance processes, controls and procedures the bank or finance company uses to monitor and manage sustainability related risks and opportunities	Side by side with Sustainability Report part of this Annual Report, we detailed our Governance in Corporate Governance part with details.
Strategy	The approach for addressing sustainability related risks and opportunities that could affect the bank or finance company's business model and strategy over the short, medium and long term.	We detailed our Strategy in Sustainability Report and Integrated Report part of this Annual Report.
Risk Management	The processes, the bank or finance company uses to identify assess, priorities and monitor sustainability-related risks.	Apart from Sustainability Report, we have also a separate chapter of Risk Management in this Annual Report which covers sustainability related risks.
Metrics & Target	Metrics and Targets disclose a bank or a finance company's performance in relation to its sustainability-related risks and opportunities, including progress towards any targets the entity has set, and any targets it is required to meet by law or regulation.	Different performance related target including sustainability performance has been mentioned in the Sustainability Report part and other parts of this Annual Report.

Our Value Creation Framework

Dhaka Bank's value creation foundations	Value creation drives
Strategic Inputs	• Funds raised from equity, deposits, and other financial instruments to support lending and investment activities. • A skilled workforce dedicated to delivering customer-centric banking solutions and fostering innovation. • Proprietary knowledge, brand reputation, digital capabilities, and innovative product offerings. • Strong relationships with customers, regulators, communities, and other stakeholders. • Physical infrastructure, including branches, ATMs, and digital platforms, to facilitate service delivery. • Sustainable practices that minimize environmental impact, such as green financing and paperless operations.
Core Value-Creation Processes	• Providing personalized banking services, including retail, corporate, SME, and digital banking. • Enhancing digital infrastructure to offer seamless banking experiences through apps, online platforms, and AI-driven customer service. • A robust framework to mitigate financial, operational, and environmental risks, ensuring resilience. • Developing new financial products and services that cater to evolving market needs, including green financing and Shari'ah-compliant banking solutions. • Incorporating environmental, social, and governance (ESG) principles into business operations.
Value Delivered to Stakeholders	• Consistent financial performance and dividend growth. • Transparent reporting and governance. • Competitive compensation, training programs, and career development opportunities. • An inclusive and diverse work environment. • Financial inclusion initiatives and investments in local development projects. • Support for education, healthcare, and disaster relief programs. • Promotion of green banking and investments in renewable energy projects. • Implementation of energy-efficient operations.
Sustainability and Resilience	• Expanding green finance portfolios. • Encouraging environmentally responsible business practices. • Complying with national and international ESG guidelines.
Performance Measurement	• Financial metrics (profitability, return on equity, etc.). • Customer satisfaction surveys. • ESG performance indicators. • Employee engagement metrics. • Risk-adjusted returns.

Environmental and Climate Changes Risk of Dhaka Bank

Environment Related Initiatives

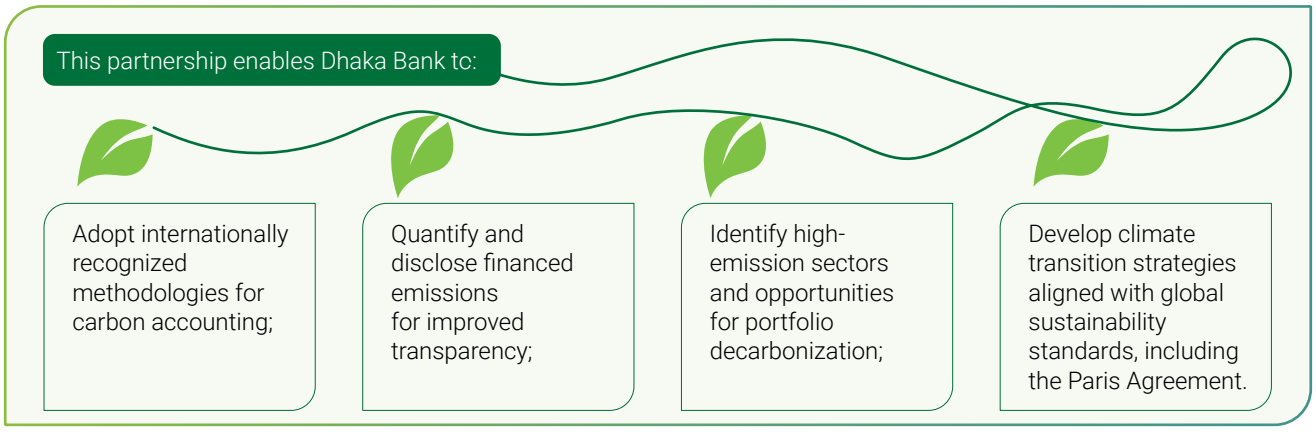
Management Approach

Dhaka Bank has long recognized that sustainability is a strategic imperative for the banking sector. By integrating environmental, social, and governance (ESG) considerations into its operations, products, and financing decisions, the Bank contributes to a greener, more inclusive, and climate-resilient economy. This commitment is guided by the policy directives of Bangladesh Bank and embedded within the Bank's Green Banking Policy, which has been formally approved by its Board of Directors.

The Bank has established dedicated financial allocations under "Green Finance" and a "Climate Risk Fund" to support environmentally sustainable projects. These resources are actively deployed to finance initiatives such as Effluent Treatment Plants (ETP), energy-efficient brick manufacturing technologies like Hybrid Hoffman Kilns (HHK) and Zigzag systems, bio-gas plants, and solar power systems. Such initiatives demonstrate Dhaka Bank's commitment to financing projects that reduce carbon emissions and promote sustainable industrial practices.

Collaboration with PCAF: Measuring Financed Emissions

To strengthen its climate accountability, Dhaka Bank has partnered with the Partnership for Carbon Accounting Financials (PCAF), a global framework for measuring greenhouse gas emissions associated with financed activities. Through this collaboration, the Bank now systematically measures financed emissions, assesses the carbon intensity of its lending portfolio, and integrates these insights into credit risk management and portfolio strategy.



Through PCAF collaboration, Dhaka Bank demonstrates leadership in responsible finance, ensuring that lending practices actively contribute to climate mitigation and adaptation efforts.

Green Mortgages and Financial Products

Green mortgages are tailored home loans that promote energy-efficient and environmentally responsible housing. Borrowers benefit from preferential financing for homes built with sustainable materials and technologies, such as solar panels and enhanced insulation. Properties located on environmentally sensitive or contaminated land are excluded, ensuring that financed assets meet rigorous environmental standards.

In addition, Dhaka Bank offers a variety of green financial products, including loans for renewable energy, energy-efficient buildings, eco-friendly vehicles, and green bonds. The Bank also plans to launch a "Green Fund", allowing customers to invest in environmentally beneficial initiatives. Every project financed is assessed through an Environmental Impact Assessment (EIA) to ensure measurable mitigation of environmental risks.

Green Banking Operations

Dhaka Bank integrates sustainability into its operations through technology-driven solutions. Core banking software, digital communication, and paperless processes minimize operational carbon emissions. E-statements, internet banking, mobile banking, ATMs, and ADMs reduce paper usage, while plans are underway to pilot solar-powered ATMs.

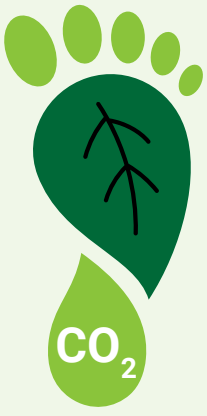
The Bank leverages virtualization technologies in its data centers, improving resource efficiency, reducing energy consumption, and optimizing space. These initiatives collectively demonstrate Dhaka Bank's commitment to operational sustainability while maintaining service excellence.

Carbon Footprint Reduction

Reducing the Bank's carbon footprint is central to its environmental strategy. Key measures include:

- Promoting paperless banking;
- Encouraging energy-conscious practices across all branches and offices;
- Establishing green buildings for operational use.

These initiatives support the Bank's broader environmental objectives and set a benchmark for sustainable operations within the financial sector.



Environmental and Social Risk Management (ESRM) and Mandatory ESDD Submission

Dhaka Bank has established a robust Environmental and Social Risk Management (ESRM) framework to ensure that all lending activities are aligned with sustainable and responsible banking practices. As part of this framework, it is now mandatory for clients to submit an Environmental and Social Due Diligence (ESDD) report with every applicable credit proposal. This requirement reinforces the Bank's commitment to proactively identifying environmental and social risks before financing any project.

Alongside the ESDD, clients are also required to submit Environmental and Social Impact Assessment (ESIA) reports for new initiatives. These assessments enable the Bank to evaluate potential environmental and social impacts, design effective mitigation measures, and ensure that financed projects uphold high sustainability standards.

By making ESDD submission mandatory, Dhaka Bank not only strengthens its internal risk management processes but also demonstrates a tangible commitment to responsible lending, climate risk mitigation, and sustainable development. This structured approach reduces exposure to environmental liabilities, integrates ESG considerations into credit decision-making, and drives positive environmental and social impact across the Bank's lending portfolio.

Through these measures, Dhaka Bank ensures that every credit decision contributes to a greener, socially responsible, and climate-resilient economy, reflecting its long-term vision for sustainable finance.

Good Governance

Strong governance is fundamental to Dhaka Bank's sustainability agenda. The Bank maintains a comprehensive governance framework, including anti-corruption policies, a code of ethics, and commitments to transparency and accountability. These principles underpin its green banking initiatives, ensuring that all operations and financial products reflect ethical, sustainable, and responsible practices.

Social Responsibility Initiatives

As part of its sustainability commitment, Dhaka Bank actively engages in social and environmental initiatives. These include tree plantation campaigns, park development, and pollution awareness programs, alongside financing solutions for renewable energy, green buildings, and sustainable agriculture.

The Bank has developed community green spaces, including the "Kadam Fountain" in front of the High Court and a park near the Head Office. Public beautification projects along key roads with tree and flower plantations demonstrate Dhaka Bank's commitment to environmental stewardship and social responsibility.

Supporting SMEs and Inclusive Growth

Small and medium-sized enterprises (SMEs) are critical drivers of economic growth, employment, and regional development in Bangladesh. They foster innovation, diversify exports, and provide income opportunities to local communities.

Dhaka Bank supports SMEs through sustainable finance solutions, encouraging environmentally responsible business practices while promoting financial inclusion. By aligning financing with ESG principles, the Bank contributes to inclusive economic growth and a sustainable national development trajectory.

1	Around 8 million SMEs nationwide
2	Contributes over 25% to GDP
3	SME generates nearly 80% of employment
4	Eligible for central bank refinance support
5	Favourable capital treatment for ratings
6	Enhances portfolio diversification
7	Backbone of the economy (about 85% of enterprises)

Environmental and Social Obligations

Environmental Impacts

Banks have both environmental and social obligations, which involve considering the impacts of their activities on the environment and society. On the environmental side, banks have a responsibility to reduce their carbon footprint, limit their financing of environmentally harmful activities, and promote sustainable practices in their own operations and among their clients. This includes assessing and managing the environmental risks associated with lending and investing, and promoting green finance initiatives. On the social side, banks have a responsibility to promote diversity, equity, and inclusion in their own workforce, and to ensure that their lending and investing activities do not harm marginalized communities. This includes promoting responsible lending and investing practices, such as providing access to affordable credit and investing in projects that benefit underserved communities.

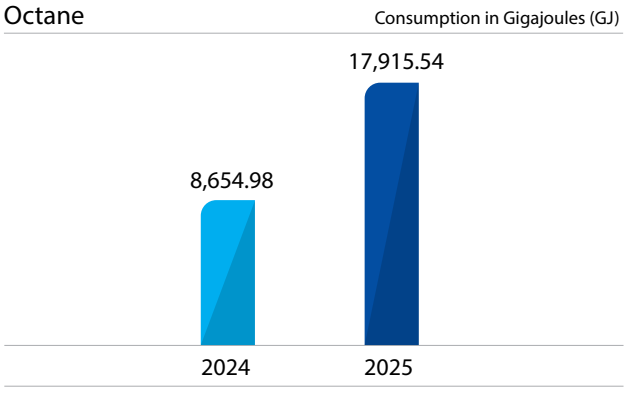
Energy

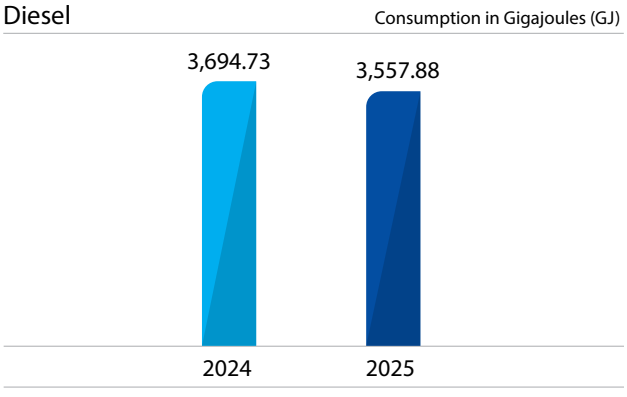
Energy consumption within the organization and Energy consumption outside of the organization

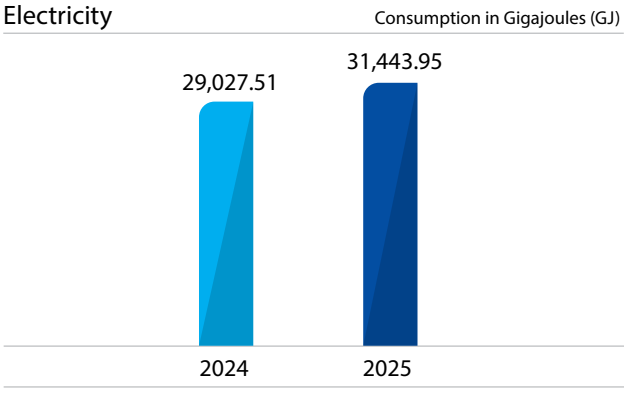
The primary sources of Dhaka Bank's energy consumption are non-renewable fuel sources, including octane for vehicles and diesel for generators. Additionally, the bank consumes electricity from the national grid. Energy consumption levels fluctuate based on operational needs and external factors. As business activities expand, energy demand increases, particularly for transportation and office operations. To promote sustainability, Dhaka Bank has increased its reliance on online communication tools such as Zoom, which has contributed to reducing energy consumption. The total energy cost in BDT is divided by the average per-unit price to approximate unit usage, which is then converted to Gigajoules for standardized measurement. The bank primarily purchases energy from external sources, with significant consumption arising from octane usage in employee commuting and transportation.

The General Services Division (GSD) of Dhaka Bank sets annual targets to reduce energy consumption compared to previous years. Employees are encouraged to use energy and office materials efficiently to support sustainability initiatives.

Sources of Energy Consumption	Consumption in Gigajoules (GJ)	
	2024	2025
Octane	8,654.98	17,915.54
Diesel	3,694.73	3,557.88
Electricity	29,027.51	31,443.95
Total	**41,377.22**	**52,917.37**







Energy intensity

For energy intensity ratio calculation, we have used total employee numbers at the end of the period in the respective years as the denominator. The energy includes the total energy consumption, including diesel and electricity consumption inside the bank as well as octane consumption outside the bank. Per employee energy consumption (GJ) was 24.67 in 2025 and 14.67 in 2024.

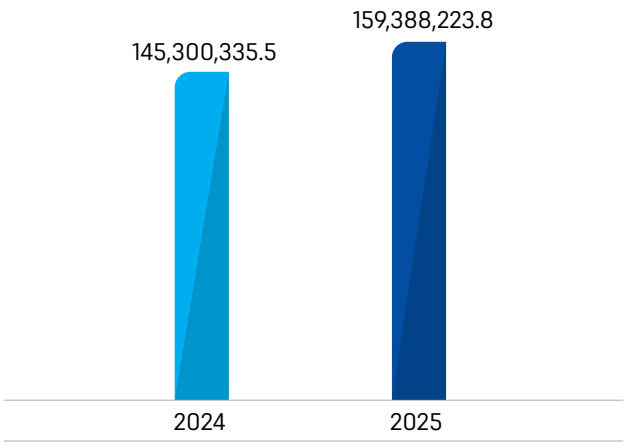
Water and Effluents

Water consumption

Dhaka Bank encourages employees to use as little water as possible to preserve the natural water level. Water consumption was increased by 14,087,888.31 Liter in 2025

compared to 2024. The total costs in Taka have been divided by the average per unit cost to reach an approximation of unit usage.

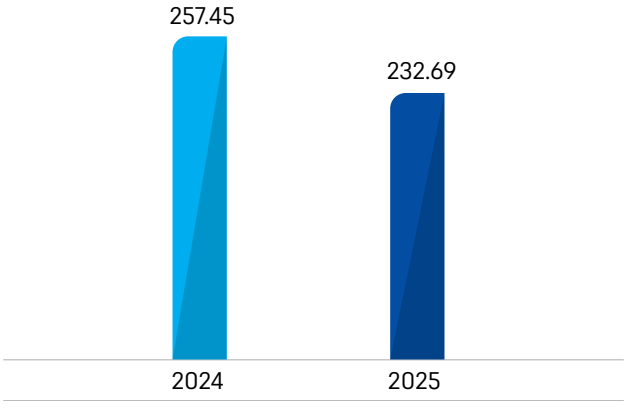
Water Consumption Liter



Emissions

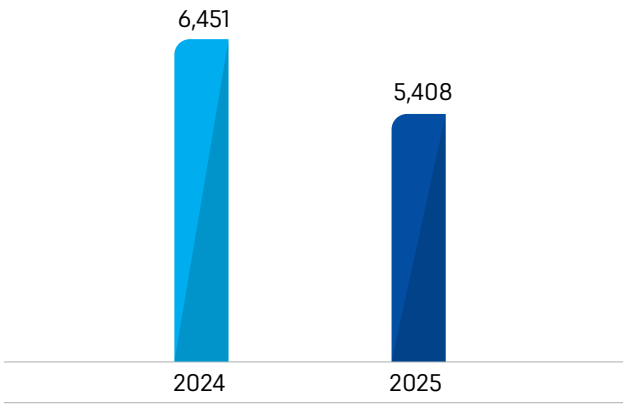
Direct GHG Emissions

GHG Emission from Generators in Metric tons of CO_2 Equivalent



While we are committed to conserving fuel resources, increased operational activity in 2025 led to a rise in direct emissions compared to 2024. We are actively seeking ways to mitigate these emissions, which will be further elaborated upon.

GHG Emission from Electricity Consumption in Metric Tons of CO_2



Waste

Waste generation and significant waste-related impacts

At Dhaka Bank, waste generation primarily arises from paper usage, along with other operational activities. The waste impacts are categorized into the following:

Inputs:

- Office supplies, including paper, pens, and other daily essentials
- Electronic devices and equipment, such as computers, printers, and mobile phones
- Energy and water used in the bank's branches and offices
- Consumables, like food and beverages, in staff canteens and facilities
- Materials used in construction projects for the bank's buildings

Activities:

- Paper-based documentation and record-keeping
- Printing and photocopying of documents
- Use of electronic equipment
- Energy and water consumption across branches and offices
- Consumption of food and beverages by staff and customers in the canteens

Outputs:

- Paper waste from printing and photocopying tasks
- Electronic waste from outdated or malfunctioning equipment
- Wastage of energy and water due to inefficiencies
- Packaging waste from food and beverage consumption
- Construction waste from building projects

These impacts encompass waste produced within the organization's internal activities, such as paper and electronic waste. Additionally, waste may be generated upstream, by suppliers providing office supplies or construction materials, or downstream, by customers utilizing the bank's services, potentially leading to waste in the process.

Management of significant waste-related impacts

Dhaka Bank is committed to minimizing paper usage through its green banking initiatives, which emphasize reducing unnecessary printing and encouraging sustainable practices. Employees are encouraged to print on both sides of paper and reuse materials to cut down on waste. The bank's Green Banking Policy and Green Office Guide

play a key role in educating staff on responsible paper use. Additionally, the General Services Department (GSD) sets annual goals and undertakes various initiatives to reduce paper waste while collecting and monitoring relevant data.

The bank focuses heavily on electronic communication to minimize paper usage. Both internal and external communications are conducted via email or other digital platforms. One-sided paper is repurposed for drafts of office documents. To further mitigate the environmental impact of paper waste, Dhaka Bank is transitioning towards a paperless environment and developing digital products and services aimed at reducing paper consumption for customers.

Several actions and circular initiatives have been implemented, including:

- Transitioning to paperless processes wherever feasible to minimize paper waste
- Launching a tree plantation program as part of a reforestation effort
- Raising awareness among staff and customers about waste reduction and recycling
- Ensuring sustainable building practices in construction projects to reduce waste
- Incorporating energy and water efficiency measures to reduce environmental impact
- Creating a waste management plan that defines the bank's goals and strategies for waste reduction

The bank uses various methods to track and assess waste-related data, such as:

- Monitoring waste reduction efforts to track progress toward waste management objectives
- Collecting data on energy and water consumption to identify opportunities for further sustainability

Dhaka Bank also keeps track of its paper consumption, noting that while paper usage increased in 2025 compared to 2024, this is considered typical given the circumstances. Increase of paper use due to increased business activities and relevant record keeping.



Environmental initiatives by focusing on 8 R's

8R approach to sustainability



Dhaka Bank integrates sustainability into its operations through various initiatives that align with the principles of the 8R's: Respond, Renew, Refine, Refuse, Reduce, Reuse, Recycle, and Responsibility. Here's a brief overview:

Respond: The bank addresses environmental challenges by implementing a Green Banking Policy, financing eco-friendly projects, and promoting sustainable practices within its operations.

Renew: Dhaka Bank invests in renewable energy projects, such as solar power systems and biogas plants, contributing to the transition towards sustainable energy sources.

Refine: The bank continuously improves its services by integrating Environmental, Social, and Governance (ESG) factors into its business model, ensuring responsible financial solutions.

Refuse: Dhaka Bank demonstrates its commitment to environmental stewardship by refusing to finance projects that harm the environment, thereby promoting sustainable development.

Reduce: The bank reduces its environmental footprint by promoting paperless banking, using energy-efficient equipment, and encouraging responsible resource consumption among employees.

Reuse: Dhaka Bank encourages the reuse of resources by implementing practices such as double-sided printing and repurposing materials, thereby minimizing waste.

Recycle: The bank supports recycling initiatives within its operations, contributing to waste reduction and environmental conservation.

Responsibility: Through its Corporate Social Responsibility (CSR) activities, Dhaka Bank engages in community development, education, and environmental conservation projects, demonstrating its commitment to societal well-being.

Beyond 8 R's:

- **Green Building Standards:** Dhaka Bank aims to construct future offices following green building standards, which encompass a wider range of sustainable practices for resource conservation.
- **Environmental Risk Rating:** Dhaka Bank assess the environmental impact of potential loan projects to mitigate environmental risks.
- **Social Responsibility:** Dhaka Bank actively participates in tree plantation drives, park development, and other initiatives that contribute to a greener environment.

Overall, Dhaka Bank demonstrates a commitment to environmental sustainability through their 8R focus and various other initiatives. We promote eco-friendly practices within their operations and encourage their clients to adopt greener solutions through financial instruments.

Social Impact

Dhaka Bank is dedicated to managing its social impact in a responsible and sustainable manner. Recognizing the significant influence its operations have on society, the bank has implemented various strategies to ensure that its actions contribute positively to the community. Ethical business practices and responsible conduct are at the core of the bank's approach, with a strong emphasis on adhering to high ethical standards and complying with all applicable laws and regulations. A robust code of conduct has been established to govern interactions with customers, employees, and stakeholders, ensuring that all actions foster positive social change and uphold human rights.

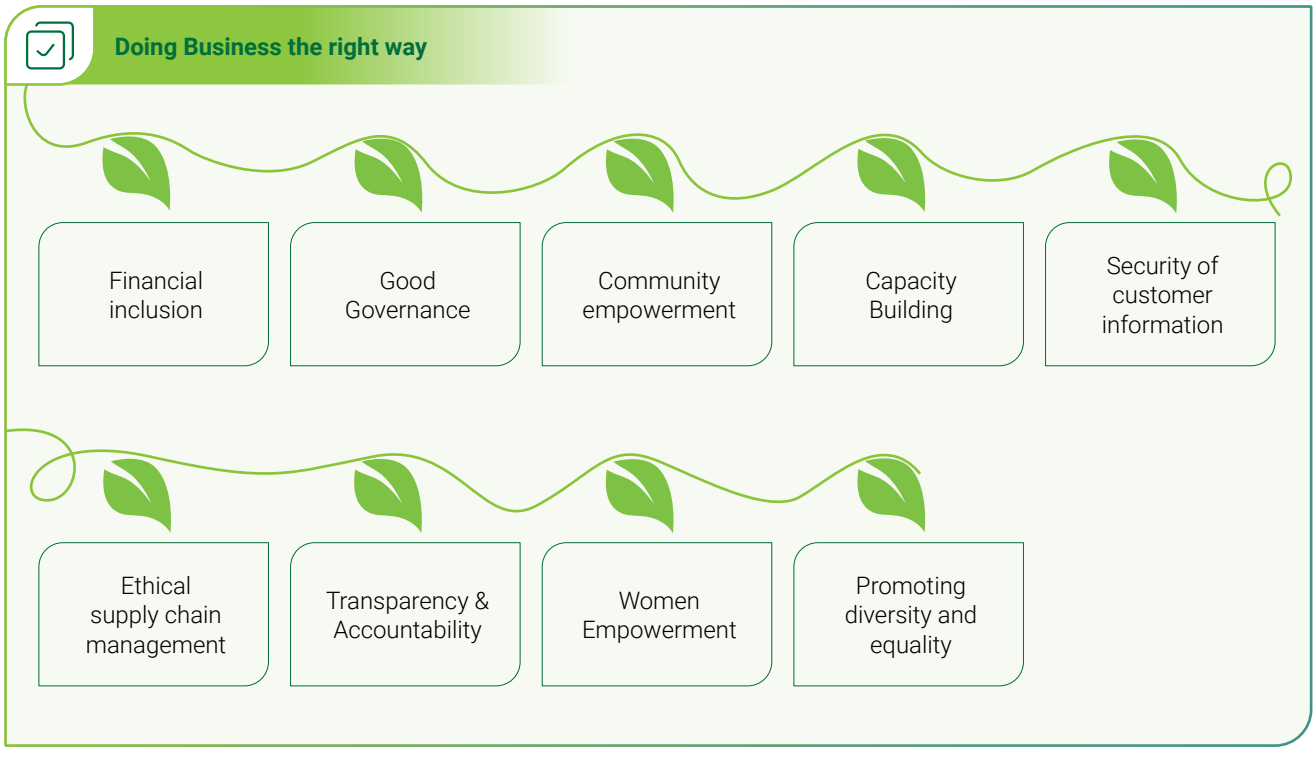
Furthermore, the bank is deeply committed to promoting financial inclusion and supporting marginalized communities. Through tailored financial products and services such as microfinance, small business loans, and other accessible offerings, Dhaka Bank. helps drive economic growth and reduce poverty by empowering low-income individuals and small enterprises.

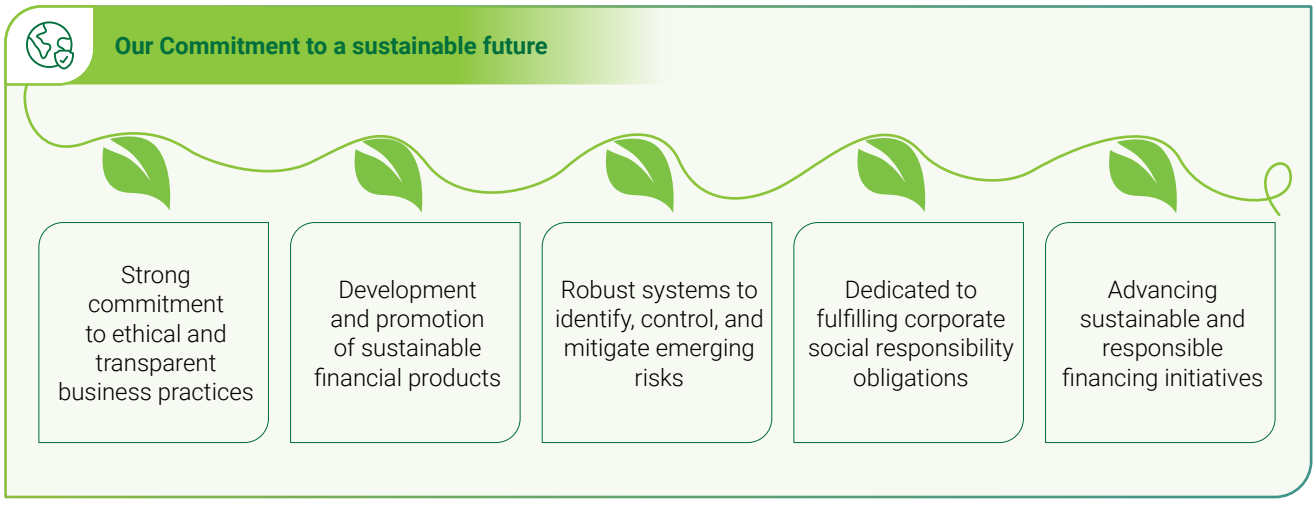
In addition, Dhaka Bank places great importance on social awareness and education. The bank organizes regular training programs and awareness campaigns to encourage social responsibility and ethical behavior among its employees, customers, and stakeholders. Through its Dhaka Bank. Foundation and the Communication & Branding division, the bank actively participates in social development projects. It provides financial support and other resources for initiatives in education, healthcare, and other social causes, alongside engaging in philanthropic activities that foster positive outcomes for the community.

Environmental and Climate Change Risk at Dhaka Bank

Environmental and climate change risk refers to the uncertainty or probability of potential losses that may arise from adverse environmental or climate-related events, whether natural or manmade, and/or non-compliance with prevailing national environmental regulations. At Dhaka Bank this risk is considered a facilitating element of credit risk, originating from environmental issues that can result from both the environmental impacts caused by borrowers and the prevailing environmental conditions.

Environmental and climate change risks have the potential to disrupt the business stability of Dhaka Bank's borrowers, affecting both their profitability and reputation. As a result, these risks can significantly elevate the overall risk exposure for Dhaka Bank. emphasizing the need for robust environmental risk assessment and management practices within the Bank's governance framework.





On the Road to Green Banking

- Expansion of green financing
- Promotion of green banking products
- Implementation of in-house green initiatives
- Reduction of operational environmental impact
- Support for a low-carbon

Sustainable Financing

- Sustainable Finance Unit operations
- Sustainable CMSME financing
- Ethical and socially responsible Banking practices
- Green Products offerings
- Sustainable Agriculture financing
- Eco-Friendly Products for Trading Sector solutions
- Promotion of Eco-Friendly Products such as ETP, Hybrid Hoffman Kiln (HHK), Bio-Gas Plant, Solar Power System etc

Green Banking

- Initiatives to reduce Carbon Footprints Carbon footprint reduction initiatives
- Promotion of Renewable Energy Promotion
- Encouragement of energy-efficient practices
- Digital Banking services through Dhaka Bank Go plus app
- Support for eco-friendly brick manufacturing practices

Capacity Development

- Talent Management and capacity development
- Training Workshops on sustainable financing
- Various indoor and outdoor Events Engagement through indoor and outdoor events
- Research initiatives and strategic discussions
- Seminars and webinars on sustainability topics

Reporting

- Quarterly and Annual Reporting
- Auditing and Transparency
- Performance Reporting

Corporate-Social Responsibility (CSR)

Education	Health	Climate Change Mitigation and Adaptation	Others- Disaster Management Sports, Art & Culture
11.07%	1.50%	0.01%	87.42%



Sustainable Finance Portfolio

Green Finance

Green finance has become a critical component of sustainable banking, driven by growing concerns over climate change and environmental sustainability. It integrates environmental, social, and governance (ESG) considerations into financial decision-making, promoting investments that reduce environmental impact, enhance resource efficiency, and support long-term economic growth. Green finance not only mitigates climate-related risks but also strengthens the reputation and competitiveness of financial institutions.

A core responsibility of green banking is to finance environmentally sustainable projects and initiatives. In line with regulatory guidance, Bangladesh Bank has instructed all banks to allocate a portion of term loan disbursements to green initiatives. Dhaka Bank actively supports this mandate through a range of green finance products and services, aimed at reducing carbon emissions, promoting renewable energy, and conserving natural resources.

Continuing its commitment in 2025, Dhaka Bank has maintained consistent efforts in expanding its green financing portfolio, demonstrating the Bank's dedication to responsible banking and a sustainable future.

As of December 2025, Dhaka Bank's green financing portfolio includes the following:

Sectors/Categories	Amount in BDT million	Percentage
Energy & Resource Efficiency	4,013.41	61.93 %
Green/Environment Friendly Establishments	1,154.29	17.81 %
Circular Economy & Eco Project Financing	519.93	8.02 %
Renewable Energy	497.64	7.68 %
Environment Friendly Brick Production	204.12	3.15 %
Liquid Waste Management	87.81	1.35 %
Green CMSME	4.19	0.06 %
Total	**6,481.39**	**100.00%**

Sustainable Linked Finance

Sustainable Linked Finance (SLF) is a key instrument for banks to drive sustainability, manage risks, and create long-term value. By linking financial terms of loans, bonds, or other instruments to measurable sustainability performance indicators, banks can incentivize companies to adopt environmentally and socially responsible practices. This approach helps address critical challenges such as climate change, biodiversity loss, and social inequality, while promoting sustainable economic growth.

In line with Bangladesh Bank guidelines, banks are required to allocate a portion of their total loan disbursements to sustainability-linked projects. Dhaka Bank has actively implemented this directive, channeling funds toward initiatives that support the Bank's environmental and social objectives, as well as national development priorities.

Dhaka Bank continues to expand its Sustainable Linked Financing portfolio, reflecting the Bank's commitment to responsible banking and its role in fostering a sustainable and inclusive economy.

Amount in BDT million

Sustainable Linked Financing Category	2024		2025	
	Amount BDT	Percentage	Amount BDT	Percentage
Sustainable Agriculture	1,557.08	1.24%	3,867.55	18.35 %
Sustainable MSME	7,758.95	6.17%	13,642.28	64.72 %
Socially Responsible Financing	101.61	0.08%	270.86	1.28 %
Other Sustainable Linked Finance	116,386.40	92.51%	3,298.18	15.65 %
Total	**125,804.04**	**100.00%**	**21,078.87**	**100.00%**

Incorporation of Environmental & Social Risk in Core Risk Management (CRM)

Core Risk Management in banking involves identifying, assessing, and managing the key risks that banks face, including credit, market, operational, liquidity, and legal risks. Incorporating environmental and social risks into core risk management is essential to safeguard financial stability, protect reputation, and align with evolving stakeholder expectations.

Bangladesh Bank has issued guidelines requiring financial institutions to integrate environmental and social considerations into their risk management frameworks. In compliance, Dhaka Bank has made it mandatory for all applicable credit proposals to include an Environmental and Social Due Diligence (ESDD) report. This ensures that all lending decisions account for potential environmental and social risks, enabling the Bank to identify, assess, and mitigate such risks before financing any project.

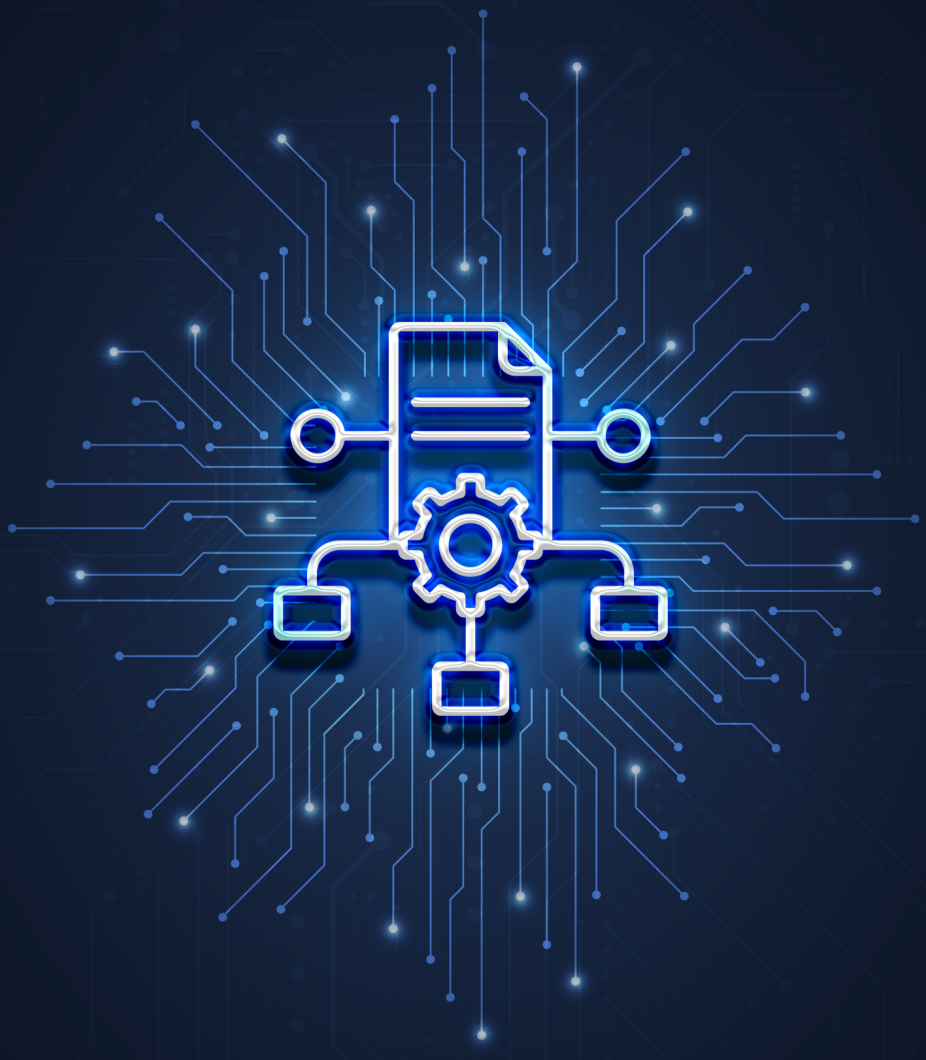
Given Bangladesh's vulnerability to climate change, natural disasters, and social challenges, integrating environmental and social risk into core risk management is vital. It also allows the Bank to develop sustainable financial products, support green and socially responsible initiatives, and demonstrate its commitment to responsible banking and sustainable development.

Through this structured approach, Dhaka Bank not only strengthens its risk management practices but also ensures that every credit decision contributes to long-term environmental and social sustainability, reinforcing its role as a forward-looking and responsible financial institution.

Particulars	Total
Number of Projects applicable for Environmental & Social Due Diligence (ESDD)	241
No. of Projects Rated (Environmental & Social Risk Rating)	241
Low	198
Medium	43
High	-

Environmental & Social Risk Management status:

ESRR Rating	No of Accounts	Outstanding Amount in BDT million
High	-	-
Medium	43	7,953.66
Low	198	70,640.34
Total no. of branches		117
No of Branches Reported under Environmental & Social Risk Rating (ESRR)		25



Integrated Reporting Framework

Integrated Reporting Framework

Elements of Integrated Reporting Framework

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Our Approach to Integrating Reporting

We are proud to present the Integrated Report of Dhaka Bank for the year 2025. This report demonstrates our continued commitment to integrated reporting by illustrating how we strategically operate our business to generate sustainable value for all stakeholders. It offers a holistic view of our business model, strategic priorities, capital deployment, and forward-looking outlook. Through transparent disclosure, we enable stakeholders to assess our capacity to create lasting value over time.

Prepared in alignment with the principles of the International Integrated Reporting Council (IIRC), this report highlights the fundamental drivers of our current performance and long-term value creation. At Dhaka Bank, we remain focused on sustainable growth while consistently delivering value to our diverse stakeholder base.

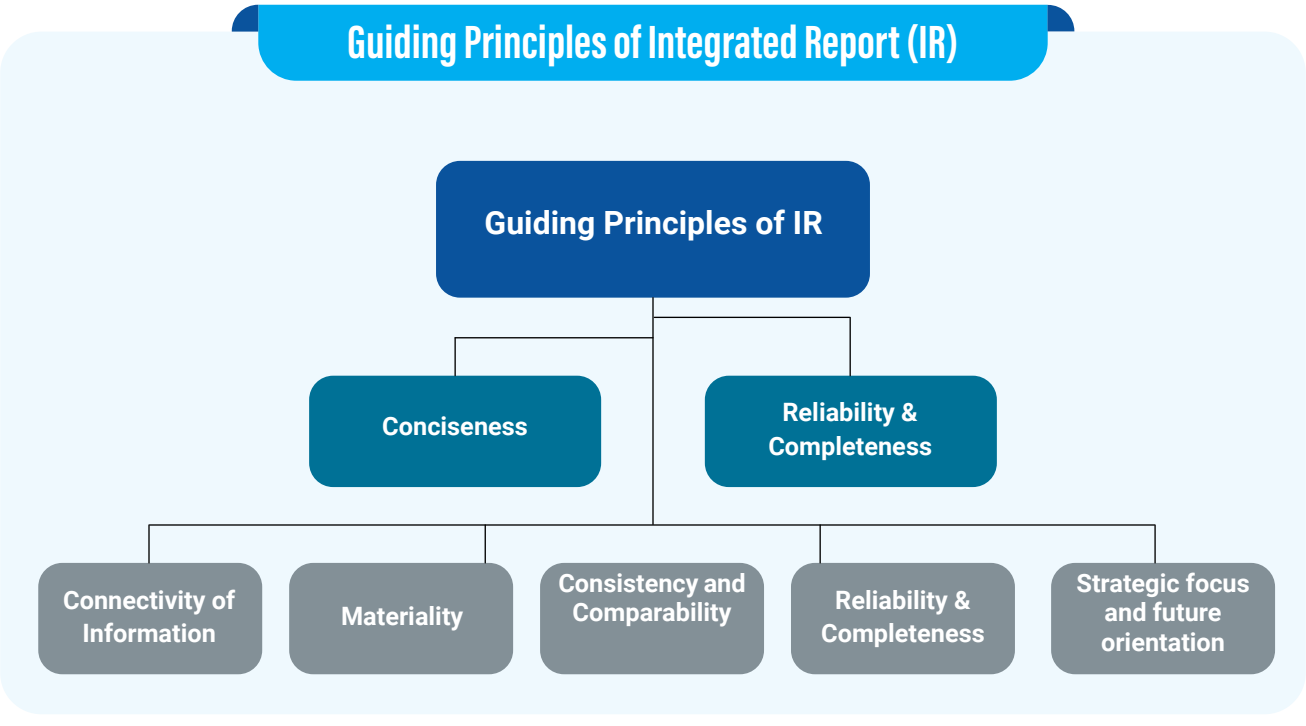
Scope of Integrated Report

This Integrated Report covers the reporting period from January 1 to December 31, 2025, and presents a comprehensive overview of the Bank's operational activities, financial results, and overall position. It encompasses both financial and non-financial information that are integral to our value creation process.

The report has been prepared in accordance with the core principles of the International Integrated Reporting Council framework. In addition, we have applied the Integrated Reporting Checklist issued by the Institute of Chartered Accountants of Bangladesh (ICAB), which aligns with the integrated reporting framework prototype developed by the IIRC.

Other Qualitative Characteristics of Dhaka Bank's Integrated Report

This Integrated Report has been prepared following the Guiding Principles prescribed by the framework. The key elements addressed by Dhaka Bank are summarized below.



Conciseness: Dhaka Bank has prepared the Integrated Report 2025 with a focus on conciseness, while ensuring sufficient context to explain the organization's strategies, governance practices, performance, and future prospects. The report emphasizes relevance and minimizes repetition, using cross-referencing where appropriate. However, detailed explanations or references have been included where necessary to enhance clarity and understanding.

Reliability and completeness: Dhaka Bank's integrated report addresses all significant internal and external matters in a balanced and accurate manner. The report provides a comprehensive overview of the key material aspects related to the six individual IR capitals and elaborates on their respective capital trade-offs within the relevant sections.

Consistency and comparability: Dhaka Bank has provided the data and information in a manner that facilitates comparison with other organizations, as far as it is relevant to the bank's capacity to generate value over time.

Connectivity of information: Our integrated report highlights the activities that drive value creation, detailing the elements influencing the organization's capacity to generate value over time. This section elaborates on our banking operations and their role in fostering long-term value by addressing external

factors that shape our core business activities. It further illustrates the connections between these activities, the value they generate, and the outcomes of our value creation process. Additionally, these factors are intricately aligned with the relevant United Nations Sustainable Development Goals (UN SDGs).

Materiality: Dhaka Bank's integrated report discloses information about matters that substantively affect our ability to create value over the short, medium and long term.

Stakeholders Relationship: We maintains strong relationships with stakeholders, including customers, employees, regulators, and investors, through transparent communication and ethical practices. The bank prioritizes customer satisfaction, employee well-being, and compliance with regulatory requirements to build long-term trust. It also engages in Corporate Social Responsibility (CSR) initiatives to contribute to the community and strengthen public confidence.

Strategic focus and future orientation: It focuses on sustainable growth through digital transformation, customer-centric innovation, and financial inclusion. It aims to enhance operational efficiency, expand green financing, and strengthen risk management. The bank envisions a future-driven approach by embracing technology, ESG principles, and strategic partnerships.

Elements of an Integrated Report

Organizational overview and external environment

Dhaka Bank is a leading private commercial bank in Bangladesh, offering a wide range of banking and financial services, including corporate, retail, and SME banking. Established in 1995, the bank is known for its customer-centric approach and innovative solutions. Operating in a competitive banking sector, it faces challenges from both local and international banks, as well as evolving regulatory requirements. The external environment is also shaped by macroeconomic factors, digital transformation, and growing customer demand for technologically advanced banking services.

Mission & Vision of Dhaka Bank

Dhaka Bank aims to deliver excellence in banking by providing innovative financial solutions, fostering growth, and upholding the highest ethical standards. Its vision is to be recognized as a dynamic and trusted financial institution that empowers individuals and businesses to achieve their goals, contributing to national progress.

Culture, Ethics and Values

Our organization is built on a strong foundation of ethical standards and fundamental values that guide every aspect of our culture.

Ownership and operating structure

Dhaka Bank was established in 1995 and is a private commercial bank in Bangladesh. It received its banking license from the Bangladesh Bank on July 5, 1995. The bank is publicly traded, with shares listed on the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE). As of 2025, the ownership of Dhaka Bank is held by a mix of institutional investors, individual shareholders, and the general public. The bank's operations are managed by a team of executives led by a CEO, with its governance overseen by a board of directors.

Regulations We Follow

- Companies Act 1994 (as amended up to date)
- Bank Company Act 1991 (as amended up to date)
- Securities and Exchange Rules 1987
- Corporate Governance Code issued by Bangladesh Securities and Exchange Commission (BSEC)
- Relevant rules and regulations of Bangladesh Bank
- All other applicable laws and regulations of the land.
- Compliance with the Income Tax Act. 2023 VAT and Customs Act 2012, Finance Act updates, and NBR-issued SROs.

Reporting Frameworks and Guidelines

- International Accounting Standards (IAS) and
- International Financial Reporting Standards (IFRS)
- Global Reporting Initiative (GRI) Framework
- International Integrated Reporting Framework by International Integrated Reporting Council
- SAFA/ICAB Integrated Reporting Checklist
- ICAB Corporate Governance Check

Determination of Materiality

In Dhaka Bank, materiality refers to the importance of specific issues to both the bank and its stakeholders. A material issue is one that significantly influences the bank's financial, economic, reputational, and legal dimensions, as well as the interests of our internal and external stakeholders.

Assurance

The bank has received confirmation from both internal and external sources that it upholds full transparency in all its activities. This collective assurance reinforces the safety and reliability of its operations.

External Assurance

During the reporting period under review, the bank received external assurance on the following reports:

Sl. No	Description of Report	External Assurance
1	Financial Statements	ACNABIN Chartered Accountants
2	Cash Incentive Audit	Aziz Halim Khair Choudhury, Chartered Accountants and A. Qasem & Co., Chartered Accountants
3	Corporate Governance	Howladar Yunus & Co., Chartered Accountants
4	Provident Fund	Mak & Co.
5	Gratuity Fund Valuation	Z. Halim & Associates
6	Gratuity Fund Audit	Mak & Co.
7	Superannuation Fund	Mak & Co.
8	Entity Credit Rating	The Emerging Credit Rating Limited (ECRL)
9	Dhaka Bank PLC. Subordinated Bond Surveillance Rating	The Emerging Credit Rating Limited (ECRL)
10	Dhaka Bank PLC. Perpetual Bond Surveillance Rating	The Emerging Credit Rating Limited (ECRL)
11	ISO Certification	Bureau Veritas (Bangladesh) Private Limited

Stakeholder Engagement

Approach to stakeholder Engagement

Transparency, accountability, and responsiveness form the foundation of our stakeholder engagement strategy. We recognize that stakeholders are central to our sustainable growth and long-term resilience, and

we are committed to cultivating strong relationships grounded in trust.

Our stakeholders include internal groups—such as employees, management, and shareholders—and external groups, including customers, depositors, regulators, suppliers, and the broader community. We systematically evaluate our operational footprint to identify stakeholders impacted by our activities.

Our engagement process is designed to understand stakeholder expectations, provide relevant information about our products and services, gather constructive feedback, and identify potential risks and opportunities. Meaningful engagement supports our corporate responsibility objectives by ensuring that communication remains transparent, inclusive, and effective. This approach strengthens trust, enhances our reputation, and contributes to sustainable advancement.

To support continuous dialogue, Dhaka Bank has implemented a structured stakeholder engagement framework that enables real-time feedback and timely resolution of concerns. Insights gathered from stakeholders are integrated into both day-to-day operational decisions and long-term strategic planning. Through ongoing collaboration and open communication, we foster durable relationships built on mutual respect and transparency. By aligning our initiatives with stakeholder expectations, we pursue sustainable success while creating positive impacts within the communities we serve. Our inclusive engagement practices reinforce our long-term vision of responsible growth and shared value creation.

Category	About the Stakeholders	Our Response to Stakeholders
 **Shareholders**	Shareholders remain Dhaka Bank's key stakeholders, who, having invested capital, require information continuously to track the bank's performance and achievements in enhancing their wealth. Furthermore, shareholders hold the management accountable and can influence strategic decisions that are important for the bank's long-term success.	• Ensuring an optimal return on investment • Public affairs management • Maintaining consistent ratings through financial commitments • Engaging in greater transparency in line with the Corporate Governance Codes • Maintaining the bank's reputation and credibility • Safeguarding asset quality • Following transparency and integrity in financial reporting • Answering investor's queries efficiently and fairly • Ensuring responsible investment and recovery

Category	About the Stakeholders	Our Response to Stakeholders
 **Regulators**	As a financial institution, Dhaka Bank is subject to various rules and regulations, such as capital adequacy, liquidity, and credit risk management. Regulators monitor the bank's compliance with these regulations and ensure that it is taking adequate steps to manage risks and protect depositors' interests. Furthermore, regulators help to maintain the overall stability of the financial system by supervising banks' operations and taking corrective measures if necessary. As a listed financial institution and holder of public deposit Dhaka Bank is regulated by the following regulators: Bangladesh Bank, Bangladesh Securities and Exchange Commission (BSEC), National Board of Revenue (NBR), Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE), Registrar of Joint Stock Companies and Firms (RJSC).	• Maintaining a framework that promotes good governance and ethical behavior at all levels • Contributing to National Exchequer, which contributes to the Government's revenue collection • Providing timely and accurate information • Ensuring proper compliance and timely reporting to government bodies and regulators as per requirement
 **Local Communities**	By serving the financial needs of local communities, Dhaka Bank can build long-term relationships with customers and develop a loyal customer base. This can lead to increased bank deposits, loans, and fee-based income, contributing to its financial success. Moreover, Dhaka Bank can contribute to the economic development of local communities by providing financing to small and medium-sized enterprises, which can create jobs and stimulate economic growth. Thus, local communities are important not only for Dhaka Bank's financial success but also for its role in promoting social and economic development in Bangladesh. As a responsible member of society, Dhaka Bank has responsibilities towards the local community from a broader sustainability perspective. Therefore, we express our commitment to society and communities in the form of services as well as donations.	• Acting in a socially responsible manner • Doing our part to improve the quality of life for all members of the society • Investing in entrepreneurs • Addressing rural youth • Empowering women • Performing CSR activities
 **Customers**	Dhaka Bank's customers range from individuals who need basic banking services, such as savings and checking accounts, to businesses and corporations that require complex financial services, such as trade finance, project finance, and cash management solutions. Customers are vital for Dhaka Bank as they are the primary source of revenue for the bank. Depositors provide the bank with the necessary funds to loan out to the borrowers. By meeting the financial needs of customers, Dhaka Bank can generate income from interest on loans, fees for services, and other financial products. Satisfied customers can also lead to increased business through referrals and repeat business, which can help to drive the bank's growth and profitability. Additionally, by building strong relationships with customers, Dhaka Bank can gain valuable insights into their financial needs and preferences, which can help it to tailor its products and services to meet their specific needs. Therefore, it is important for Dhaka Bank to build bonds with them and also to attract new customers to sustain the business.	• Resolving complaints quickly • Maintaining service excellence • Introducing innovative and user-friendly services • Maintaining data security and customer privacy • Ensuring honest marketing and communication • Reaching out to customers by widening banking channels across the country • Offering fast and prompt customer service via uninterrupted digital banking channels • Offering competitive rate of returns decided by ALCO • Complying properly with the Shari'ah

Category	About the Stakeholders	Our Response to Stakeholders
 **Employees**	Employees are the most valuable resources of Dhaka Bank We have always been very passionate about human capital management and take responsibility for developing employee potential and leveraging employee skills in the organization. Dhaka Bank continues to implement HR policies and practices aimed at growing and developing employees and ensuring their active contribution towards achieving corporate goals. Dhaka Bank strongly believes that the skills and enthusiasm of its employees are a major force that helps it to achieve sustainable results.	• Providing training for skill development • Ensuring a proper work environment • Promoting and maintaining an amicable relationship among all employees • Shaping future leaders • Maintaining proper work appraisal • Ensuring all employees have a proper work-life balance • Ensuring the safety of employees through measures such as fire extinguishers, exit stairs, smoke-free premises, etc. • Providing competitive rewards and benefits • Promoting greater diversity and inclusion
 **Suppliers**	Suppliers provide the bank with goods and services necessary for its daily operations. The primary supplier categories include construction service providers, ATM providers, computer hardware and software providers, advertising agencies, stationery providers, security firms, printer vendors, newspaper suppliers, and mineral water distributors. Suppliers have become increasingly important to Dhaka Bank with the expansion of its branches and increasing requirements for stationery and other related supplies. Reliable and efficient suppliers help the bank to maintain its daily operations, ensure its smooth functioning, and provide high-quality services to its customers. Furthermore, suppliers play an essential role in the bank's cost management strategy as they can affect its overall cost structure. By working with high-quality and cost-effective suppliers, Dhaka Bank manages its costs, which contributes to its profitability and long-term financial success.	• Working with suppliers to address issues in the supply chain • Complying with contractual terms • Paying timely to vendors • Promoting local suppliers • Assessing the Environmental and social risks of the given resources • Ensuring a fair supplier selection process • Maintaining robust relationships with service providers • Complying with proper procurement regulations

At Dhaka Bank, meaningful stakeholder engagement is a cornerstone of our operations. We believe that true engagement extends beyond merely sharing information or collecting feedback—it requires transparency, responsiveness, and a commitment to building long-term trust. To ensure our engagement is effective and impactful, we focus on the following key approaches:

1. Customized Engagement Strategies

Acknowledging that each stakeholder group has distinct expectations and communication preferences, we apply tailored engagement approaches. Whether interacting with customers, shareholders, employees, or regulators, we utilize appropriate and diversified communication channels to ensure effectiveness and relevance.

2. Transparent and Accessible Communication

Clear, accurate, and timely communication is essential to our engagement efforts. We disseminate information through multiple platforms, including our official website, social media channels, newspapers, and community forums.

Our periodic financial disclosures—quarterly, half-yearly, and annual reports—serve as primary instruments for keeping stakeholders informed. Furthermore, the Annual General Meeting (AGM) provides an important platform for direct engagement and dialogue with shareholders.

3. Active Listening and Meaningful Feedback Mechanisms

We value stakeholder perspectives and maintain multiple avenues for feedback, including digital platforms, AGM discussions, and direct interactions through branch networks. All feedback is systematically reviewed, and responses are provided promptly to maintain constructive dialogue and continuous improvement.

4. Proactive and Responsive Engagement

We adopt a forward-looking approach to addressing stakeholder concerns, ensuring swift resolution of issues related to our products and services. Beyond immediate resolution, we analyze concerns to identify improvement opportunities. Complaints received via branches or digital platforms are handled diligently and resolved in a timely manner.

5. Commitment to Accountability and Governance

Accountability remains central to our engagement philosophy. We conduct our operations with transparency, uphold ethical standards, and comply with regulatory requirements established by the Bangladesh Bank, the National Board of Revenue (NBR), and the Bangladesh Securities and Exchange Commission (BSEC).

Our governance framework ensures timely reporting, regulatory compliance, and adherence to best corporate practices. By embedding accountability within our stakeholder engagement model, Dhaka Bank continues to strengthen trust, collaboration, and long-term stakeholder relationships.

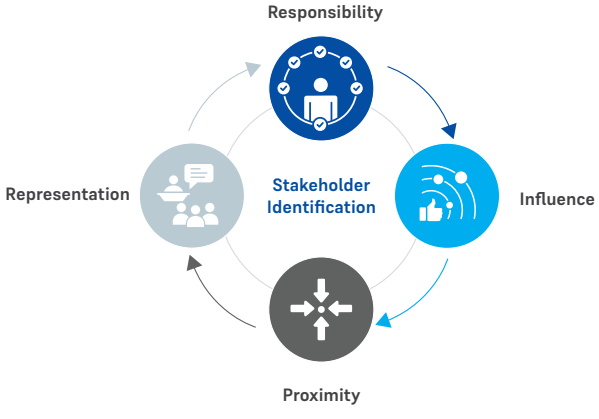
Stakeholder Identification/Relationships

Dhaka Bank stakeholders are groups or individuals whose interests are directly or indirectly influenced by the bank's operations, or those whose actions have a significant impact on the bank's ability to generate value. The identification of stakeholders at Dhaka Bank is based on conducting thorough impact assessments, which focus on various dimensions:

- Responsibility: Dhaka Bank has clear legal responsibilities to various regulators, financial authorities, and tax agencies, ensuring compliance with regulations and standards.
- Influence: The decision-making process at Dhaka Bank is significantly shaped by its shareholders, employees, and other key stakeholders who help steer the bank towards its strategic goals.
- Proximity: The local communities surrounding Dhaka Bank play a critical role in influencing daily operations and the overall image of the bank.
- Dependency: The bank's performance relies heavily on its business partners, and likewise, Dhaka Bank is essential to its customers, who depend on the bank's services and products for their financial needs.
- Representation: Dhaka Bank is represented externally by its employees, board members, and executives who engage with various external parties, such as business associations and community leaders, for decision-making and governance.

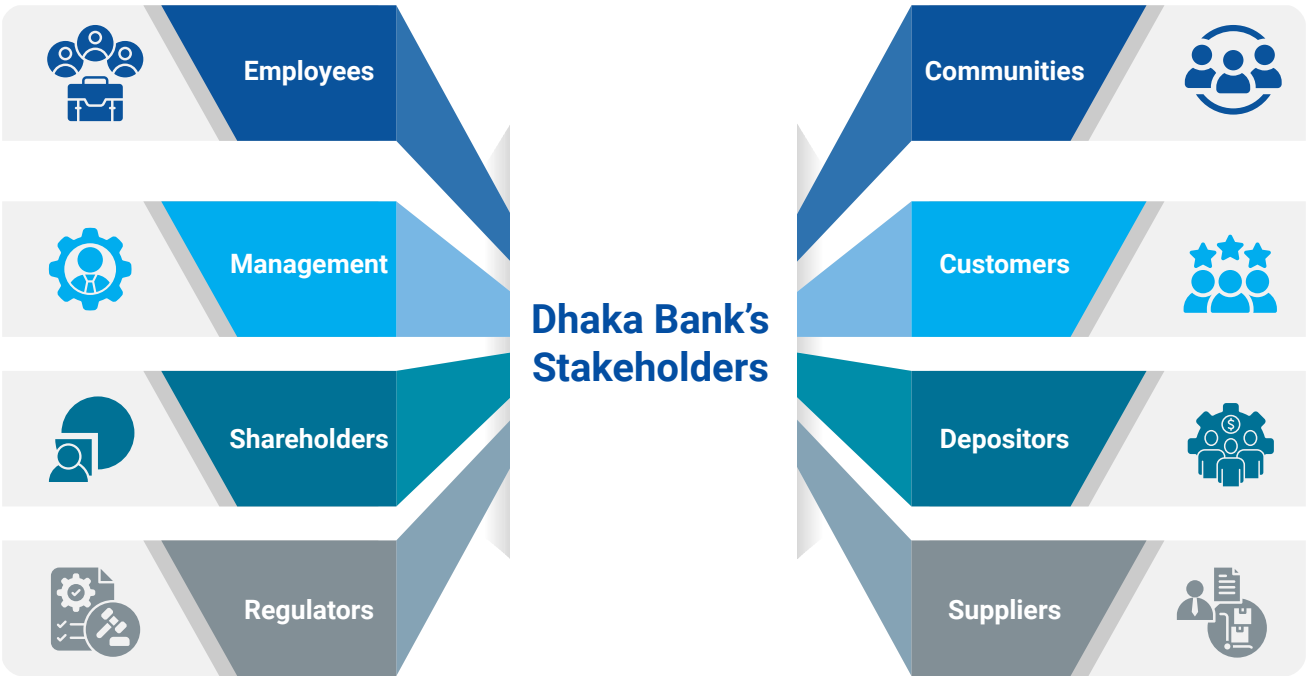
Identification of stakeholders

Dhaka Bank identified its stakeholders through conducting impact analyses in respect of:



Stakeholders engagement methodology

Dhaka Bank is committed to engaging its stakeholders effectively in all aspects of its banking operations.



Employment

New Employee hires and employee turnover

New employee hires

Category	2024	2025
Male	75	180
Female	36	70
Total	111	250

Employee turnover:

Category	2024	2025
Male	99	78
Female	22	34
Total	121	112

Benefits provided to full-time employees that are not provided to temporary or part-time employees

Dhaka Bank frequently reviews salary and benefits in light of the market to ensure they remain competitive. On the 25th of every month (or the preceding business day if the 25th falls on a holiday), all employees receive their monthly salary, which consists of their base salary plus any applicable fringe benefits and any other benefits they may be eligible for. The bank attracts, motivates, and retains top talents due to its generous total rewards package. Employees of both genders are guaranteed equal pay for equal work under the Bank's compensation policy, which prohibits any kind of discrimination. Employees also receive a bonus each year based on the bank's success, along with a competitive monthly base salary and a generous assortment of allowances. Among the many tangible and intangible advantages are:

- Hospitalization Benefit
- Maternity benefits
- Car Loan facility
- Cars for top-level Executive employees
- Car allowance for all Executive level employees
- Staff House Building Loan facility
- Festival Bonus
- Annual Leave
- Maternity Leave
- Staff Loan at a reduced interest rate
- Furniture Loan facility
- Mobile Phone allowance
- Travel Passage
- Study Leave etc.

The Bank also provides long-term as well as retirement benefits to employees:

- Leave encashment
- Provident fund
- Gratuity benefit
- Partial and full disability benefit
- Death benefit to family members etc.

Parental Leave

Particulars	2024	2025
Employees that were entitled to leave	484	523
Employees that took parental leave	33	37
Returned to work in the reporting period after parental leave ended	33	37
Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work	33	37
Return to work and retention rates of employees that took parental leave	100%	100%

Health and Safety

Health and safety Management System

Dhaka Bank adheres to Bangladesh Bank's directives on fire safety while also implementing its own robust safety measures. The Human Resources Division (HRD) and General Services Division (GSD) oversee employee health and safety concerns, with a dedicated Fire and Safety Team under the GSD managing fire-related risks. Additionally, all security guards receive basic fire safety training, equipping them to handle emergency situations effectively. Every branch and office is equipped with fire safety mechanisms, and the implementation of a "Smoke-free Workplace" policy helps mitigate fire and health hazards.

As part of its Internal Control & Compliance framework, Dhaka Bank ensures:

- Round-the-clock security guard duty
- Gunman presence during office hours
- 24-hour CCTV surveillance
- Adequate fire extinguishers in all branch premises
- Generator backup for uninterrupted operations during office hours
- Routine security alarm testing
- Installation of sufficient smoke detectors in branch premises
- Quarterly inspections of electrical wiring by certified electricians
- Supervision of security guard duty during holidays by branch officials
- Availability of emergency contact numbers, including those for police, fire services, RAB, and hospitals, at all branches

To promote employee well-being, the bank has taken various initiatives, including multiple health awareness programs in 2025. Regular communication and training ensure that employees are well-prepared for different scenarios. Additionally, all permanent employees and their dependents receive hospitalization benefits.

Dhaka Bank prioritizes the physical, mental, and social well-being of its employees, recognizing that a healthy and motivated workforce is crucial to its success. Efforts to enhance workplace safety and well-being include optimizing office layouts, maintaining cleanliness, organizing awareness sessions on physical and mental health, sending health and safety-related communications via email, issuing emergency alerts, conducting fire drills, and providing financial assistance for medical care. Through these measures, the bank continuously strives to foster a safe and supportive work environment.

Health Campaign & BMI Challenge



In a ground breaking move to promote employee health and wellbeing, Dhaka Bank has officially launched a two-month long "BMI (Body Mass Index) Challenge", marking a first-of-its-kind initiative in the banking industry of Bangladesh. Top officials of Dhaka Bank including Additional Managing Director Mr. A K M Shahnawaj, Deputy Managing Director Mr. Md. Mostaque Ahmed, Mr. Akhlaqur Rahman, Head of HR Division Mr. M Rezaur Rahman and other senior officials graced the event with their presence.

Hazard identification, risk assessment, and incident investigation

All branches and departments of the bank are designed to provide a well-organized, spacious, and modern work environment. They are fully equipped with fire-fighting systems, and regular fire drills are conducted to ensure safety. Any deviations from these standards are promptly addressed to maintain a safe and healthy workplace for employees.

The General Services Division (GSD) is responsible for continuously monitoring safety measures across all branches. Additionally, the HR department and respective employee line managers oversee health and safety concerns. To mitigate work-related hazards, the bank proactively inspects critical areas to prevent fire risks caused by short circuits or other sources. Basic guidelines on handling fire and safety equipment are prominently displayed in all offices. The bank has an internal inspection mechanism to evaluate fire and safety measures, and any identified issues are swiftly addressed by the relevant department. Each branch is equipped with emergency exits to ensure a secure evacuation route in case of an emergency.

At both the Head Office and branch levels, a dedicated core safety team, along with representatives from various divisions, regularly monitors facilities and equipment. Routine maintenance is ensured through continuous inspections, with proper records maintained for accountability. To enhance preparedness, all staff members receive training in first aid and fire-fighting procedures. Fire drills are organized twice a year across all locations, with a large-scale drill conducted for Head Office employees and Dhaka-based branches in collaboration with the Bangladesh Fire Service and Civil Defense. The most recent drill witnessed active participation from nearly all employees.

Occupational Health services

Dhaka Bank recognizes the importance of providing occupational health services to its employees to ensure their well-being and safety. The bank's occupational health services are designed to identify and eliminate hazards and

minimize employee health and safety risks. These services contribute significantly to promoting a healthy and safe work environment. The occupational health services provided by Dhaka Bank include health and safety training, first aid, and emergency response. These services are designed to identify and address any potential health hazards in the workplace, such as exposure to chemicals, noise, and ergonomic risks.

Dhaka Bank ensures the quality of its occupational health services by adhering to international standards and guidelines. The bank's occupational health services comply with local laws and regulations as well as international standards. The bank conducts regular audits and assessments to ensure that its occupational health services meet these standards. The bank also facilitates employees' access to occupational health services. Dhaka Bank ensures that all employees are aware of the occupational health services available to them and the benefits of using them. The bank encourages employees to seek medical attention as soon as they feel unwell or if they suspect that they may have been exposed to a health hazard. Furthermore, the bank provides education and training programs to help employees identify and manage occupational health risks. The bank's training programs are designed to raise awareness of potential hazards and how to avoid them, as well as to encourage employees to report any potential hazards to the medical team. Some additional measures include:

- Regular Checking of Critical Areas to prevent fires arising from short circuits or other sources.
- Smoke-free working environment
- Regular cleaning of office premises, toilets, and washrooms to avoid physical injuries, illness
- Filling up a check-list on safety and security and reporting the same to Head Office and
- Letter, Email, or any other means can be used to report work-related hazards are in place in order to describe hazardous situations.
- All staff members receive training in first aid and fire-fighting procedures.

Worker participation, consultation, and communication on occupational health and safety

Dhaka Bank ensures that workers receive essential information on occupational health and safety through multiple channels, such as training sessions, safety meetings, and regular updates from the occupational health and safety team. The bank also fosters a proactive safety culture by encouraging employees to report potential hazards or health concerns they may encounter in the workplace.

Employee training on occupational health and Safety

Dhaka Bank prioritizes the well-being of its employees by offering comprehensive occupational health and safety training. This ensures that employees are well-informed about potential workplace hazards and equipped with the knowledge to respond effectively. The bank provides both general safety training and specialized instruction tailored to specific work-related risks and hazardous activities. The general occupational health and safety training includes essential topics such as fire safety, first aid, emergency response, and electrical safety. All employees receive this training as part of their onboarding process, with periodic refresher sessions incorporated into their ongoing professional development. Beyond the general training, Dhaka Bank offers specialized instruction for tasks involving specific risks. Employees working with machinery and equipment, such as ATMs and cash-counting machines, receive targeted training on safe handling practices. Subject matter experts deliver the training sessions, ensuring high-quality instruction. To maintain relevance and effectiveness, the bank continuously reviews, updates, and evaluates its training programs. These efforts help enhance employees' awareness and preparedness, fostering a safer and more secure workplace.

Promotion of employee health

Dhaka Bank prioritizes the well-being of its employees by ensuring access to essential non-occupational medical and healthcare services. As part of its comprehensive employee benefits package, the bank provides medical insurance that extends coverage to both employees and their family members. This insurance enables them to access a broad spectrum of healthcare services, including general and specialist consultations, hospitalization, diagnostic tests, and prescription medications.

In addition to medical coverage, Dhaka Bank actively promotes employee health and wellness through various voluntary programs. The bank conducts awareness campaigns to encourage healthy lifestyle choices and regularly shares valuable health-related information via internal newsletters and emails, fostering a culture of well-being among its workforce.

Prevention and mitigation of occupational health and safety impacts directly linked by business relationships

Dhaka Bank's approach to preventing or mitigating significant negative occupational health and safety impacts is guided by its commitment to responsible business practices and its desire to create a safe and healthy workplace for its employees and stakeholders. To prevent and mitigate these impacts, Dhaka Bank has implemented a range of measures, including:

- **Risk assessments:** The bank conducts regular risk assessments to identify and assess the hazards and

risks associated with its operations, products, and services. The risk assessments take into account the potential impact on occupational health and safety and are used to develop appropriate mitigation measures.

- **Due diligence:** The bank conducts due diligence on its suppliers and business partners to ensure that they meet the bank's occupational health and safety standards. This includes assessing the suppliers' policies and procedures related to occupational health and safety and conducting on-site inspections to verify compliance.
- **Continuous improvement:** The bank is committed to continuous improvement in its occupational health and safety performance. The bank regularly reviews and updates its policies and procedures to ensure that they are effective in preventing and mitigating negative impacts.

Employees covered by an occupational health and safety management system

Dhaka Bank has implemented an occupational health and safety management system based on legal requirements and recognized standards/guidelines. All employees whose work and/or workplace is controlled by the organization are covered by this system. Additionally, all employees and workers whose work and/or workplace is controlled by the organization and are covered by the occupational health and safety management system have been internally audited. However, an external party has not audited or certified the occupational health and safety management system. No employees have been excluded from this disclosure. The data has been compiled based on the internal audit reports of the occupational health and safety management system of Dhaka Bank The methodology used to compile the data includes a review of the system's coverage and the results of internal audits. The data provided is based on the most recent internal audit reports available to the bank.

Work-related injuries

At Dhaka Bank we take our commitment to workplace health and safety seriously. As part of our disclosure, we provide the following information:

a. For all employees:

- In the reporting period, we had no fatalities due to work-related injuries.
- In the reporting period, we had no high-consequence work-related injuries.
- The work hour was 1,936 hours per employee during the reporting period, and the total combined work hours were 4,152,720

b. For all workers who are not employees but whose work and/or workplace is controlled by the organization:

- In the reporting period, we had no fatalities due to work-related injuries.
- In the reporting period, we had no high-consequence work-related injuries.
- In the reporting period, we had no recordable work-related injuries.

c. The work-related hazards that pose a risk of high-consequence injury include slips, trips, falls, and electrical hazards. These hazards have been determined through a hazard identification and risk assessment process. None of these hazards caused or contributed to high-consequence injuries during the reporting period. We have implemented measures to eliminate or minimize these hazards, including providing manual handling training, inspections of work areas, and using electrical safety equipment.

d. We have taken actions to eliminate other work-related hazards and minimize risks using the hierarchy of controls, such as implementing engineering controls to reduce exposure to noise and providing personal protective equipment.

e. There are no workers excluded from this disclosure.

Work-related ill health

a. For all employees:

- In the reporting period, Dhaka Bank had no fatalities resulting from work-related ill health.
- In the reporting period, Dhaka Bank had two cases of recordable ill health at work. However, these employees had preexisting health issues.
- The main types of work-related ill health were musculoskeletal discomfort and stress-related illnesses.

b. For all workers who are not employees but whose work and/or workplace is controlled by the organization:

- Dhaka Bank did not have any fatalities due to work-related ill health among these workers in the reporting period.
- Dhaka Bank did not have any recordable work-related ill health cases among these workers in the reporting period.

c. The work-related hazards that pose a risk of ill health, including:

- Dhaka Bank determines work-related hazards through regular risk assessments and inspections of the workplace. The main hazards that can cause ill health are ergonomic hazards, such as awkward postures and repetitive motions, and psychosocial hazards, such as work-related stress.

- Dhaka Bank is taking action to eliminate these hazards and minimize risks using the hierarchy of controls, including engineering controls, administrative controls, and personal protective equipment. For example, the bank has provided adjustable chairs to employees. The bank has also implemented stress management programs and provided mental health resources to employees.

d. No workers have been excluded from this disclosure.

MoU with Modern Cancer Hospital Guangzhou



Dhaka Bank and Modern Cancer Hospital Guangzhou have signed a Memorandum of Understanding at the Dhaka Bank Head Office to offer enhanced healthcare benefits to the bank's customers, employees, and their dependents. The MoU was exchanged by Mr. Md. Mostaque Ahmed, Deputy Managing Director and Chief Emerging Market Officer of Dhaka Bank and Mr. Langbing He, Vice General Manager of Modern Cancer Hospital Guangzhou.

Training and Education DBTI

Average hour of training per employee

Training data are provided below:

Training Organizer	Number of Trainings	Number of Participants	Training Hours
DBTI	53	4,110	43,062
Bangladesh Bank (BB)	34	42	312
Bangladesh Institute of Bank Management (BIBM)	62	111	1,956
Bangladesh Association of Banks (BAB)	5	32	236
Others	110	884	10,010
Total	**264**	**5,179**	**55,576**
Per employee training hours on average			**27.20**

Programs for Skill Enhancement and Career Transition Support

Dhaka Bank places strong emphasis on human capital development through comprehensive training and professional development initiatives. These programs include specialized technical training in banking operations, risk management, and customer service; leadership and managerial development programs for supervisors and executives; and soft skills training covering communication, teamwork, and time management.

Career progression is supported through mentoring, coaching, structured career counseling, and financial assistance for professional certifications such as CA, CMA, CFA, Banking Diplomas, and other accredited programs.

Regular skill gap assessments are conducted to ensure readiness for emerging business opportunities, particularly in areas such as credit management, foreign exchange operations, risk oversight, and regulatory compliance.

Training delivery is facilitated by the Dhaka Bank Training Institute (DBTI), which designs modular programs based

on systematic Training Need Assessments. Learning methodologies include e-learning platforms, classroom-based sessions, and programs conducted at local and international institutions. DBTI continuously updates its curriculum to address evolving market dynamics and regulatory expectations, thereby developing a sustainable leadership pipeline for the future.

Performance and Career Development Reviews

Dhaka Bank recognizes the importance of structured performance evaluation and career development planning. During the reporting period, 100% of employees underwent annual performance reviews.

Employee performance is evaluated against predefined organizational objectives within the Bank's comprehensive performance management framework. Line managers assess both functional competencies and leadership capabilities. This structured evaluation process identifies capability gaps, supports targeted development initiatives, and facilitates career progression planning.

Training Program on "ISS Reporting" at Dhaka Bank Training Institute (DBTI)



Dhaka Bank organized a day-long Training Program on "ISS Reporting" at Dhaka Bank Training Institute (DBTI). The sessions were conducted by the esteemed facilitator Ms. Dipti Rani Hazra, Director, ISMD, along with other officials from the department. Mr. A M M Moyen Uddin, Deputy Managing Director of Dhaka Bank delivered the welcome remarks. Mr. Sahabub Alam Khan FCA, SEVP & CFO, Mr. M Rezaur Rahman, SEVP & Head of Human Resources Division and Mr. Mahamudunnabi FCA, SVP & Head of Finance were present on the occasion along with other senior officials from Dhaka Bank.

ESG Approach and Focus Area

Environmental Focus

Dhaka Bank emphasizes environmental risk assessment to evaluate the potential environmental and social impacts of its investments. This process assists investors and lenders in understanding project-related risks and supports informed decision-making.

The Bank has implemented a comprehensive Environmental and Social Risk Management (ESRM) Framework for its lending activities. This framework incorporates specific policies and guidelines to identify, assess, and manage environmental and social risks associated with financed projects.

Clients undertaking new projects are required to submit an Environmental and Social Impact Assessment (ESIA) report. These assessments help determine potential risks and define appropriate mitigation strategies. Through this structured framework, Dhaka Bank ensures alignment of its lending portfolio with sustainable development objectives and responsible banking principles, contributing to Bangladesh's long-term environmental and social sustainability.

Social Responsibility

Dhaka Bank actively engages in social responsibility initiatives, including tree plantation programs, development of public parks, and environmental awareness campaigns. Under its green banking strategy, the Bank continues to enhance internal operational efficiency while offering environmentally responsible financial products.

These offerings include financing solutions for renewable energy projects, green building developments, and sustainable agricultural practices. The Bank also promotes awareness of sustainable finance and financial literacy among stakeholders.

Operational measures to reduce the Bank's own carbon footprint include the installation of solar panels and energy-efficient lighting systems across branches. Dhaka Bank has also supported urban beautification initiatives, including the development of the "Kadam Fountain" green square near the High Court and roadside tree plantation projects to enhance public spaces. These initiatives reflect the Bank's sustained commitment to environmental stewardship and community well-being.

Financial Inclusion Credit Guarantee Scheme (FICGS)

Dhaka Bank has signed a participation agreement with Bangladesh Bank under the Financial Inclusion Credit Guarantee Scheme (FICGS). The agreement aims to extend credit facilities to BDT 10/50/100 account holders, marginal and landless farmers, low-income professionals, school banking account holders, and small business owners who often face difficulties in accessing formal financing due to lack of adequate collateral. The FICGS promotes inclusive financing by providing credit guarantees against eligible loans, thereby reducing the risk exposure of participating banks and financial institutions.



Dhaka Bank has signed a participation agreement with Bangladesh Bank under the Financial Inclusion Credit Guarantee Scheme (FICGS). The agreement was signed by Mr. Muhammad Nazmul Haque, Director, Credit Guarantee Department (CGD) of Bangladesh Bank, and Mr. A K M Shahnawaj, Managing Director (CC) of Dhaka Bank, at Bangladesh Bank, Motijheel, Dhaka.

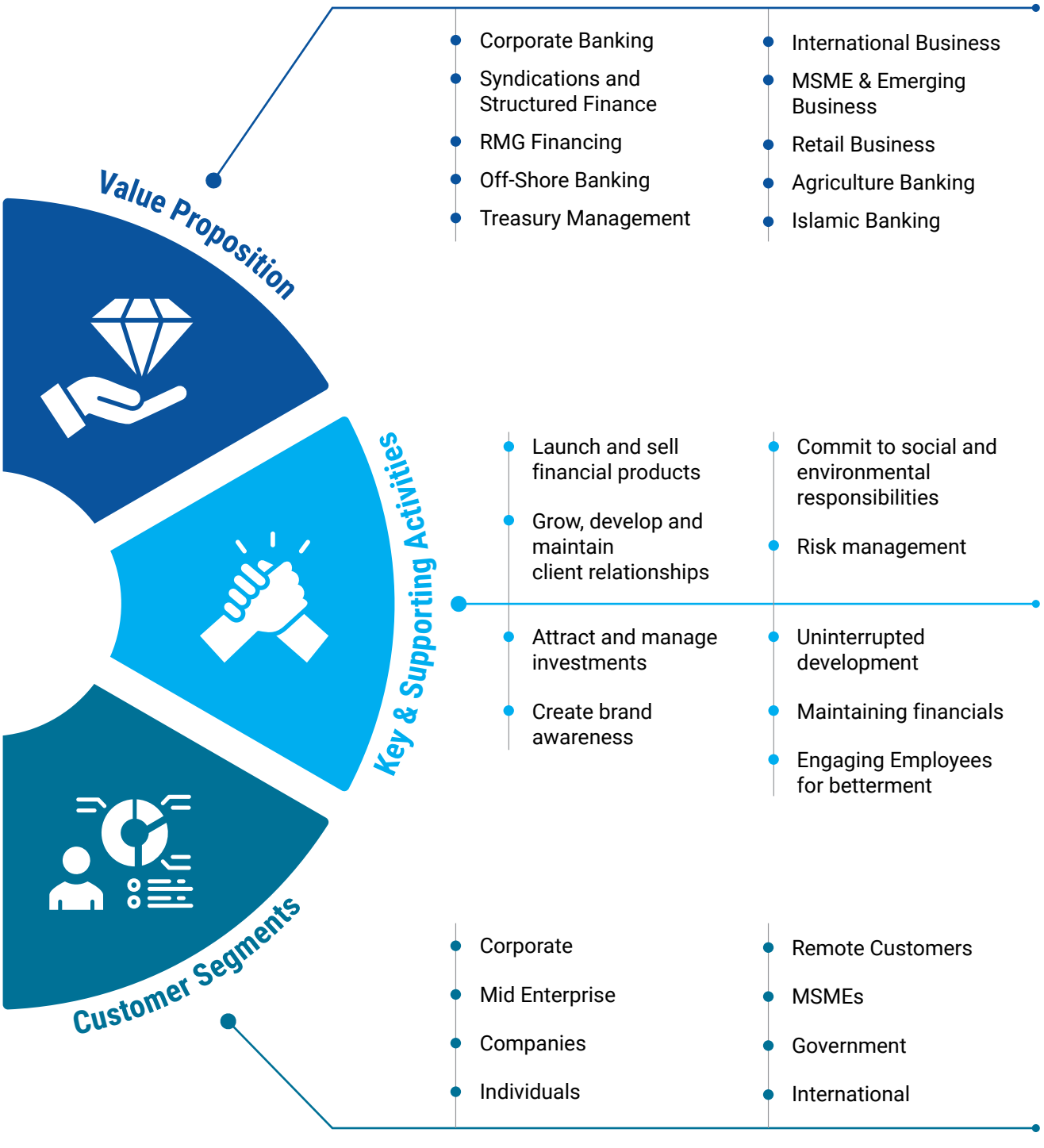
Governance

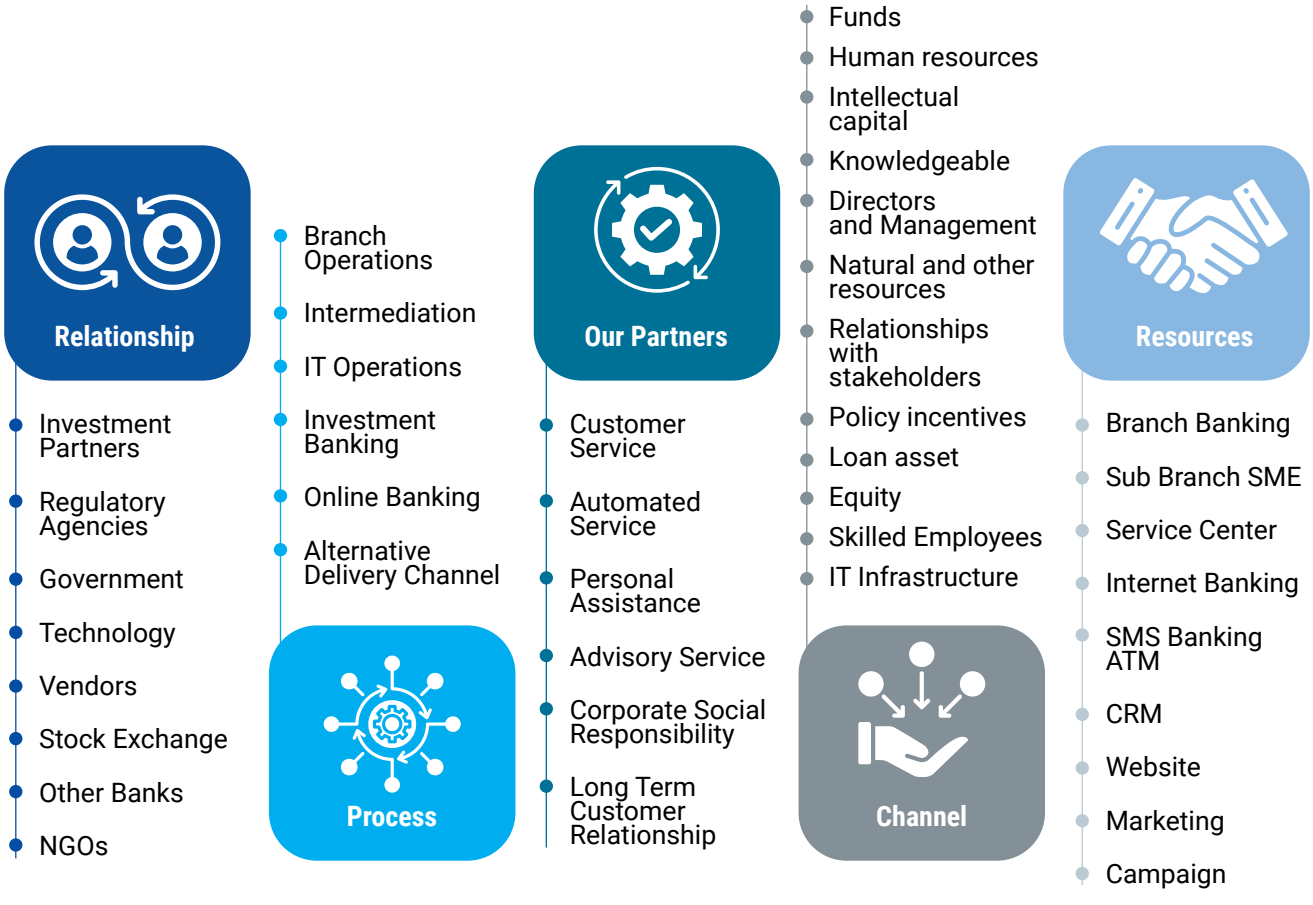
The Board of Directors of Dhaka Bank, as the highest governing authority, acknowledges its fiduciary responsibility to safeguard and enhance shareholder value. Strong corporate governance practices are embedded across all levels of the organization, ensuring integrity, accountability, and transparency in business operations.

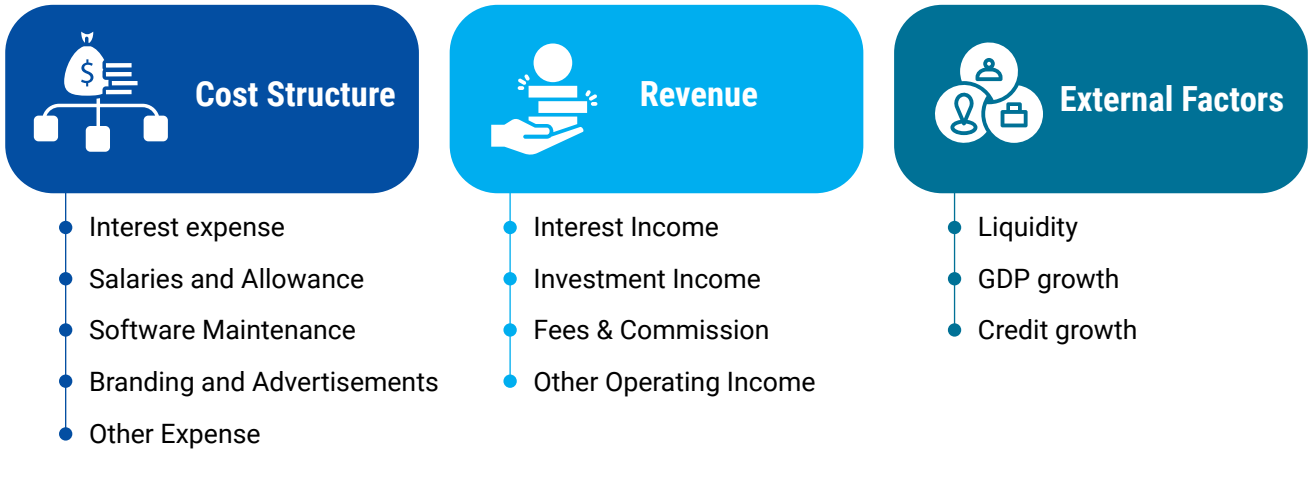
With a focus on long-term sustainability, the Board prioritizes shareholder interests while maintaining adherence to sound governance standards. This commitment strengthens the Bank's objective of operating as a stable, ethical, and sustainable financial institution, thereby supporting enduring value creation.

Business Model

Nowadays, stakeholders expect organizations to demonstrate how they will navigate changes in the global business environment and leverage them as opportunities. The Bank's business model serves as the framework for converting inputs into outputs and outcomes through its business activities, aligning with its strategic objectives to deliver value over the short, medium, and long term.




Relationship
Investment Partners
Regulatory Agencies
Government
Technology
Vendors
Stock Exchange
Other Banks
NGOs
Branch Operations
Intermediation
IT Operations
Investment Banking
Online Banking
Alternative Delivery Channel
Process
Our Partners
Customer Service
Automated Service
Personal Assistance
Advisory Service
Corporate Social Responsibility
Long Term Customer Relationship
Funds
Human resources
Intellectual capital
Knowledgeable
Directors and Management
Natural and other resources
Relationships with stakeholders
Policy incentives
Loan asset
Equity
Skilled Employees
IT Infrastructure
Channel
Resources
Branch Banking
Sub Branch SME
Service Center
Internet Banking
SMS Banking ATM
CRM
Website
Marketing
Campaign


Cost Structure
Interest expense
Salaries and Allowance
Software Maintenance
Branding and Advertisements
Other Expense
Revenue
Interest Income
Investment Income
Fees & Commission
Other Operating Income
External Factors
Liquidity
GDP growth
Credit growth

SWOT Analysis

Dhaka Bank employs a four-section matrix to analyze its Strengths, Weaknesses, Opportunities, and Threats. This structured framework serves as a strategic planning tool to assess both internal and external elements influencing the Bank's performance and objectives. By offering a holistic perspective on the Bank's current standing, this analysis aids in formulating strategies to maximize strengths, overcome weaknesses, seize opportunities, and counteract threats. Additionally, the Bank integrates its SWOT matrix into strategic decision-making, goal formulation, and risk mitigation efforts:

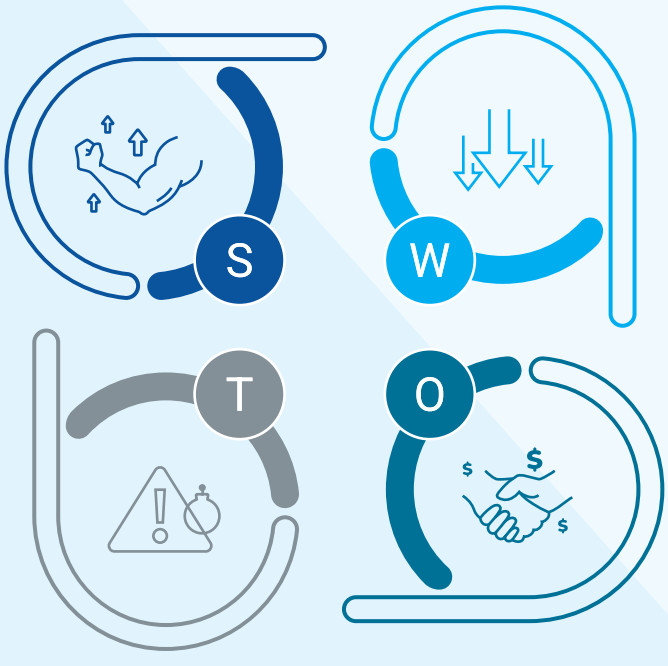
SWOT Analysis of Dhaka Bank

STRENGTHS

- Sound Corporate Governance Framework and experienced Board with diversified business background
- Experienced Top Management and Skilled Workforce
- Strong corporate relationship with large corporate houses
- Strong Brand Recognition- DHAKA BANK

WEAKNESS

- NPL and stressed loan accounts
- Relatively lower CASA ratio compared to industry peers
- Manpower constraints in key business and control functions
- Sensitivity of Capital adequacy to stress scenarios (CRAR)



THREATS

- Credit Concentration and Sectoral Risks
- Regulatory and Compliance Burden
- Political and Economic instability in the country
- Lack of confidence on overall banking industry

OPPORTUNITIES

- Digital Transformation and Fin-Tech Collaboration
- Growth in SME, Retail and Agriculture Business
- Green and Sustainable Finance
- Balance sheet re-structuring

Market Forces and Competitive Landscape



Power of Buyers

- Numerous banks increase customer bargaining power.
- Reduced switching costs make it easier for customers to switch banks.
- Corporate clients are more price-sensitive due to alternative options.
- High entry costs intensify competition for new customers.
- Market fluctuations impact depositors' bargaining power.

Power of Suppliers

- Depositors provide essential capital for banks.
- Competitive interest rates increase suppliers' power.
- Dhaka Bank's brand, governance, and technological advances enhance customer trust.
- Strong human resource management strengthens customer confidence.
- Dhaka Bank's innovative products boost customer loyalty.

Threat of New Entrants

- Government approval facilitates the entry of new banks and financial institutions.
- Increased competition from foreign banks offering lower rates.
- Growing number of new institutions intensifies market rivalry.
- Constant influx of foreign players could drive further competition.
- Lack of regulatory controls may worsen the threat.

Threat of Substitutes

- NBFIs provide financial services traditionally dominated by banks.
- Products like insurance and mutual funds compete with bank offerings.
- Substitutes in payment methods increase competition for banks.
- High interest rates on bank loans make alternatives more attractive.
- NBFIs' specialized services represent a rising challenge.

Competitive Rivalry

- Intense competition with 61 banks and 35 NBFIs in Bangladesh.
- Low switching costs for customers heighten rivalry.
- Heavy investment in technology is crucial to staying competitive.
- Price wars and customer loyalty decline due to fierce competition.
- Competitive environment puts pressure on banks to differentiate.

Corporate Governance pertains to the relationships between a company's management, its Board of Directors, shareholders, and other stakeholders. It establishes a framework for defining a company's goals, the strategies to accomplish them, and methods to monitor progress. The governance structure of an organization plays a crucial role in its capacity to generate value over the short, medium, and long term.

Financial Capital

Key Influences on Capital Strategy Formulation	Core Components	2025's Value Generation Key Points	Contribution Towards Other Capital Points
Profitability	**Revenue and Profit**	% growth on YOY net interest income ROI: 8.26% ROA: 0.61% EPS: 2.54	The strategic allocation of financial resources to improve delivery channels, in line with the Bank's growth strategy, will greatly expand our market presence.
Financial Stability	**Asset and Liquidity**	Total Asset: 445,206 M Deposit Growth: 13% Advance Growth: 3% CRR(Bi-weekly): 4.06% SLR: 29.42%	Strong financial performance enables the Bank to enhance its value offering to employees by providing superior benefits, which in turn increases motivation and job satisfaction.
Capital Adequacy	**Capital**	Tier-I Capital: 8.59% Tier-II Capital: 4.80% Total Capital Ratio: 13.39% Total Capital: 38,869 M	By carefully managing its financial resources, the bank ensures consistent profitability and operational efficiency, thereby reinforcing its position as a dependable and trustworthy financial institution for its stakeholders

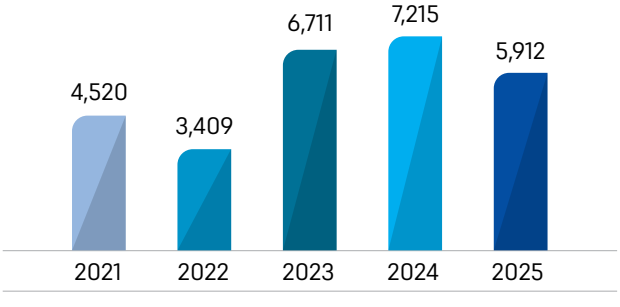
Analysis of the Financial Capital

Profitability and Earnings

For the year ending 31 December 2025, the Bank recorded a Operating Profit of BDT 11,754 million, reflecting a year-on-year increase of 11%. This solid growth can be attributed to our careful cost control, strategic asset allocation, and strengthened revenue generation across key business areas. Our return on equity (ROE) improved to 11.62%, demonstrating effective capital deployment and our ability to deliver strong returns for shareholders.

Net Interest Income (NII) was BDT 5,912 million, driven by a growing loan portfolio and prudent interest rate management. Meanwhile, the net interest margin (NIM) remained stable at 3.99%, underscoring our focus on maximizing asset and liability yields.

Net Interest Income BDT in million



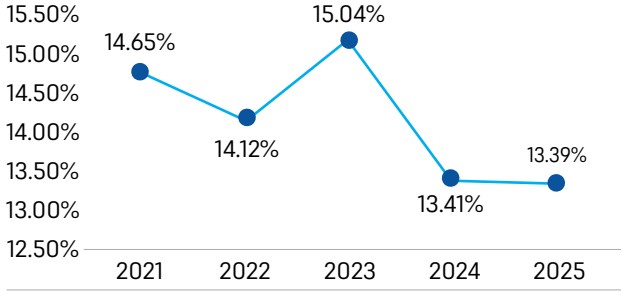
Capital Structure and Funding

The Bank's capital structure is carefully crafted to maintain an optimal balance between debt and equity. At the end of the reporting period, our total capital adequacy ratio reached an impressive 13.39%, well exceeding the regulatory minimum. This reflects our effective risk management and well-planned capital strategies. Tier 1 capital, mainly consisting

of common equity, accounts for 8.59% of our risk-weighted assets, underscoring our strong capital foundation and ability to absorb potential losses.

Our funding strategy is built on a diverse range of sources, including customer deposits, wholesale funding, and subordinated debt. Customer deposits, which make up 80% of our total liabilities and equity, are central to our funding structure due to their stability and cost-effectiveness. Additionally, we have effectively utilized capital markets by issuing bonds and other financial instruments to maintain liquidity and ensure financial flexibility.

Capital to Risk Weighted Assets (CRAR) Ratio



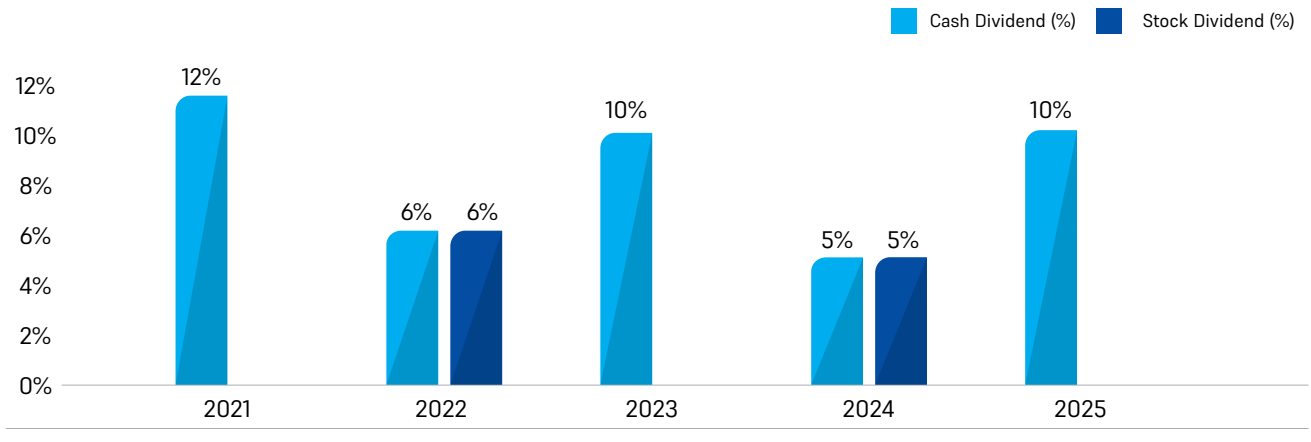
Asset Quality and Risk management

The Bank's asset quality has remained robust, with the non-performing loan (NPL) ratio improving to 3.77%, down from 5.33% the previous year. This positive change is attributed to rigorous credit underwriting practices, proactive risk management, and dedicated recovery efforts. Risk management continues to play a critical role in our financial strategy. Our comprehensive framework addresses credit, market, operational, and liquidity risks, helping us minimize potential threats to our financial stability. The Bank's liquidity coverage ratio (LCR) of 112.87% and net stable funding ratio (NSFR) of 105.44% highlight our strong liquidity position and our capacity to fulfill short-term obligations.

Dividend Policy and Shareholder Returns

In line with our commitment to providing stable and sustainable returns to our shareholders, the Board has proposed a 10% cash dividend for the year 2025. This decision underscores our confidence in the Bank's future growth prospects while ensuring a balanced strategy between rewarding shareholders and reinvesting for long-term success.

Dividend Trend



Cash Flow Statement

In the fiscal year ending December 31, 2025, our Bank exhibited strong cash flow management, achieving a net cash inflow of BDT 22,550 million from operating activities, fueled by higher net interest income and solid fee-based earnings. Our strategic focus on infrastructure development and high-quality securities led to a BDT 7,758 million outflow in investing activities, underscoring our dedication to sustainable growth. Meanwhile, financing activities recorded a net outflow of BDT 16,797 million, reflecting stable customer deposits and the prudent servicing of debt obligations.

Performance of all other holdings of Dhaka Bank

Dhaka Bank operates through two subsidiaries: Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. The performance of both subsidiaries during the fiscal year 2025 is summarized below:

BDT in million

Particulars	Dhaka Bank Securities Limited	Dhaka Bank Investment Limited
Profit/(Loss) after Tax	14.42	96.05
Total Asset	5,304.64	1,235.88
Paid up capital	4,657.92	1,000.00

All companies appear to have performed better in 2025 compared to 2024.

Human Capital

Key Influences on Capital Strategy Formulation	Core Components	2025's Value Generation Key Points	Contribution Towards Other Capital Points
• Talent Acquisition and Management • Learning and Development • Employee Health and Safety • Employee Engagement	**Employee Recognition**	• 13 employees were promoted. • 09 employees transitioned from Cash cadre to General cadre after completing the Banking Professional Examination. • A total of 158 employees qualified the Banking Professional Examination (JAIBB & AIBB) and the bank provided them with an allowance of BDT 6.89 million • A total of 18 employees were nominated for a certification course, and the bank reimbursed them an amount of BDT 0.78 million.	Recognition encourages the employees to deliver their best towards the organization
	Training and Development	• A total of 264 training sessions were provided to employees. • A total of BDT 13.00 million was spent on employee training and development.	Training & Development ensures efficiency and increases productivity of the employees
	Employee Health & Safety Programs	• A Health Awareness Program titled "Cancer Prevention and its Mitigation" was organized in association with United Hospital. • Health Campaign & BMI Challenge programs were organized in association with Carnival Care Limited and Qualitas Healthcare on two separate occasions.	Health awareness program has been arranged to create self-awareness among employees
	Employee Engagement & Well Being Programs	• Parenthood Gift Hampers for new born baby of the employees • 04 cricket tournaments have been participated throughout the year • Arranged Intra Bank Cricket Tournament • Arranged Indoor Games Tournament • Celebrated International women's day • Arranged 02 Blood Donation Campaign • Arranged Yoga for Stress Management in association with Quantum foundation • Introduced Hajj Souvenir Gifts and arranged a Hajj Workshop for employees performing the holy Ritual	Engagement program creates bonding among employees and ensure physical and mental health

HR Practice's Key Performance indicators and responsibilities regarding fair employment

Human capital is essential for the growth and progress of the banking sector. This capital encompasses the economic value of an employee's skills and experience. Investing in human capital is crucial for driving improvements within the industry. In today's banking landscape, factors like knowledge, communication skills, technical expertise, problem-solving abilities, creativity, experience, mental well-being, competencies, and capabilities are key strategic drivers of productivity, competitiveness, and growth for Dhaka Bank. Over the past decade, the banking sector has navigated numerous challenges in a globalized environment, demanding a strong foundation of intellectual capital. This has required a skilled workforce capable of handling complex financial products and meeting the needs of increasingly discerning clients.

Dhaka Bank recognizes its employees as its most valuable asset. The bank believes that human capital is key to boosting overall productivity and efficiency, maintaining regulatory compliance, ensuring the bank's long-term viability, achieving sustainable success, improving business performance, and creating a lasting competitive edge. In service-oriented industries like banking, human capital is even more critical than in manufacturing, as people are the primary driving force behind the business.

Division wise Employee distribution

As of 2025, Dhaka Bank operates 120 branches across all divisions of the country, with its Head Office located in Dhaka. The bank employs a total of 2,145 staff members.

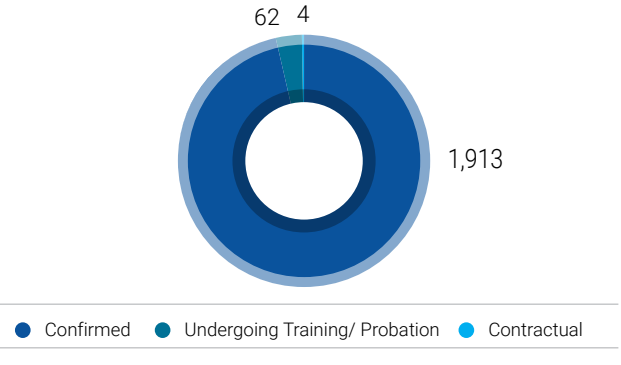
Division	2024			2025		
	No. of branches	No. of employees		No. of branches	No. of employees	
		Male	Female		Male	Female
Dhaka (Including Head Office)	60	1,049	428	61	1,149	456
Chattogram	27	215	28	27	238	33
Sylhet	6	43	3	6	38	9
Khulna	7	41	8	7	46	8
Rajshahi	12	96	11	12	95	12
Barishal	2	13	0	2	14	0
Rangpur	4	30	5	4	33	6
Mymensingh	1	8	1	1	8	0
Total	**119**	**1,495**	**484**	**120**	**1,621**	**524**

Employee nature: Confirmed, Undergoing Training/ Probation, Contractual

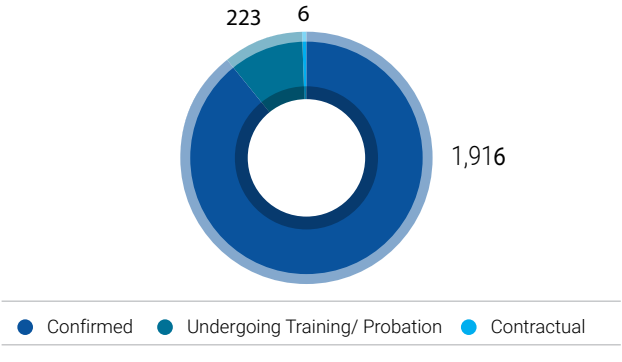
In 2025, the company recruited a total of 250 employees to align with its strategic objectives. These new hires were selected for positions considered crucial to the company's growth and long-term success.

Category	2024	2025
Confirmed	1,913	1,916
Undergoing Training/ Probation	62	223
Contractual	4	6
Total	**1,979**	**2,145**

Employee nature 2024



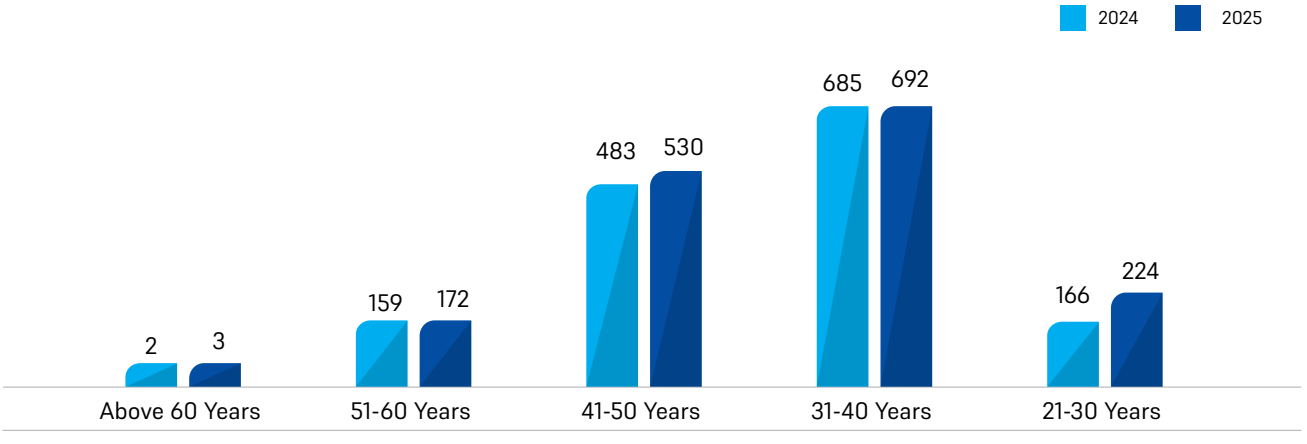
Employee nature 2025



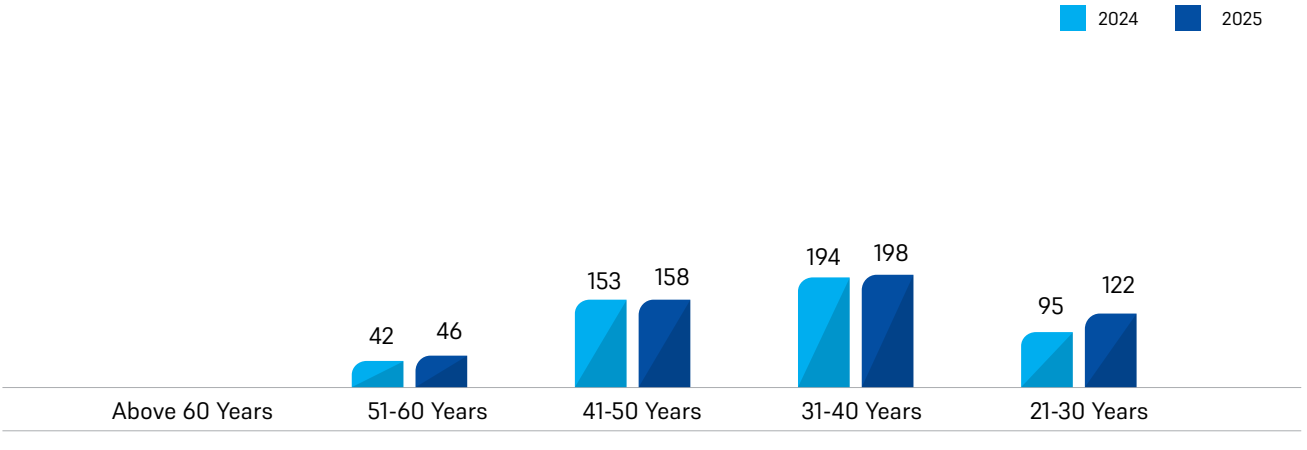
Age group wise number of employee distribution

Age Group	2024		2025	
	Male	Female	Male	Female
Above 60 Years	2	0	3	0
51-60 Years	159	42	172	46
41-50 Years	483	153	530	158
31-40 Years	685	194	692	198
21-30 Years	166	95	224	122
Total	**1,495**	**484**	**1,621**	**524**

Age group wise number of Male distribution



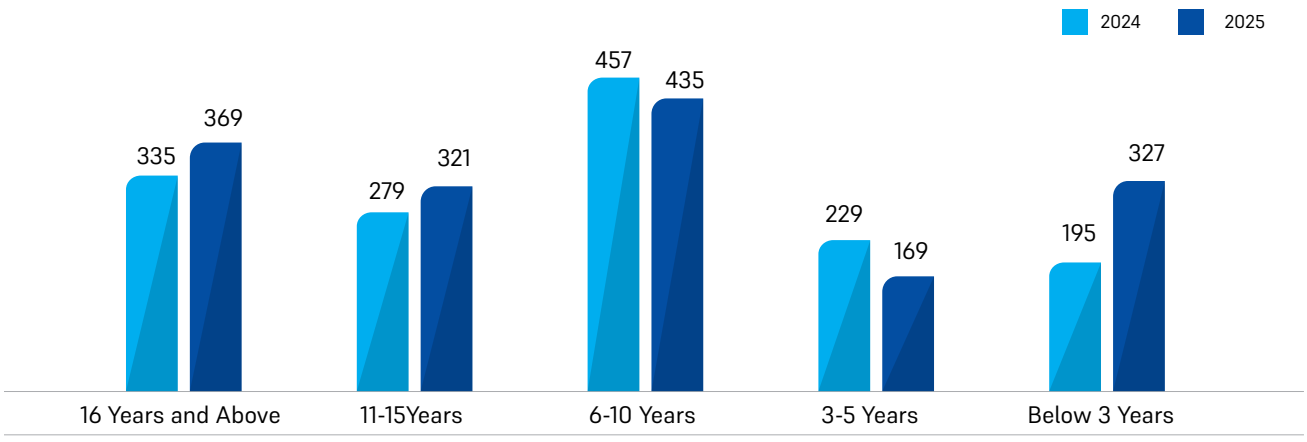
Age group wise number of Female distribution



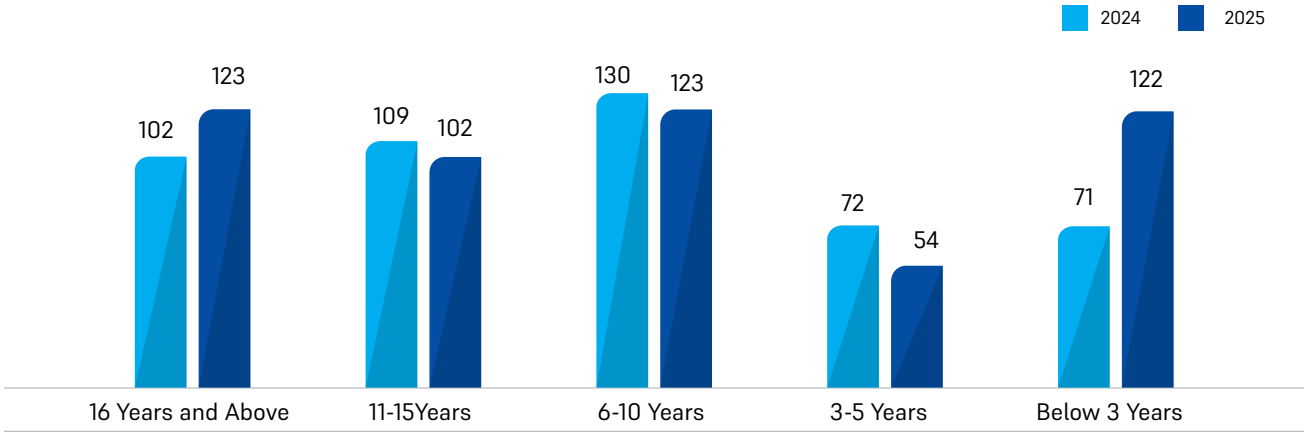
Service length wise number of employee distribution

Age Group	2024		2025	
	Male	Female	Male	Female
16 Years and Above	335	102	369	123
11-15Years	279	109	321	102
6-10 Years	457	130	435	123
3-5 Years	229	72	169	54
Below 3 Years	195	71	327	122
Total	**1,495**	**484**	**1,621**	**524**

Service length wise number of Male distribution



Service length wise number of Female distribution



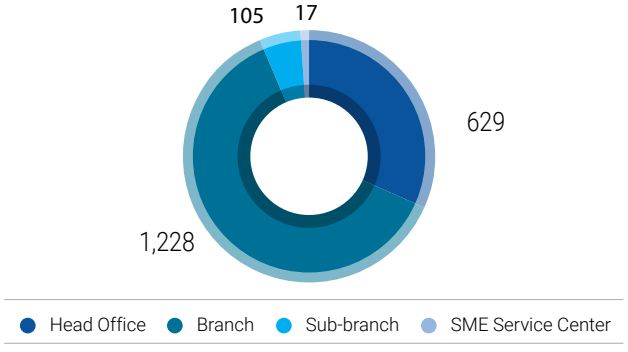
Location wise Number of Employee

Category	2024	2025
Head Office	629	734
Branch	1,228	1,275
Sub-branch	105	117
SME Service Center	17	19
Total	**1,979**	**2,145**

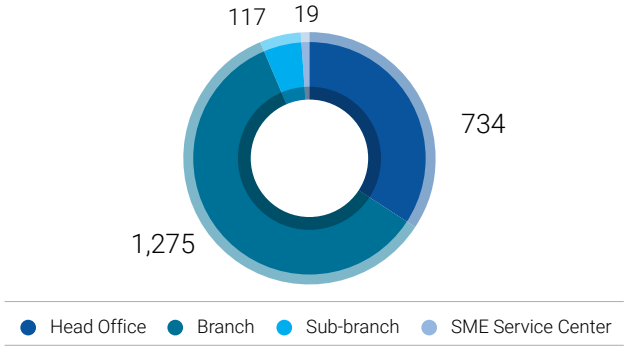
Employee Per Branch

Distribution	2024	2025
Total number of branches	119	120
Total number of sub-branches	33	36
Employee per branch	10	11
Employee per sub-branch	3	3
Employee per division	18	17
Total number of employees	1,979	2,145

Location wise number of Employee 2024



Location wise number of Employee 2025



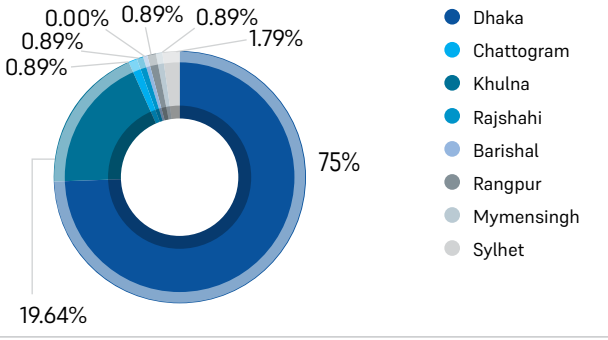
Year wise Recruitment

Category	2024	2025
Experienced	55	35
Fresher	54	215
Total	111	250

Division wise Employee turnover

Division	Turnover Number	Turnover (%)
Dhaka	84	75.00%
Chattogram	22	19.64%
Khulna	1	0.89%
Rajshahi	1	0.89%
Barishal	0	0.00%
Rangpur	1	0.89%
Mymensingh	1	0.89%
Sylhet	2	1.79%
Total	112	100.00%

Division wise Employee turnover



Compensation and benefits

Dhaka Bank is committed to continually improving the work-life quality of its employees. In addition, the bank has introduced further initiatives to enhance the facilities and benefits available to its staff.

Cash benefits	Non cash benefits
• Festival Bonus • Provident Fund • Gratuity • Annual Increment • Performance Bonus	• Staff House Building Loan facility at a privileged interest rate • Staff Car Loan benefits for Executive grade employees • Furniture Facility for Executive grade employees • Travel allowance & daily allowance • Hospitalization • Maternity benefits • Group Life Insurance • Group Critical Illness Insurance • Reward program & letter of appreciation for employee hard work, dedication & contribution to the company.

Occupational health and safety- Employee participation in health and safety committees:

Dhaka Bank and its employees are committed to maintaining a safe and healthy work environment while continuously improving workplace conditions. The bank strictly adheres to all relevant regulations and prioritizes safety and environmental responsibility over financial gains. Recognizing environmental stewardship as a fundamental duty, Dhaka Bank dedicates both human and financial resources to uphold this commitment. To support employee well-being, the bank launched several initiatives in 2025, including multiple health awareness programs. Additionally, all permanent employees and their dependents were entitled to hospitalization benefits.

Learning Development

Dhaka Bank places great importance on learning and development as a key driver in shaping its human capital. Over the past year, the bank has implemented a range of learning initiatives to enhance employee skills and competencies. These initiatives leverage the bank's robust Learning Management System, offering diverse learning opportunities, including e-learning modules, in-person training at the bank's training institute, online sessions conducted by the institute, and specialized training programs at Bangladesh Bank Training Institute, BIBM, and other local and international institutions. As part of its ongoing transformation, Dhaka Bank is committed to nurturing a strong leadership pipeline to sustain future growth. The bank regularly assesses skill gaps at various levels to align training efforts with existing and emerging business needs. Priority is given to capacity building in key areas such as credit, foreign exchange, customer relationship management, marketing, credit monitoring and recovery, risk management, technology-driven banking, branch operations, regulatory compliance, and AML-CFT regulations. Additionally, specialized training programs cover MSME financing, retail lending, agricultural finance, and essential soft skills development. Personalized training and leadership development are central to the bank's approach, ensuring that employees are well-equipped to navigate an evolving financial landscape. To strengthen internal expertise, the training institute collaborates with subject matter experts across risk, credit, trade, IT, and other critical domains. A significant number of employees have obtained certifications such as OMEGA Credit Certification and Standard Chartered Bank's AML-CFT accreditation. To further encourage continuous professional development, the bank reimburses examination fees and provides financial incentives or honorariums for employees pursuing certifications such as ACA, FCA, ACMA, FCMA, CFA, CDCS, CSDB, Banking Diploma from IBB, and other recognized professional qualifications.

Training Type	2024			2025		
	No. of programs	No. of participation	Person hours	No. of programs	No. of participation	Person hours
Foreign training	8	10	150	7	9	222
Internal training	84	2,047	21,243	50	1,376	27,096
External training	178	624	12,168	196	715	9,784
Online training	10	2,510	8,675	11	3,079	18,474
Total	280	5,191	42,237	264	5,179	55,576

Training hours by the nature of the employees

Category	2024		2025	
	Male	Female	Male	Female
Confirmed	28,474	8,993	37,817	11,140
Undergoing Training/Probation	2,862	1,908	5,067	1,516
Contractual	-	-	36	-
Total	31,336	10,901	42,920	12,656

Financial Literacy & Career Counselling Program for the Youth



Dhaka Bank successfully organized a "Financial Literacy & Career Counselling Program for the Youth" at Lalmatia Government Mohila College, Dhaka. An interactive session, led by Mr. Md. Mostaque Ahmed, Deputy Managing Director of Dhaka Bank, on Career Counselling and Financial Literacy for the Youth drew significant engagement from female students, who participated in discussions on financial discipline, savings habits, and their early career planning. Professor Jahanara Zaman, Principal of Lalmatia Government Mohila College, presided over the program and appreciated Dhaka Bank's efforts to promote financial literacy and career awareness among young women.

Equality and Safety Promotion

Dhaka Bank is committed to fostering a fair and inclusive workplace where all employees are treated equally and have access to the same opportunities. The bank upholds a strict policy against discrimination, harassment, and any form of inappropriate behavior, ensuring a professional and respectful work environment. Comprehensive policies and procedures have been put in place to promote a culture of respect and dignity in all interactions. As part of this commitment, the bank has implemented a sexual harassment policy that aligns with its core values and legal requirements. This policy applies uniformly to all employees, including permanent, casual, and contractual staff, as well as clients, job applicants, and other stakeholders.

Intellectual Capital

Key Influences on Capital Strategy Formulation	Core Components	2025's Value Generation Key Points	Contribution Towards Other Capital Points
Goodwill building	**Information security**	• Secure VPN for Remote Access • Financial Service Agreements for Digital Platforms • Consistent PCI DSS and ISO Certifications	The strategic allocation of financial resources to improve delivery channels, in line with the Bank's growth strategy, will greatly expand our market presence.
Business development strategies	**Business growth tactics**	• Expanding Market Reach • Diversified Product Offerings • Strengthening Customer Loyalty • Enhancing Operational Productivity	Strong financial performance enables the Bank to enhance its value offering to employees by providing superior benefits, which in turn increases motivation and job satisfaction.
Digitalization	**Brand strength**	• Revamping Website Design • Comprehensive Digital Solutions • Strong Multi-Platform Media Presence	Provide the required system support to enhance the effectiveness of each distribution channel.
Convenience of customers		• Effortless Accessibility • Intuitive and User-Centric Interfaces • Fast and Effective Service Delivery • Clear and Open Communication	The company's strong competitive position continually enhances its financial performance.
Information security	**Business development planning**	• Strategic Alliances and Partnerships • Innovative Products and Services • Optimized Sales and Distribution Networks • Proactive Risk Mitigation	Broaden the reach to new customer groups, reinforce collaborations with businesses, and cultivate stronger connections within the local community.
Community development		• Active Engagement and Collaboration • Empowering Through Capacity Development • Robust Infrastructure and Service Enhancements	Community development plays a key role in strengthening and advancing various types of capital, fostering sustainable growth, and improving the well-being of all community members.

Deposit Through Digital Channels



Dhaka Bank proudly announces a landmark of achievement in its digital banking journey, having surpassed BDT 1,000 crore in customer deposits through its digital banking platforms. Mr. Sheikh Mohammad Maroof, the then Managing Director of Dhaka Bank, Mr. A K M Shahnawaj, Additional Managing Director, Mr. A M M Moyen Uddin, DMD & Chief Operating Officer, Mr. Md. Mostaque Ahmed, DMD & Chief Emerging Market Officer, Mr. Akhlaqur Rahman, DMD – Corporate, Mr. H.M. Mostafizur Rahaman, SEVP & Head, Retail Business Division, Mr. Mosleh Saad Mahmud, EVP & Head of Cash Management Unit along with other senior officials were also present during the celebration.

Empowering through Intellectual Capital

As the world becomes increasingly shaped by technology, the shift towards a more dynamic and digital-driven lifestyle is undeniable. Dhaka Bank is embracing these changes by innovating its operations and offerings. With a focus on product development, enhanced customer engagement, and seamless digital transformation, the bank is expanding its reach to previously unbanked populations, integrating them into the financial ecosystem. By offering a variety of financial products and services and tapping into the power of digitalization, Dhaka Bank caters to diverse customer needs across different demographics and lifestyles. This approach empowers the people of Bangladesh, fostering entrepreneurship and bringing positive change to their lives. Through targeted branding strategies, Dhaka Bank enhances its reputation and aims for top-tier ratings within the financial industry.

Highlights from 2025

The digital products and services available from Dhaka Bank evolve to meet market demands and technological progress. In 2025, the bank launched a variety of innovative offerings, such as the Self Banking platform, which allows customers to open Fixed Deposit Receipts (FDR) and Deposit Pension Scheme (DPS) accounts remotely, eliminating the need for in-branch visits. Additionally, Dhaka Bank rolled out an enhanced version of its online account opening platform, enabling customers to create accounts entirely without paper. The introduction of digital loan products through the E-RIN app also streamlined borrowing, while the Nano Savings Scheme in collaboration with bKash allows customers to deposit funds into Dhaka Bank accounts via the bKash app.

Dhaka Bank- A Leader in Digital Banking Innovation

Dhaka Bank is a leader in the digital banking space, setting the pace for innovation in Bangladesh's banking sector. The bank's commitment to technological transformation and its proactive approach to innovation have enabled it to offer cutting-edge, secure, and customer-friendly banking solutions. With the banking landscape in a constant state of flux, Dhaka Bank is not only adapting to changes but is also anticipating future trends and customer needs, further cementing its position as a trailblazer in the industry.

MoU with Bangladesh Bank for availing Refinance Scheme titled Digital Nano Loan



Dhaka Bank has signed agreement with Bangladesh Bank for availing Bangladesh Bank's refinance scheme titled 'Refinance Scheme for Digital Nano Loan'. Dr. Md. Habibur Rahman, Deputy Governor, Bangladesh Bank, was present as the Chief Guest and Mr. Rup Ratan Pine Executive Director, Bangladesh Bank chaired the ceremony while A K M Shahnawaj, Managing Director (Current Charge) of Dhaka Bank, and Md. Iqbal Mohasin, Director of Financial Inclusion Department of Bangladesh Bank, signed and exchanged the agreement on behalf of their respective organizations.

Manufacture Capital

Key Influences on Capital Strategy Formulation	Core Components	2025's Value Generation Key Points	Contribution Towards Other Capital Points
Physical distribution network	**Network of branches**	• A network of 120 branches, including 3 SME Service Centers • Dedicated Dhaka Bank Call Center	Improved system maintenance and strengthened core infrastructure enhance the company's reputation and elevate brand quality.
Emphasis on digital transformation	**Digital channel**	• Lead generation through an advanced internet-based application system • Launch of new digital marketing campaigns	Expanding across various digital channels and leveraging their respective platforms will drive increased revenue and profitability for the company.
Enhancing customer accessibility	**IT framework**	• Implementation of a Tier III Data Center • State-of-the-art IVR (Interactive Voice Response) system • Revamped and user-friendly website design	The IT framework is vital in optimizing and utilizing various types of capital, such as Human Capital and Social Capital, within an organization. This, in turn, significantly contributes to its overall success and value generation.
Ensuring customer well-being and security	**Digitalization of services**	• Improved operational efficiency • Enhanced accessibility and customer convenience • Scalable infrastructure for future growth • Commitment to continuous innovation	Broadening the variety of channels helps build trust across different customer groups.

1. Branch Network Strategy:

Dhaka Bank's branch network strategy is designed with a customer-first approach, aiming to continually enhance the value provided to its clients. Throughout 2025, the bank maintained exceptional customer service, operating 24/7 and receiving positive feedback for its high satisfaction levels. Additionally, the bank successfully attracted new customers, further strengthening its position. These efforts were underpinned by a solid business continuity framework, ensuring smooth operations and seamless support from the administrative staff.

2. Customer Convenience through Technology:

Dhaka Bank prioritizes customer accessibility by integrating an advanced technological infrastructure that optimizes banking operations. The strategic placement of Automated Teller Machines (ATMs) in high-traffic locations ensures customers have easy access to essential services such as cash withdrawals and balance inquiries around the clock. Alongside this, the bank's IT infrastructure plays a critical role in supporting digital banking services and backend operations, ensuring secure and efficient online transactions while safeguarding customer data.

3. Innovation and Technology Investment:

Dhaka Bank stays ahead of the curve in the banking industry through continuous investment in technological advancements and software systems. The bank's tech strategy includes modernizing core banking systems, enhancing mobile banking apps, and improving customer relationship management tools. Additionally, Dhaka Bank places a strong emphasis on security, implementing biometric authentication and advanced cybersecurity measures to protect sensitive data. The bank's ongoing investments in digital payment solutions ensure customers enjoy efficient and secure banking services, reinforcing its commitment to a seamless digital experience.

Social and Relationship Capital

Key Influences on Capital Strategy Formulation	Core Components	2025's Value Generation Key Points	Contribution Towards Other Capital Points
Customer relationship	**Product innovation**	Improved the performance and management of the credit card portfolio and retail products.	• Customer insights help Dhaka Bank focus its investments in both physical and digital products, ensuring they meet market demand. • Feedback from customers plays a key role in refining employee training, ensuring it stays relevant to their needs. • By enhancing customer experience and financial literacy, Dhaka Bank opens up new avenues for revenue growth. Building solid relationships with customers and the community steadily strengthens the bank's brand reputation.
Customer health and safety		Launched a range of co-branded credit cards aimed at enhancing customer service in the banking sector.	
Partnerships and alliances	**Embracing digital adoption**	Rolled out personal retail accounts to support micro payment services for customers.	
Community engagement		Introduced a self-service banking portal, enabling customers to access banking services at their convenience.	
Industry reputation	**Enhanced customer engagement**	Increased the adoption of digital channels to provide better service and convenience to clients.	

The Importance of Relationships in Dhaka Bank: Customers and Employees

Relationships are at the core of its success, whether it's with customers or employees. Dhaka Bank prioritizes building strong relationships with its customers, founded on pillars of trust, reliability, and exceptional service. By consistently delivering high-quality service experiences, Dhaka Bank fosters customer loyalty, encouraging repeat business and positive referrals.

In addition, Dhaka Bank recognizes the significance of a positive work environment and invests in fostering strong relationships with its employees. By promoting a culture of respect, support, and continuous development, the bank ensures that its workforce remains engaged and motivated. These empowered employees, in turn, contribute to enhanced productivity, superior customer service, and organizational resilience, further strengthening the bank's position in the market.

Collaborative Approach of Dhaka Bank

Collaboration extends beyond business transactions to encompass partnerships with other entities and active engagement with the community at Dhaka Bank.

Dhaka Bank strategically collaborates with various businesses, financial institutions, and stakeholders to broaden its reach and enhance its offerings. Through these alliances, the bank gains access to innovative services. By leveraging the strengths of its partners, Dhaka Bank strengthens its competitive position and fosters mutual growth and success.

Additionally, Dhaka Bank is deeply committed to community engagement through corporate social responsibility (CSR) initiatives, philanthropy, and outreach programs. By actively participating in activities that benefit society, the bank not only fulfills its ethical

responsibilities but also builds goodwill and enhances its reputation. Through these efforts, Dhaka Bank cultivates a positive image among stakeholders, fostering trust and loyalty within the communities it serves.

Through its collaborative approach, Dhaka Bank demonstrates its dedication to sustainable growth and societal impact. By collaboration and outreach, the bank not only achieves its business objectives but also contributes to the betterment of society as a whole.

Special gifts to honored Hajj Pilgrims



Dhaka Bank had distributed special gifts to honored Hajj Pilgrims and Bank Officials. Mr. Md. Mostaque Ahmed, Deputy Managing Director and Chief Emerging Market Officer inaugurated the program by directly handing over the special gift to an honored customer. Among others, Mr. Mukarram Hossain Chowdhury, DMD and Head of CRM and Mr. H. M. Mostafizur Rahaman, SEVP and Head of Retail Business Division were also present in the event.

Social Reputation and Its Impact

The social reputation plays a crucial role in Dhaka Bank's success by strengthening its connections with customers, employees, partners, communities, and stakeholders, ultimately contributing to its long-term sustainability and competitiveness in the banking sector of Bangladesh.

Achievements and Product Innovations in 2025

In the year 2025, Dhaka Bank emphasized on credit card products specially on co-branded credit card. The Retail Business Division received the prestigious Product Innovation Award from Master card. The division smartly and meticulously advanced in its forward path with a focus on digital transformation in banking, launching several initiatives designed to serve customers better in the banking industry.

Key Product Innovations:

- **Exclusive Co-Branded Mastercard world Credit Card for Gulshan Youth Club Members:** Dhaka Bank, in partnership with Mastercard, unveiled an exclusive co-branded credit card for members of Gulshan Youth Club Limited (GYC). Dhaka Bank offering premium financial services with a wide range of privileges across travel, dining, lifestyle, and beyond.



Dhaka Bank proudly celebrates a landmark achievement—30 years of excellence in banking, innovation, and trusted customer service. To mark this remarkable milestone, the Retail Business Division has launched a nationwide campaign titled "30 Years of Trust". The campaign was officially inaugurated at the Dhaka Bank Corporate Head Office in the presence of Mr. Md. Mostaque Ahmed, Deputy Managing Director and CEMO, Mr. H.M. Mostafizur Rahaman, SEVP and Head of Retail Business Division, Mr. Sahabub Alam Khan FCA, SEVP and CFO, Mr. Mahamudunnabi FCA, SVP and Head of F&AD along with other senior officials from the Retail Business Division.

- **Online RFCD Account Opening:** Customers can now open an RFCD (Resident Foreign Currency Deposit) account entirely online, simply by uploading necessary documents. This initiative ensures convenience, allowing customers to deposit up to USD 10,000 upon arrival in Bangladesh without prior declaration and larger amounts with submission of FMJ within 30 days.
- **First-Ever Youth-Focused Dual Currency Prepaid Card "Spark" in Partnership with Mastercard:** Dhaka Bank in collaboration with Mastercard, has officially launched Bangladesh's first-ever youth-centric dual currency prepaid card, branded as "Spark". The Spark Card of Dhaka Bank designed exclusively to empower the young and digitally active generation of Bangladesh, which combines advanced financial capabilities with premium lifestyle benefits covering travel, dining, education, fashion, and technology privileges both at home and abroad.
- **Strategic partnership with Dhaka Mass Transit Company Limited Card:** Dhaka Bank has entered into a strategic partnership with Dhaka Mass Transit Company Limited (DMTCL) to install Cash Recycling Machines (CRM) at 16 stations along the MRT Line-6.



Dhaka Bank has entered into a strategic partnership with Dhaka Mass Transit Company Limited (DMTCL) to install Cash Recycling Machines (CRM) at 16 stations along the MRT Line-6. The agreement was signed by Mr. H.M. Mostafizur Rahaman, SEVP & Head of Retail Business Division, Dhaka Bank and Mr. Khondaker Ehteshamul Kabir, Company Secretary, DMTCL. The event was graced by Mr. Mohammad Abdur Rauf, Managing Director of DMTCL, alongside senior officials from both organizations.

- **Islamic & Weekly Nano Savings Scheme:** Through collaboration with bKash, customers can conveniently open Dhaka Bank Islamic DPS and Weekly DPS, promoting savings culture with digital ease.
- **Dhaka Bank Go Plus Mobile App:** The bank revamped its mobile banking application, providing a seamless user experience with advanced security features, enabling transactions, service requests, and more with a single tap.

The Bank aims to further invest in and expand its Retail and Cards Business, with a strong emphasis on technological advancements, Priority Banking, digital services, and enhancing client value propositions. With cutting-edge digital innovations and a revamped Cards and Digital Banking offering, the Bank's Retail Business is set to pursue aggressive growth throughout 2025.

Dhaka Bank has entered into a strategic partnership with Dhaka Mass Transit Company Limited (DMTCL) to install Cash Recycling Machines (CRM) at 16 stations along the MRT Line-6.

Natural Capital

Key Influences on Capital Strategy Formulation	Core Components	2025's Value Generation Key Points	Contribution Towards Other Capital Points
Protection and conservation	**Optimal resource utilization**	Optimized energy consumption across all branches and the head office, leading to a significant reduction in overall electricity usage.	By adopting sustainable practices, Dhaka Bank strengthens its reputation, which in turn allows it to secure a larger share of the green financing market, contributing to the achievement of its revenue and profit goals.
Establishing positive reputation	**Environmental CSR**	48.62% of total CSR spending directed towards enhancing disaster management initiatives, contributing to community resilience.	It strengthens the reputation of Dhaka Bank, which is committed to protecting the fundamental rights of disadvantaged or low-income communities.
	Responsibility lending	A total of 28.67% of the total term loan, amounting to BDT 2,685.90 million, was disbursed to green finance projects.	This enhances Dhaka Bank's reputation by consistently prioritizing sustainable practices and actively promoting them.

Dhaka Bank is dedicated to the well-being of the broader community and takes swift action to assist those in need during times of crisis. These efforts reflect the bank's strong commitment to responsibly managing natural resources and promoting environmental sustainability through its operations and lending practices.

Dhaka Bank's sustainable path

Dhaka Bank is dedicated to advancing sustainability through a robust environmental and social management framework. In 2025, the bank played a pivotal role in providing housing for the homeless across Bangladesh and contributed blankets to the Prime Minister's Relief and Welfare Funds. The bank has made significant progress toward sustainability goals, introducing energy-saving initiatives such as turning off air conditioners at its head office and branches for an hour every working day. Additionally, after hours, only essential lights remain on in areas with active employees. In its efforts to support education and well-being, Dhaka Bank has also contributed to the development of children with autism and other neurodevelopmental disabilities. The bank's commitment extends to providing financial aid for the medical treatment and care of economically disadvantaged patients in need of advanced healthcare. Through its Corporate Social Responsibility (CSR) initiatives, Dhaka Bank demonstrates its dedication to responsible corporate citizenship and environmental stewardship. By actively engaging in these efforts, the bank strives to foster positive change and create a lasting impact on the environment and communities in Bangladesh and beyond.

PESTEL Analysis

Dhaka Bank's PESTEL analysis serves as a strategic management tool, helping the Bank's leadership assess and navigate external macro-environmental factors that may affect its operations. The acronym PESTEL represents Political, Economic, Social, Technological, Environmental, and Legal factors. This analysis provides a structured approach for understanding the broader external influences that can shape business strategies and decision-making. By leveraging PESTEL analysis, the Bank can proactively anticipate changes in the external environment, enhance risk management, and strengthen its strategic planning processes.

POLITICAL

Macroeconomic Dimensions	Impact on the industry	Dhaka Bank Scenario	Evident in
• Political stability is crucial for the banking sector, as it directly impacts the overall economic environment, regulatory framework, and investor confidence. Heightened attention to regulatory changes and policies may be made due to election. • The level of corruption, in the financial sector, can have significant implications for the stability, transparency, and integrity of financial systems. • Existing bureaucracy and government interference in the banking industry causing significant implications for the sector's efficiency, competitiveness, and overall health. • robust legal framework for contract enforcement for fostering trust and promoting business transactions. • Trade regulations & tariffs related to financial to govern cross-border financial transactions, services, and investments. • Favored trading partners. • Pricing regulations. • Taxation - tax rates and incentives. • Wage legislation - minimum wage and overtime and mandatory employee benefits.	• Government laws affect the state of the banking sector. The government can intervene in the matters of banking whenever, leaving the industry susceptible to political influence. • Regulatory frameworks essential for maintaining financial stability, protecting consumers, and preventing systemic risks can be potential for political influence. • Expectation for increased compliance requirements in the banking sector • Government investments in mega projects can significantly impact economic growth, and with changes in government spending patterns can influence GDP growth in future leading slowed GDP growth.	• Assessing the stability of the political environment is an integral part of risk management for Dhaka Bank for creating an environment conducive to economic growth, regulatory consistency, and long-term planning. • Strategic steps are taken to mitigate political risk. The bank has multifaceted process that involves a combination of robust policies, advanced technologies, employee training for mitigating political risk, especially related to PEPs. • Diversifying the focus to include Small and Medium-sized Enterprises (SMEs) in addition to a corporate focus is a strategic move for Dhaka Bank which result in risk reduction and increased resilience to economic shocks. • Dhaka Bank Strictly adheres to trade and tariff-related regulations which is a fundamental practice for engaging in international trade services, and reflecting a commitment to compliance and risk management. • The bank follows all taxation policies demonstrating a commitment to compliance, transparency, and contributing to the broader economic framework	• Message from Chairman, Managing Director and • Directors' Report.

ECONOMIC

Macroeconomic Dimensions	Impact on the industry	Dhaka Bank Scenario	Evident in
• The type of economic system in the countries of operation can vary, and the stability of these systems is subject to numerous factors. • Government intervention in the free market and related financial markets based on economic philosophies, policy objectives, and specific circumstances. • Exchange rates and the stability of a host country's currency that influence international trade, investment, and overall economic health. • Efficiency of financial market which is complex and evolving concept, subject to ongoing debate. • Infrastructure quality in the of banks especially technological and operational systems that support the functioning of the financial institution. • Proficiency of the workforce in banks. • The education level in the economy impacting human capital, economic productivity, and overall development. • Labor costs and productivity in the economy. • Economic growth rate. • Unemployment rate. • Inflation rate. • Interest rates.	• The symbiotic relationship between the banking industry and the economy underscores the importance of economic conditions in shaping banking activities. Conversely, during economic downturns, banks face challenges related to capital constraints, reduced loan demand, and increased risk. • Inflation's impact on currency value, interest rates, and overall economic stability directly influences the banking sector. • Exchange rates influence trade, investment decisions, risk management, and the overall financial stability of banks. • The advance portfolio may face a stagnant condition. • An increase in interest rates is often implemented by central banks to curb inflationary pressures by moderating spending and investment.	• Dhaka Bank Management adapt their strategies, risk management, and lending practices to navigate the dynamic financial landscape in the event of economic conditions fluctuation. • A proactive approach to risk management and adapting to changing economic conditions has been formed by the Bank to navigate the complexities of inflation to manage risks, make informed lending and investment decisions, and ensure the stability of their financial operations. • Dhaka Bank actively monitor and respond to exchange rate movements, employing strategies to mitigate risks and capitalize on opportunities in the dynamic global financial landscape. • The Bank has proactive and flexible strategic initiatives towards revitalizing its advance portfolio and adapting to changing market conditions. • To diversify a financial institution's revenue streams and reduce dependence solely on interest income bank has also focused on non-funded facilities. • The bank has a skilled asset management and recovery team	• Message from Chairman, Managing Director and Directors' Report.

SOCIAL

Macroeconomic Dimensions	Impact on the industry	Dhaka Bank Scenario	Evident in
• The demographics and skill level of a population shaping the socio-economic landscape of a region. • The class structure, hierarchy, and power structure in a society that influence the distribution of resources and opportunities. • The entrepreneurial spirit and the broader nature of a society playing pivotal roles in shaping economic development, innovation, and the overall business environment.	• Cultural influences, such as buying behaviors and necessities, affect how people see and use banking options. People turn to banks for advice and assistance for loans related to business, home, and academics. consumers seek knowledge from bank tellers regarding saving accounts, bank related credit cards, investments, and more. • Consumers desire a seamless banking experience. And technology is developing to allow consumers to buy products easier, without requiring assistance directly from banks	• Dhaka Bank as financial intermediaries, play a pivotal role in fostering economic growth, creating employment opportunities, and improving living standards by supporting SMEs, major sectors, and investment in human capital. This stimulate GDP growth, per capita income and overall well-being of individuals and communities. • Keeping in mind the needs of customer, the bank always focuses on developing products as per customer preference. Ex. Shukti account.	• Message from Chairman, Managing Director and Directors' Report.

TECHNOLOGY

Macroeconomic Dimensions	Impact on the industry	Dhaka Bank Scenario	Evident in
• Technology has significantly transformed the landscape of product offerings across various industries. • Profound impact on the cost structure of the banking industry, influencing how financial institutions operate, deliver services, and manage their expenses. • Technology has led to a significant evolution in the value chain structure of the financial sector, driving efficiency, enhancing customer experiences, and creating new business models. • Rate of technological diffusion	• Technology is changing how consumers handle their funds. Many banks offer a mobile app to witness accounts, transfer funds, and pay bills on smartphones. • Implementation of chip technology to enhance security and transaction processes. • Introduction of Digital Bank. • The banking industry, like many others, has embraced technology within the workplace. Virtual meetings and telecommuting have become integral components of the modern banking work environment.	• Dhaka Bank's focus on process automation and UBS software installation aligns with the broader trend of digital transformation in the banking sector. These initiatives can contribute to improved operational efficiency, enhanced customer experiences, and a more competitive position in the market. • Dhaka Bank Go Plus app is the first in the country to introduce fund transfer to countries largest mobile financial service provider bkash. • C-Solution, Trade Cloud are introduced to ease customers' cash management and LC processing in a more secured way. • Chip based cards are used to maintain security.	• Message from Chairman, Managing Director and Directors' Report.

ENVIRONMENT

Macroeconomic Dimensions	Impact on the industry	Dhaka Bank Scenario	Evident in
• Weather and climate change. • Growing focus on green, or sustainable finance. • Laws regulating environment pollution. • Recycling policy and waste management in financial sector. • Attitudes toward and support for renewable energy	• With the use of technology — particularly with mobile banking apps — the use for paper is being reduced. • The reliance on mobile apps and online banking services reflects a broader trend in the banking industry towards digital transformation. • The ability for consumers to apply for credit cards online not only offers convenience but also contributes to environmental sustainability by reducing individual environmental footprints.	• Dhaka Bank is committed to sustainable development initiatives. For these green banking, SME financing are focused more nowadays. • Dhaka Bank reflects a commitment to efficiency by reducing the reliance on paper, streamlining processes, and minimizing the need for physical travel, online applications contribute to a more sustainable and eco-friendly approach to financial transactions.	• Green banking and R&D

LEGAL

Macroeconomic Dimensions	Impact on the industry	Dhaka Bank Scenario	Evident in
• Highly regulated business environment in Bangladesh. • Banks are subject to AML laws that require them to implement robust measures for identifying and preventing money laundering activities. • With the increasing reliance on digital platforms, banks must comply with data protection and privacy laws to safeguard customer information. • Banks involved in securities trading must comply with securities laws that regulate the buying and selling of financial instruments.	• The banking industry follows strict laws regarding privacy, consumer laws, and trade structures to confirm frameworks within the industry. Such structures are required for customers in the allocated country and for international users. • Non-compliance of data protection and privacy laws can lead to legal consequences and damage the reputation of the bank. • Failure to comply with AML regulations can lead to severe legal penalties.	• Dhaka Bank follows all the legal policies and regulations related to banking ethics. In this era of fraud and financial crime the bank acts more cautiously to prevent cybercrime and maintain ethical banking practices. • Dhaka Bank strictly follows existing rules and regulations to avoid any kind of failure to comply with AML regulations can lead to severe legal penalties. • Dhaka Bank has a legal frameworks to govern fair lending practices, preventing discriminatory practices in lending.	• Message from Chairman, Managing Director and Directors' Report.

Our Material Topics

Material topics encompass emerging opportunities and potential risks that may influence value creation for Dhaka Bank These topics are identified by incorporating stakeholder expectations within the broader economic, social, environmental, and governance landscape in which the Bank operates.

An issue is considered material within our integrated reporting framework if it has the potential to significantly affect the Bank's ability to create value across short, medium, and long-term horizons.

Materiality Determination Process at Dhaka Bank

Dhaka Bank follows a structured and systematic materiality assessment process to identify factors that significantly influence value creation for both the organization and its stakeholders. Stakeholder engagement—covering customers, employees, regulators, and investors—forms a core component of this evaluation.

Insights gathered are integrated into the Bank's reporting structure to ensure transparency, alignment with strategy, and consistency with sustainability objectives.

Identification of Materiality

- **Stakeholder Engagement:** The Bank consults with key stakeholder groups—including customers, employees, shareholders, regulators, and suppliers—to understand their expectations, concerns, and priorities.
- **Internal Evaluation:** Internal reviews of business strategies, risk exposures, operational performance, and financial indicators are conducted to identify issues affecting long-term value.
- **Industry and Macro Trends:** Banking sector trends and broader economic, environmental, and social developments are analyzed to identify external risks and emerging opportunities.
- **Regulatory Considerations:** Material matters are identified in alignment with legal and regulatory obligations, ensuring compliance with domestic and relevant international standards.
- **Impact Assessment:** Each identified factor is evaluated based on its potential impact on financial performance, reputation, and operational continuity.

Prioritization of Material Matters

- **Stakeholder Significance:** Material issues are assessed based on their importance to key stakeholders.
- **Risk Magnitude:** Issues are prioritized according to their potential to generate significant financial, operational, or reputational risks.
- **Strategic Relevance:** Identified matters are aligned with the Bank's strategic objectives to ensure relevance to long-term goals.
- **Value Creation Horizon:** Focus is given to matters influencing value creation across multiple timeframes.
- **Scoring and Ranking:** A structured scoring methodology is applied to rank material topics based on impact severity and likelihood.

Disclosure of Material Matters

- **Transparency:** Clear and comprehensive disclosure of material issues is provided, explaining their relevance to value creation.
- **Stakeholder Alignment:** Disclosures are prepared to address stakeholder interests and expectations.
- **Performance Metrics:** Specific KPIs and measurable indicators are used to track performance against material matters.
- **Contextual Explanation:** Background information on the materiality assessment methodology is disclosed to enhance understanding.
- **Periodic Updates:** Regular reporting ensures stakeholders remain informed about developments related to material issues.

Review of Materiality

- **Continuous Monitoring:** Material issues are regularly reassessed to remain responsive to evolving conditions.
- **Stakeholder Feedback:** Feedback mechanisms ensure ongoing alignment with stakeholder priorities.
- **Adaptation to Change:** Internal and external developments—such as regulatory reforms or market shifts—are evaluated for their impact on material topics.
- **Annual Assessment:** A formal annual review is conducted to update prioritization and disclosures.
- **Independent Verification:** The materiality assessment process is subject to review to maintain robustness and credibility.

Materiality in Respect of Disclosure to Stakeholders

Shareholders



Return on investment | Dividend declared | Market value of share | Shareholders' rights

Customers



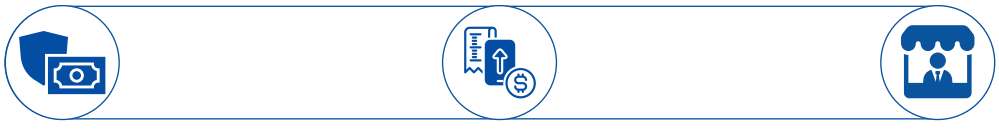
Financing/savings/investments needs | Quality of customer service | Customers' Right

Regulators/Government



Compliance with laws and regulations | Ability of the company to pay Tax/VAT/Duty, etc.

Suppliers

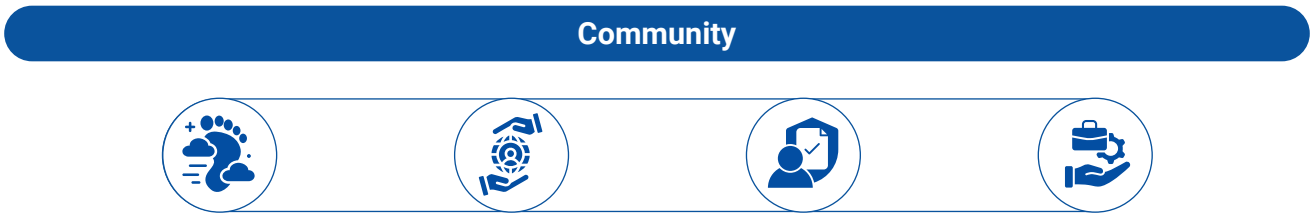


Payment policy | Ability to pay dues | Selection procedure of vendor

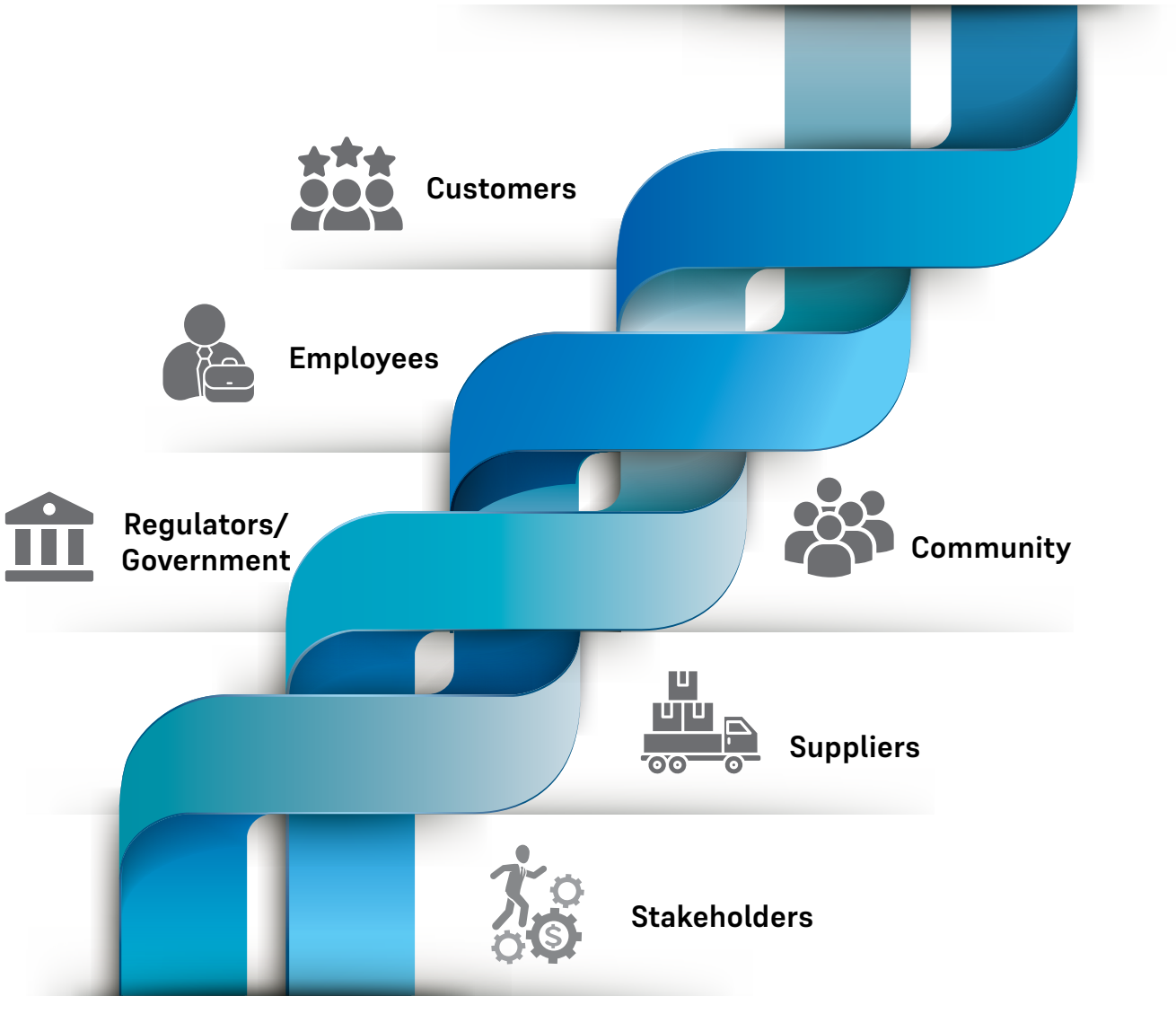
Employees



Compensation package and benefits | Career growth opportunities | Long term service benefits | Well-being of employees



Materiality in Respect of Disclosure to Stakeholders



Short Term, Medium Term & Long Term Key Strategies and Basis/Process of the Resource Allocation

Like other financial institutions, Dhaka Bank adopts a balanced combination of short-term, medium-term, and long-term strategies in allocating its resources. These strategies are structured to ensure operational resilience, sustained growth, and long-term value creation within the banking sector.

Short-term Strategies

Cash Flow Management: The Bank ensures sufficient liquidity to meet immediate financial obligations, including customer withdrawals, operational expenditures, and short-term financing requirements. Maintaining liquidity discipline remains a priority to support financial stability and stakeholder confidence.

Operational Risk Management: Continuous monitoring and mitigation of credit, market, and operational risks are central to protecting the Bank's financial strength and reputation. Risk oversight mechanisms are applied rigorously to ensure resilience in a dynamic financial environment.

Customer Relationship Management: Resources are directed toward improving service delivery, optimizing internal processes, and enhancing overall customer experience. This approach supports customer retention while attracting new business opportunities.

Medium-term Strategies

Expansion of Service Offerings: The Bank allocates resources toward product innovation and service diversification to address evolving customer preferences and market dynamics.

Digital Transformation: Investment in technological infrastructure and digital platforms remains a strategic focus. Upgrading systems and integrating digital tools enhance operational efficiency, improve service accessibility, and maintain competitiveness.

Employee Development: Dhaka Bank continues to invest in structured training programs and career advancement initiatives to retain skilled professionals and cultivate a competent workforce.

Long-term Strategies

Strategic Expansion: The Bank commits resources to long-term growth initiatives, including potential mergers, acquisitions, and entry into new business segments to broaden its strategic footprint.

Brand Development: Sustained investment in brand positioning and reputation management strengthens credibility, visibility, and market presence over time.

International Market Engagement: The Bank pursues opportunities for cross-border presence through overseas branches and global partnerships to diversify its market reach and strengthen international connectivity.

By maintaining a structured and balanced approach to resource deployment across time horizons, Dhaka Bank ensures that short-term objectives are achieved while laying the foundation for sustainable long-term growth.

Strategic Focus and Resource Allocation

Strategic Focus Areas

In a dynamic financial landscape, Dhaka Bank defines strategic priorities across short-term, medium-term, and long-term horizons.

Short-Term Goals

- Achieve sustainable investment growth
- Develop a comprehensive data strategy
- Lay the groundwork for digital transformation
- Expand both physical and digital presence
- Strengthen community engagement framework
- Launch employee engagement initiatives

Mid-Term Goals

- Accelerate growth in retail and SME segments
- Implement advanced reporting systems
- Establish a fully digitalized distribution and operations network
- Build strategic partnerships with fintech entities
- Optimize CSR initiatives
- Formalize a structured career development roadmap

Long-Term Goals

- Foster inclusive growth
- Strengthen advanced Management Information Systems (MIS)
- Digitize core operational services
- Establish omni-channel digital presence
- Position Dhaka Bank as an employer of choice

Priority Focus Areas

Immediate Focus

Deliver exceptional client service and operational efficiency while leveraging institutional resources to support communities in recovering from global economic disruptions.

Medium-Term Objectives

Utilize advanced digital technologies and workforce expertise to provide integrated financial solutions. Modernize infrastructure to remain competitive in an increasingly digital ecosystem.

Long-Term Objectives

Maximize stakeholder value through optimal resource utilization and cultivate a strong brand identity that enhances stakeholder confidence and institutional appeal.

Strategic Priorities

Dhaka Bank aligns its strategic priorities with defined performance targets and disciplined resource allocation to ensure operational coherence and institutional efficiency. The capital-wise resource allocation strategy is outlined below.

Financial Capital

Initiatives:

- Strengthen high-quality asset growth
- Optimize funding costs and operational expenditures
- Ensure sustainable revenue generation
- Streamline investment monitoring processes
- Mobilize low-cost deposits
- Introduce and refine product offerings

KPIs:

- Non-Performing Loan (NPL) ratio
- Cost-to-income ratio
- Net profit margin
- Profit After Tax (PAT)
- Portfolio growth
- Awards and recognitions achieved

Human Capital

Initiatives:

- Promote a performance-driven culture
- Build a skilled and motivated workforce
- Ensure workplace safety and well-being
- Align performance with rewards
- Attract and retain qualified talent
- Deliver structured training programs

KPIs:

- Number of employee promotions
- Number of new employment opportunities
- Number of training programs and total training hours

Manufactured Capital

Initiatives:

- Expand geographic footprint
- Upgrade branch layouts
- Invest in IT infrastructure and automation

KPIs:

- Number of new branches, ATMs, and agent banking outlets
- IT capital expenditure
- Degree of process automation

Social and Relationship Capital

Initiatives:

- Enhance customer service quality
- Strengthen investor and supplier relationships
- Engage actively in community development

KPIs:

- Total customer complaints
- Customer retention rate
- Number of MOUs signed
- Investment in community initiatives

Intellectual Capital

Initiatives:

- Strengthen digital engagement and brand positioning
- Improve service quality and cybersecurity
- Enhance communication infrastructure
- Implement transaction notifications
- Develop reliable online engagement platforms

KPIs:

- Investment in communication and PR
- Number of active online users
- Brand perception indicators

Natural Capital

Initiatives:

- Reduce carbon footprint
- Promote renewable energy and energy efficiency
- Implement waste management systems
- Align strategies with UN Sustainable Development Goals (SDGs)
- Conduct environmental awareness programs

KPIs:

- Carbon footprint metrics
- Number of solar-powered branches and ATMs
- Trees planted
- Environmental awareness programs conducted

Our Commitment

Dhaka Bank remains committed to:

- Maintaining the highest ethical standards in business practices
- Promoting sustainable and responsible financial products
- Effectively managing systemic risks
- Fulfilling Corporate Social Responsibility commitments
- Providing sustainable financing solutions
- Integrating Environmental, Social, and Governance (ESG) considerations into lending decisions

Resource Allocation

(Amount in million unless otherwise mentioned)

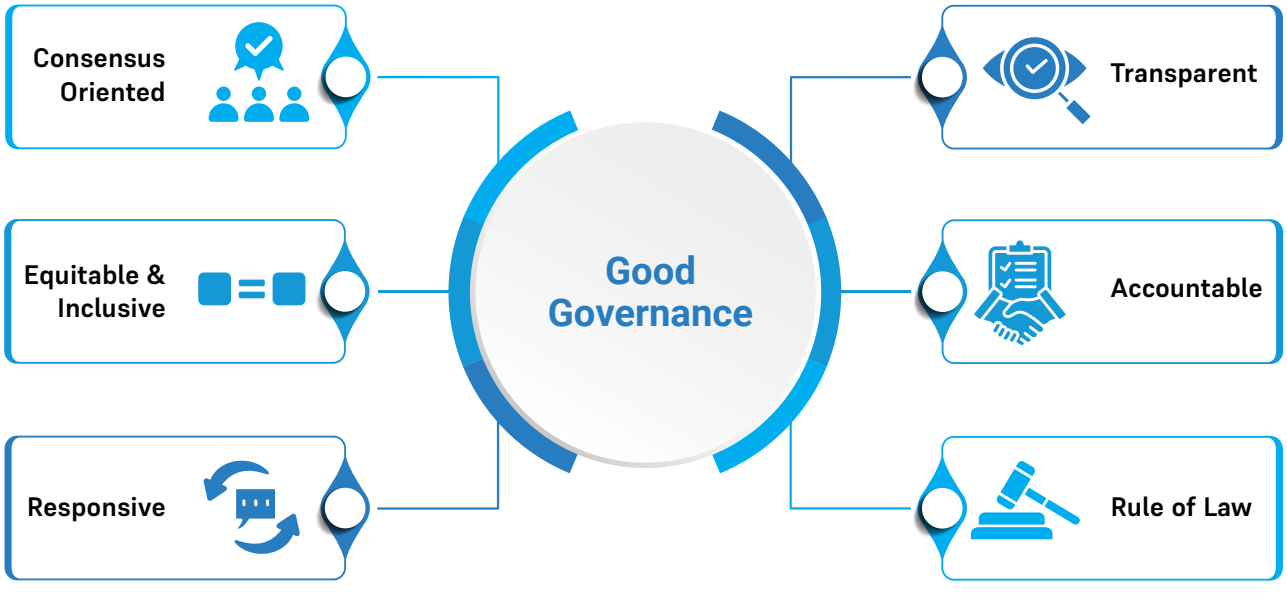
Particulars	Dhaka Bank PLC.	Dhaka Bank Securities Ltd.	Dhaka Bank Investment Ltd.	Dhaka Bank Group*
Total Assets	445,206	5,305	1,236	446,114
Total Loans and Advance	276,121	874	-	276,996
Total Investment in Share and Securities	116,969	3,696	954	121,620
Total Deposit	338,844	-	-	338,262
Interest Income	31,115	110	-	31,185
Interest Expense	25,202	11	-	25,152
Net Interest Income	5,912	99	-	6,033
Investment Income	8,929	160	122	9,211
Commission, Exchange and Brokerage	4,362	35	-	4,397

(Amount in million unless otherwise mentioned)

Particulars	Dhaka Bank PLC.	Dhaka Bank Securities Ltd.	Dhaka Bank Investment Ltd.	Dhaka Bank Group*
Other Operating Income	479	1	21	480
Total Operating Income	19,682	296	144	20,122
Total Operating Expenses	7,928	81	11	8,019
Profit before Provision and Taxes	11,754	215	133	12,102
Net Profit after Tax	2,688	14	96	2,798
EPS	2.54	0.00	0.01	2.65
Number of Employees	2,118	24	3	2,145
Number of Branches	117	6	-	123
Number of ATM and ADM	125	-	-	125

* Considering Inter-company balance

Good Governance



DHAKA BANK DIRECT BANKING

Internet Banking for All

Industry Standard Certification & Disclosure

Dhaka Bank has achieved several prestigious certifications, demonstrating its strong commitment to maintaining robust security standards, regulatory compliance and operational excellence.

The Bank was awarded the Information Security Management System (ISMS) ISO 27001 certification on December 3, 2022. This globally recognized certification reflects the Bank's adherence to stringent information security management practices and its capability to effectively safeguard sensitive information against evolving cyber threats.

In addition, Dhaka Bank obtained the Payment Card Industry Data Security Standard (PCI DSS) certification on March 14, 2022. This certification affirms the Bank's ability to securely process, store, and transmit payment card data in full compliance with internationally accepted security standards.

Further strengthening its infrastructure resilience, the Bank's data center achieved TIA-942-B:2017 Rated-3 certification on October 20, 2023. This recognition signifies a high level of reliability, availability, and operational performance, ensuring uninterrupted and efficient data center services.

Moreover, Dhaka Bank's commitment to cybersecurity excellence has been further reinforced through certification under ISO/IEC 27032:2023 for cybersecurity, awarded by Bureau Veritas (Bangladesh) Private Limited in August 2024. This certification highlights the Bank's proactive approach to managing cybersecurity risks in the digital ecosystem.

These certifications form part of the Bank's ongoing commitment to maintaining robust security practices. All certifications are subject to regular annual surveillance audits and periodic revalidation to ensure continuous compliance, improvement, and alignment with global best practices.







DHAKA BANK PLC

DHAKA BANK PLC.

CORPORATE OFFICE: 71, PURANA PALTAN LANE, DHAKA 1000, BANGLADESH.

Bureau Veritas Industrial Services (India) Private Limited has assessed the activities of the above organisation and found to be in accordance with the assessment protocol developed based on below criteria

Criteria

Cybersecurity for Internet Security
According to ISO/IEC 27032:2023 (Second Edition)

Scope of Assessment

Cybersecurity for Financial Banking services through System, Network and Web Systems.

Assessment start date: **01 August 2024**

Subject to the continued satisfactory compliance during periodical assessment of the organisation's activities, this attestation is valid until: **31 July 2027**

Attestation No. **IND.24.553/BA-IS** Version: **1** Issue date: **01 August 2024**

Authorized Signatory
Jagdhesh N. MANIAN
Director – CERTIFICATION, South Asia
Commodities, Industry & Facilities Division

Local office: Bureau Veritas (Bangladesh) Pvt. Ltd.
Symphony (5th Floor), Plot- SE(F)9, Road-142
South Avenue, Gulshan 1, Dhaka-1212, Bangladesh.

Further clarifications regarding the scope of this assessment, the applicability of the criteria or to check this attestation validity please write to cert.india@bureauveritas.com



DHAKA BANK PLC.

CORPORATE OFFICE: 71, PURANA PALTAN LANE, DHAKA – 1000, BANGLADESH

This is a multi-site certificate, additional site(s) are listed on the next page(s)

Bureau Veritas Certification Holding SAS – UK Branch certifies that the Management System of the above organisation has been audited and found to be in accordance with the requirements of the Management System Standard detailed below.

Standard

ISO/IEC 27001:2022

Scope of certification

INFORMATION SECURITY MANAGEMENT SYSTEM PERTAINING TO IT OPERATIONS, IT INFRASTRUCTURE SUPPORT, APPLICATION DEVELOPMENT, DATA PROCESSING FROM DATA CENTER AND DISASTER RECOVERY SITE.

As per Statement of Applicability (SoA) – DBPLC-ISMS-L1-03, Version: 2.1, Dated: 18/09/2025

Original cycle start date: **03 December 2022**
Recertification cycle start date: **17 October 2025**
Subject to the continued satisfactory operation of the organisation's Management System, this certificate is valid until: **02 December 2028**
Certificate No. **IND.25.7180/IS/U** Version: **1** Issue date: **17 October 2025**

Signed on behalf of BVCH SAS UK Branch
Dr. JN MANIAN
Director – CERTIFICATION, South Asia
Commodities, Industry & Facilities Division

UKAS MANAGEMENT SYSTEMS 0008

Certification body address: 5th Floor, 100 Lower Thames Street, London, EC3R 6DL, United Kingdom

Local office: Bureau Veritas (Bangladesh) Pvt. Ltd
Symphony (5th Floor), Plot- SE(F)9, Road-142
South Avenue, Gulshan-1, Dhaka-1212, Bangladesh.

Pg 1 of 2

Further clarifications regarding the scope of this certificate and the applicability of the management system requirements may be obtained by consulting the organisation.
To check this certificate validity please call + 88 (02) 8836765, OR E-mail: cert.india@bureauveritas.com

Way forward

- Dhaka Bank is dedicated to implementing eco-friendly transition strategies to build a more socially responsible financial ecosystem. By utilizing carbon footprint metrics, we are able to measure our environmental impact and guide our business practices towards greater sustainability.
- We are also focusing on investing in technology and developing self-sustaining platforms for eco-conscious initiatives. This allows us to enhance financial services while balancing client needs with environmental considerations in both our operational and strategic approaches.
- Dhaka Bank is fully committed to addressing climate change by monitoring greenhouse gas (GHG) emissions within its financed portfolio. With a goal of achieving net-zero carbon emissions, Dhaka Bank is setting ambitious, yet achievable, GHG reduction targets. These targets will be disclosed in the forthcoming GRI-based Sustainability Report. Through transparent reporting, Dhaka Bank hopes to inspire collective action toward a sustainable and low-carbon future.

Customer Satisfaction Survey

Customers are the foundation of our business, so it's crucial to assess how effectively we serve them and their level of satisfaction with our service. To gain deeper insights, a follow-up study on customer satisfaction was conducted, building upon the research to identify areas where we've made progress and where opportunities for improvement still exist.

Strategic Framework

Loans and Advance Strategies

- Dhaka Bank continues to refine and strengthen its Loans and Advances strategy to remain responsive to the evolving financial requirements of customers while sustaining portfolio quality and profitability.
- The Bank consistently reviews and enhances its lending products to ensure competitiveness and relevance in the marketplace. Product development is guided by customer demand patterns, regulatory expectations, and national economic priorities.
- A disciplined credit approach is maintained by prioritizing clients with strong creditworthiness and established repayment capacity. This supports the development of a resilient asset portfolio and minimizes exposure to default risk.
- To maintain diversification and mitigate large-scale concentration risk, the Bank places significant emphasis on retail and SME financing. This balanced asset strategy ensures stability and long-term sustainability.
- Lending activities are directed toward priority sectors aligned with Bangladesh's economic growth trajectory, including SMEs, agro-based industries, leather, frozen food, and textiles. These sectors contribute meaningfully to national development and export performance.
- The Bank continues to cultivate and maintain strong corporate relationships with large investment clients to enhance portfolio strength and ensure sustainable business continuity.
- Loan portfolio policies are periodically reassessed and updated to reflect evolving macroeconomic conditions, regulatory requirements, and industry trends.
- Profitability objectives are supported through maintaining an optimal interest spread, expanding the customer base, and strengthening facilities for high-value clients.
- The Early Alert System (EAS) remains a core risk management tool, enabling early detection of potential problem investments and facilitating proactive recovery and corrective measures.
- SME financing receives continued focus, particularly in backward linkage industries and supply chains, promoting long-term economic sustainability.
- The Bank identifies and selectively invests in high-yield segments using a calculated risk framework to ensure a robust, high-quality asset base.
- Investment concentration risks are minimized by diversifying exposure into emerging and unconventional sectors, ensuring portfolio resilience.
- Strategic emphasis is also placed on high-growth industries such as Pharmaceuticals, ICT, Energy & Power, Healthcare, Light Engineering, and Ceramics, enabling the Bank to capture emerging growth opportunities.

Deposit Strategies

- Dhaka Bank's deposit mobilization strategy for 2025 remains centered on stability, cost efficiency, and customer-centric innovation.
- The Bank enhances cross-selling initiatives by offering integrated banking solutions—including retail banking services—to corporate clients. Relationship banking remains instrumental in strengthening the synergy between deposit growth and investment expansion.
- Deposit products are continuously redesigned to meet changing customer expectations. Flexible and competitive savings options are introduced to attract a broader and more diverse customer base.
- Targeted market research supports the acquisition of low-cost and zero-cost deposits (CASA). Campaigns are implemented to improve overall cost efficiency in deposit mobilization.
- Competitive benchmarking remains ongoing, with close monitoring of industry trends, interest rate structures, and promotional strategies. Deposit offerings and communication channels—including digital platforms and media—are regularly updated.
- Financial inclusion continues to be strengthened through micro-savings programs and no-frills accounts, including school banking, farmer accounts, and RMG worker accounts, supporting the integration

of underserved populations into the formal financial system.

- To capture growth in rural economies, the Bank expands cost-efficient infrastructure such as rural branches, sub-branches, and agent banking outlets to ensure financial accessibility.
- Deposit mobilization strategies are balanced between short-term and long-term funding needs. Short-term deposits support liquidity management, while long-term deposits facilitate sustainable investment growth.
- Priority customers are provided with tailored solutions and premium banking services, including personalized advisory and wealth management support.
- A favorable deposit mix is maintained to balance profitability and liquidity objectives, focusing on stable, high-value deposits while reducing dependence on high-cost funds.
- Advanced Management Information Systems (MIS) and predictive analytics are leveraged to monitor deposit behavior, analyze trends, and support strategic forecasting for sustainable deposit growth.

Import & Export Strategies

- Dhaka Bank remains committed to facilitating international trade while ensuring compliance and sustainability.
- Letters of Credit (LCs) are opened strictly in accordance with guidelines of
- Bangladesh Bank, applying prudent margin requirements, particularly for clients with established performance records.
- The Bank encourages environmentally responsible imports, including solar panels and Effluent Treatment Plant (ETP) equipment, supporting climate resilience and sustainable development.
- Engagement continues with established business conglomerates and emerging entrepreneurs demonstrating strong growth potential and sound business acumen.
- Client relationship strengthening remains a priority, alongside onboarding new trade partners to expand the Bank's trade finance portfolio.
- Strategic credit lines with international financial institutions are maintained to offer competitive foreign currency financing for import clients.
- The Bank enhances trade finance solutions to ensure seamless cross-border transactions and attractive financing terms.
- Investment strategy within trade finance remains balanced between established and emerging clients, with particular focus on the thriving apparel sector.
- Financing support is expanded across diverse industries to ensure portfolio diversification and sustained growth.
- High-potential service export sectors such as Information Technology (IT), education, and healthcare receive strategic attention.
- Customized financial solutions and advisory services are developed to support the growth of emerging service-oriented enterprises.
- The Bank actively facilitates access to trade-related incentives and schemes, including Cash Incentives, Long-Term Financing Facility (LTFF), Export Development Fund (EDF), and refinancing programs supported by Bangladesh Bank and multilateral institutions such as the World Bank.
- Clients are supported in accessing these benefits to enhance their competitiveness in global markets.

Communication with Shareholders and Stakeholders

Shareholders' Communication Channels

Centralized Support

The Share Department, operating under the supervision of the Company Secretary, serves as the central contact point for shareholders and stakeholders. Inquiries and concerns are addressed during official business hours with due diligence and professionalism.

Website Resources

Updated information relevant to shareholders and stakeholders is consistently made available on the Bank's official website.

Dissemination of Key Updates

Price-Sensitive Information (PSI) is disseminated promptly through:

- National newspapers
- Online news portals
- Dedicated sections of the Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE) websites
- Dhaka Bank's official website
- Press Releases: Significant announcements and corporate developments are communicated through formal press releases.
- Meeting Notifications: Shareholders receive timely notices regarding Annual General Meetings (AGMs) and Extraordinary General Meetings (EGMs), where applicable.
- Annual Reports: The Annual Report is distributed to all shareholders in compliance with regulatory timelines.
- Financial Statements: Financial statements are published in national newspapers for broader public access.
- Interactive Engagement: General meetings provide a direct platform for engagement between management and shareholders, fostering transparency and constructive dialogue.

Policy on Ensuring Participation of Shareholders at AGM

Dhaka Bank promotes active shareholder participation in its AGMs through structured and transparent procedures. Notices are issued at least 21 days in advance, enabling shareholders to review agendas and prepare for participation. Annual Reports are distributed in accordance with regulatory requirements, ensuring adequate access to information for informed discussion. During the AGM, shareholders are encouraged to express views, raise queries, and provide recommendations. Feedback is formally recorded and considered in strategic decision-making processes, reinforcing inclusive governance.

Investor / Shareholder's Grievance Policy

Dhaka Bank remains committed to addressing shareholder concerns efficiently and in compliance with applicable regulations. Issues related to share transfer, transmission, dividend receipt, or Annual Report delivery are handled promptly. The Company Secretary oversees grievance resolution to ensure lawful, transparent, and timely responses, thereby maintaining shareholder confidence.

Shareholders' Satisfaction and Confidence

The AGM serves as a key forum for shareholder evaluation of the Bank's annual performance. Shareholder feedback is documented by the Board Secretariat and contributes to future strategic planning. Election of the Board of Directors during the AGM reflects shareholder trust in the Bank's leadership. Sustained share price performance further indicates investor confidence and satisfaction with the Bank's strategic direction, reinforcing Dhaka Bank's commitment to accountability and long-term growth.

Reminders to Shareholders for Encashment of Dividends

Dividend distribution is facilitated primarily through electronic transfer mechanisms, including bank accounts and BEFTN. Dividend warrants are issued where electronic transfer is not feasible. For non-resident shareholders, cash dividends are disbursed through designated custodians. Bonus shares are credited to Beneficiary Owner (BO) accounts within 30 days of approval, subject to regulatory clearance. The Bank actively monitors unclaimed dividends and reminds shareholders to claim outstanding entitlements, ensuring complete and transparent distribution.

General Services Division

The General Services Division provides the operational backbone that enables Dhaka Bank to function efficiently. Focused on stakeholder satisfaction, the division continues to advance digitization initiatives aligned with smart banking objectives. Core functions—including Procurement, Infrastructure & Maintenance, General Administration, and Safety & Security—work collaboratively to enhance operational performance and cost efficiency.

General Administration

The General Administration Department ensures seamless coordination of internal and external operations, aligning activities with organizational objectives. During 2025, the department continues to support digital transformation initiatives while ensuring uninterrupted operational continuity.

Mail Management System

Dhaka Bank's Mail Management System enhances communication efficiency by systematically managing both physical and digital correspondence. Incoming communications—including letters, emails, faxes, and parcels—are recorded with sender details, subject information, and receipt date. Each item is assigned a unique tracking ID to ensure full lifecycle monitoring. Mail items are categorized (e.g., legal documents, contracts) and routed to appropriate departments based on predefined workflows. Priority classification ensures urgent matters are addressed promptly. The system maintains comprehensive audit trails and provides real-time notifications, ensuring transparency and accountability. Security protocols include encryption, role-based access controls, and secure archival mechanisms. Outgoing correspondence is similarly tracked, with recipient and subject information recorded. Integration with internal systems minimizes duplication and enhances process efficiency. Embedded analytics tools generate insights into processing times and departmental performance. This system strengthens compliance, operational efficiency, and communication security, supporting Dhaka Bank's commitment to streamlined and secure institutional operations.

Commitment to operational excellence and transformation

ISO 20022

Dhaka Bank adopted the SWIFT ISO 20022 standards for outgoing payments, enhancing transaction security and ensuring confidentiality

SWIFT CSP

The SWIFT-certified Independent Assessment confirms that Dhaka Bank fully complies with the Customer Security Program (CSP) control framework, ensuring secure and reliable access for financial institutions worldwide.

Dhaka Bank demonstrates its commitment to maintaining high standards of good governance by adhering to ISO 9001:2015 guidelines, even though it does not hold an official certification.

Dhaka Bank has successfully obtained re-certification for the Payment Card Industry Data Security Standard (PCI-DSS).



Dhaka Bank upgraded its AML-CFT and sanctions compliance systems, including AML Velocity, Lloyd's Sea searcher, and standardized price verification. These improvements enable advanced transaction profiling to identify and report suspicious activities, ensuring regulatory compliance.



At Dhaka Bank, the Deputy Anti-Money Laundering Compliance Officers (DAMLCO) collaborate closely with the first line of defense to diligently oversee control processes, strengthening the bank's initiatives to prevent money laundering and terrorist financing.



Dhaka Bank prioritizes employee development by investing in training programs aimed at improving crisis management and risk reduction. These programs focus on essential areas such as ICT security, service awareness, international trade finance, and preventing financial crimes.



Dhaka Bank uses the Risk Control Self-Assessment (RCSA) tool to assess operational risks, allowing for early detection and mitigation across the bank's operations. This tool supports continuous self-monitoring at the operational level, incorporating feedback and escalation procedures from frontline managers to ensure a thorough evaluation of risks.



Dhaka Bank implements and consistently reviews Departmental Control Function Checklists (DCFCL) throughout all pertinent operational and non-operational units. This process guarantees efficient risk management and adherence to BRPD regulations.



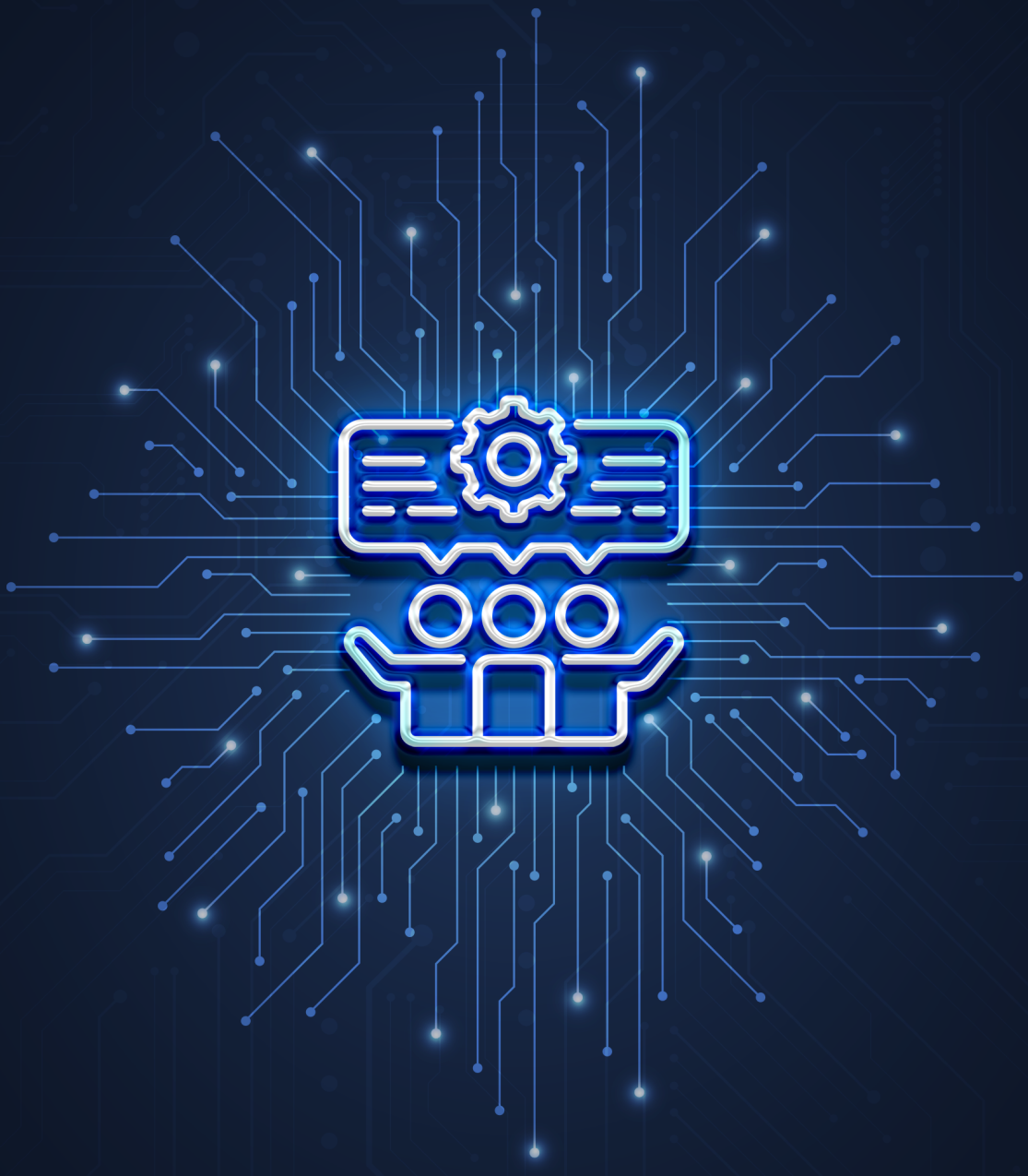
Identifying and addressing potential risk factors through proactive monitoring at the operational level, along with established escalation procedures for timely response



Dhaka Bank has implemented an active incident reporting system designed to record and evaluate negative events, accidents, near misses, and other incidents. The goal of this system is to identify, assess, and reduce risks, ensuring that similar incidents do not happen again, while also improving overall safety and operational efficiency.



The Quarterly Operational Report (QOR) required by the central bank provides a detailed summary of a bank's financial performance and activities for a given quarter. It plays a key role in regulatory monitoring and ensuring compliance, while also offering valuable insights into the bank's overall financial stability.



Management Discussion & Analysis

Corporate Banking

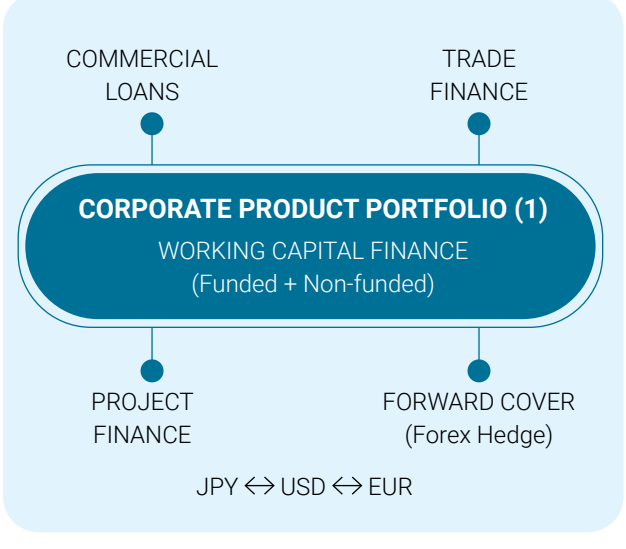
Dhaka Bank's Corporate Banking stands as a cornerstone of the bank's legacy, offering comprehensive and customized financial solutions to mid- and large-scale corporate clients across Bangladesh. By bringing trade, treasury, investment, and transaction banking together under one unified platform, the bank offers clients a single point of contact that simplifies processes and speeds up decision-making.

The bank's key strengths in corporate business are reflected in:

- **Centralized Service Hub:** Corporate customers, including those under branch portfolios, are served through the centralized platform, eliminating the need for clients to deal with multiple departments or branches.
- **Faster & Consistent Delivery:** Client management, credit proposals, and business development are consolidated, resulting in quicker service and uniform relationship handling.
- **Strategic Bridge to the Bank:** Corporate clients are directly connected to the bank's full ecosystem of support functions, reducing operational friction and enhancing overall efficiency.

This client-centric model reflects Dhaka Bank's enduring commitment to operational excellence, deep relationships, and reliable growth support for corporate partners.

Key Products and Tailored Solutions



Commercial Loans

Commercial loans form the backbone of Dhaka Bank's corporate financing offerings, designed to address both short-term operational needs and medium-term capital requirements. These loans are engineered to support large and thriving corporate entities across a wide range of industries and operational contexts.

The scope of commercial loan includes

- Supporting operational costs, equipment purchases, and day-to-day business activities of large corporate entities.
- Financing commodity trading operations with the scale and flexibility growing businesses require.
- Funding infrastructure projects in roads, bridges, and transportation sectors.
- Backing diverse industrial undertakings across multiple sectors of the economy.

Dhaka Bank structures these facilities with careful attention to each client's cash flow profile and business cycle, ensuring that funding aligns perfectly with real operational demands and supports sustainable business growth.

Project Finance

Project finance has emerged as a cornerstone of the corporate strategic focus, reflecting Dhaka Bank's commitment to catalyzing large-scale development across Bangladesh. The bank's approach goes beyond traditional lending, positioning itself as a true development partner for ambitious ventures.

Dhaka Bank's project finance approach is guided by:

- Active financing of diversified projects, ranging from industrial ventures to critical infrastructure.
- Strong emphasis on entrepreneurship and innovative thinking as drivers of project selection.
- Rigorous evaluation of economic feasibility to ensure long-term project viability.
- Commitment to environmental sustainability across all financed initiatives.
- Provision of bank guarantees to ongoing projects, ensuring clients meet regulatory and contractual obligations.

This comprehensive approach to project finance demonstrates the bank's role as a true development partner, not merely a lender but an active contributor to Bangladesh's economic transformation and infrastructure progress.

Working Capital Finance

Working capital financing is essential to the daily operations of corporate clients, and Dhaka Bank provides this through both funded and non-funded facility structures. This dual-track approach ensures that businesses can meet their operational obligations while maintaining a strong financial footing.

The bank's working capital solutions encompass:

- Cash Credit facilities to support routine operational liquidity.
- Loan Against Trust Receipts (LTR) for trade-related financing needs.
- Time Loans and Short Term Loans tailored to defined business cycles.

- Overdraft facilities offering flexible day-to-day funding access.
- Letters of Credit to facilitate secure trade transactions.
- Bank Guarantees to support contractual and regulatory commitments.

These solutions span the full spectrum of operational needs, from supplier payments to regulatory settlements and inventory management. By offering this dual-track approach, Dhaka Bank enables clients to optimize their capital structure while maintaining the operational flexibility essential for sustained growth.

Trade Finance

In today's banking environment, trade finance acts as a key catalyst for expansion and market edge, fueling both local business activity and cross-border deals. Dhaka Bank's unified trade operations platform delivers fast, dependable service to corporate clients nationwide, establishing the bank as a trusted facilitator of commerce.

The strength of Dhaka Bank's trade finance offering is reflected in:

- A unified trade operations platform delivering fast and dependable service to corporate clients nationwide.
- A robust international Relationship Management Agreement (RMA) network supporting global reach.
- Equal efficiency in handling both urgent requests and everyday transactions.
- Proven capability in managing straightforward domestic deals as well as intricate foreign trade arrangements.
- Steady growth in trade finance volumes over recent years, reflecting strong client confidence.

This combination of operational expertise and global connectivity has created a distinct competitive advantage for Dhaka Bank, positioning the trade finance as a reliable engine of growth for both clients and the bank itself.

Forward Cover for Foreign Currency Transactions

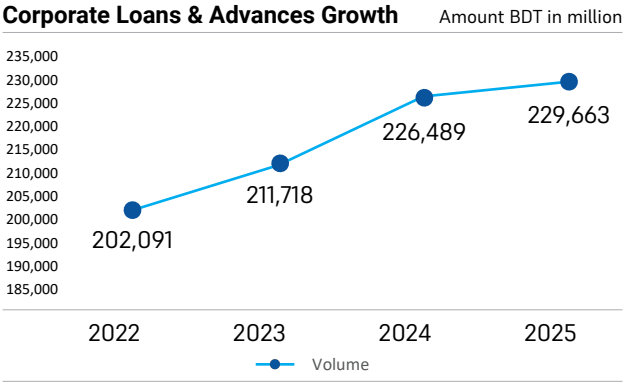
In an increasingly globalized business environment, corporate clients face exposure to foreign exchange volatility that can materially impact profitability. Dhaka Bank provides forward cover arrangements that empower clients to manage this risk with confidence and strategic foresight.

The benefits of Dhaka Bank's forward cover service include:

- Hedging currency risk on international transactions to safeguard against unfavorable rate movements.
- Locking in predictable costs for better financial planning and budgeting.
- Protecting profit margins on cross-border business activities.
- Complementing the bank's broader trade finance offerings through integrated treasury support.

This treasury service ensures that clients can focus on business growth and strategic priorities rather than being preoccupied with currency fluctuations, reinforcing Dhaka Bank's role as a comprehensive financial partner for globally active enterprises.

Corporate Loan Portfolio – Performance Trend



Dhaka Bank's corporate lending portfolio has demonstrated consistent, sustainable growth over the past four years, reflecting both effective client acquisition strategy and the bank's unwavering commitment to large-scale business development. This steady performance highlights the strength of the bank's corporate relationships and its disciplined approach to portfolio management.

Key Highlights of the Corporate Lending Performance Include

- **Portfolio Milestone:** As of 2025, corporate loans and advances have reached 229,663 million Taka, representing a steady upward trajectory.
- **Measured Growth Rate:** The growth rate moderated to 1.4 percent between 2024 and 2025, a reflection of the bank's prudent approach to credit expansion and prevailing market conditions.
- **Trusted Market Position:** The absolute portfolio size demonstrates that Dhaka Bank remains a trusted partner to Bangladesh's corporate sector, consistently supporting the financing needs of leading enterprises.

This measured growth reflects Dhaka Bank's commitment to sustainable corporate banking, balancing portfolio expansion with rigorous credit quality standards and proactive risk management, ensuring long-term value creation for clients, stakeholders, and the broader economy.

Commitment to Continuous Improvement

Dhaka Bank corporate banking division is under transition to initiate centralized corporate business for all the corporate customers of the bank. Although the bank recognizes that centralizing the corporate banking function presents meaningful challenges in transition, and the bank is actively committed to addressing them. The bank is carefully managing this transition to ensure no disruption to existing customer service.

Syndications & Structured Finance

Established in 2004, the Syndications & Structured Finance Unit of Dhaka Bank has evolved into a core platform for delivering customized financing solutions for corporate clients for establishing their industrial as well as infrastructure undertakings. The Unit with its diverse range of structured finance products and financial advisory solutions helps the clients to manage their businesses more efficiently and effectively.

In 2025, the Unit has facilitated renewable financing towards sustainable economic development of the country. This year, the unit arranged financing for Paramount Solar Limited for implementation of their rooftop solar power project under the Green Transformation Fund (GTF) of Bangladesh Bank. Besides, the unit managed financing to Banglalink Digital Communications Limited to enhance telecommunication connectivity towards infrastructure development of the country, and Far East Spinning Industries Limited to facilitate implementation of backward-linkage industry for readymade garments of the country.

Far East Spinning Industries Limited



Far East Spinning Industries Limited - an export-oriented spinning factory at Madhabpur, Habiganj

Paramount Solar Limited



Paramount Solar Limited - a 9.81 MW rooftop solar project on the rooftop of Paramount Textile PLC, the flagship concern of Paramount Group

RMG Financing

The Ready-Made Garment (RMG) sector continues to be the principal driving force of Bangladesh's economy, significantly contributing to export earnings, employment generation, industrialization, and foreign exchange stability. Over the past four decades, the industry has experienced remarkable growth, expanding from nearly 50 factories in the 1980s to approximately 4,000 export-oriented units today, according to the Bangladesh Garment Manufacturers and Exporters Association (BGMEA).

Bangladesh remains the world's second-largest apparel exporter after China, maintaining a strong competitive position in basic garments, knitwear, and denim products. As global brands continue to diversify sourcing strategies to reduce dependency on single-country suppliers, Bangladesh remains a preferred sourcing destination for its large-scale production capacity, improved compliance standards, and cost competitiveness. Moreover, the country hosts the highest number of LEED-certified green garment factories, reinforcing its ESG positioning amid increasingly stringent environmental regulations in the United States and the European Union.

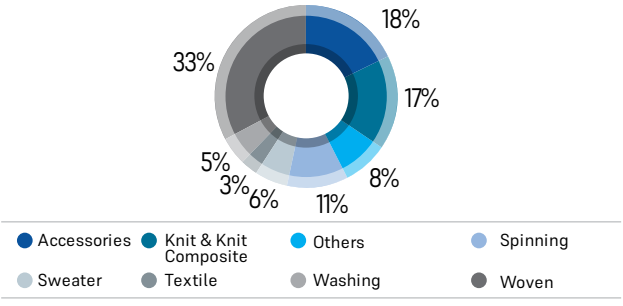
Despite these achievements, the sector continues to face several challenges that may affect future growth prospects. Inflationary pressures and cautious consumer spending across Western markets during 2024–2025 have resulted in tighter price negotiations and compressed profit margins. In addition, Bangladesh currently does not benefit from a comprehensive Free Trade Agreement (FTA) with the United States. Ongoing discussions regarding tariff rationalization, labor compliance scrutiny, and geopolitical trade realignments continue to create uncertainty. Any adverse tariff adjustments or changes in trade preferences in 2025 could impact Bangladesh's competitiveness relative to Vietnam and other emerging sourcing destinations.

In FY 2023–24, Bangladesh recorded total export earnings of USD 44.47 billion, of which the RMG sector contributed USD 36.15 billion, accounting for approximately 81.29% of national export earnings (Source: BGMEA). In FY 2024–25, total exports increased to USD 48.28 billion, while RMG exports rose to USD 39.35 billion, representing approximately 81.50% of total export earnings. This reflects the continued resilience and steady growth of the RMG sector in line with the country's overall export performance.

Dhaka Bank continues to maintain strong exposure to the RMG sector across both direct and deemed export segments, currently serving approximately 247 clients. Among these, 23 factories are LEED-certified, reflecting the Bank's commitment to sustainable and environmentally responsible investments. The composition of the Bank's RMG client portfolio stands as follows:

Furthermore, the bank has been able to book 15 new group/ clients in 2025, across Knit, Woven, Accessories, etc. Dhaka

Count of Nature of Business



Bank's exports amounted to USD 1,744.55 million (BDT 20,160.55 Cr.) in 2024 & USD 1,872.26 million (BDT 22,881.34 Cr.) in 2025. Here we see a growth in exports for USD 127.71 million, being 7.32% year on year. The bank has been able to meet 95% of its yearly export targets.

Similarly, the bank's RMG exports were USD 1,527.23 million (BDT 17,648.67 Cr.) in 2024 & USD 1,731.17 million (BDT 21,156.63 Cr.) in 2025, with a year on year growth of 13%. The aggregate total of both funded and non-funded exposure to RMG concerns amounted to BDT 11,526.11 million, representing around 24% of the bank's total exposure, and reflecting a growth of about 4.65% from the prior year for RMG concerns.

In 2025, the Bank successfully accessed several sustainable refinance facilities offered by Bangladesh Bank under the Technological Development Fund (TDF), Green Transformation Fund (GTF), and Green Project & Product Initiative (GPPI) schemes. Notably, the Bank secured approval for a refinance facility amounting to Tk. 350.00 million for one of its clients under the "Urban Building Safety Project (UBSP)" of Bangladesh Bank, funded by JICA. This initiative has proven beneficial for both the Bank and its clients by supporting sustainable financing and enhancing industrial safety standards.

In conclusion, the RMG sector continues to serve as the backbone of Bangladesh's economy, contributing more than 81% of the country's total export earnings and reinforcing Bangladesh's position as the world's second-largest apparel exporter after China. Within this dynamic landscape, Dhaka Bank has maintained a strong and steadily expanding presence in the RMG sector, achieving notable year-on-year growth in both overall exports and RMG-related business while prudently managing its exposure levels.

The Bank's continued support for sustainable and compliant manufacturing units, including LEED-certified factories, together with its successful participation in Bangladesh Bank refinance schemes such as the Urban Building Safety Project, reflects its strategic commitment to responsible financing, sustainable industrial development, and long-term partnership with the country's most important export-oriented industry.

Offshore Banking

Dhaka Bank PLC has made significant progress since the commencement of its Offshore Banking operations at the Dhaka Export Processing Zone (DEPZ), Savar, Dhaka, nineteen years ago. As one of the pioneering local banks in Bangladesh to establish an Offshore Banking Unit, Dhaka Bank formally initiated its OBU operations in 2006 at DEPZ.

Building upon this foundation, the Bank has expanded its offshore footprint by establishing an additional Unit at the Chattogram Export Processing Zone (CEPZ) and a dedicated Customer Service Centre at the Cumilla Export Processing Zone (CEPZ), thereby strengthening its service network and accessibility to export-oriented industries.

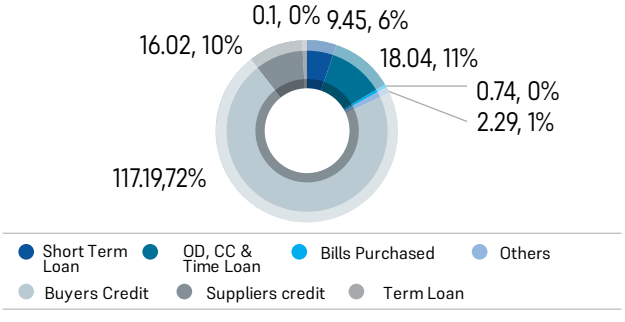
Although the offshore banking sector in Bangladesh is predominantly led by foreign banks, Dhaka Bank has successfully established a strong and distinguished presence within a relatively short period. This achievement has been made possible through strategic marketing initiatives, competitive pricing structures, and an unwavering commitment to the highest standards of professionalism and customer service—supported by skilled human resources and advanced technological infrastructure.

At the year ended 2025, the outstanding loans and advances of the Offshore Banking Unit was USD 163.74 million, reflecting the Bank's continued support for Type-A industries, empowerment of local entrepreneurs, and enhancement of its asset portfolio. The portfolio position of Offshore Banking Unit as of December 2025 is presented in the accompanying infographic:

OBU Business Portfolio	
A-type Industries	**USD million**
Short Term Loan	14.87
OD & CC	12.62
Bills Purchased	0.74

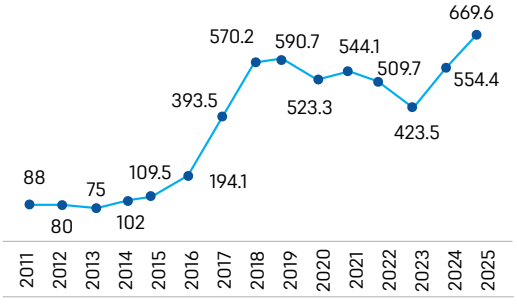
OBU Business Portfolio	
To Local Industries	**USD million**
Buyers Credit/UPAS Financing	117.19
Export Bill Discounting	16.02

OBU Portfolio in USD Million & % USD in million



The Bank's Offshore Banking Unit (OBU) has contributed to greater diversification of the overall portfolio, thereby helping to mitigate the Bank's aggregate credit risk exposure. The Unit also generates a reasonable spread across its various financing products. The profitability trend of the Unit is illustrated below.

Profit in Million BDT



Nature of Facilities Extended by the Offshore Banking Unit (OBU)

Dhaka Bank's Offshore Banking Unit (OBU) provides the following comprehensive range of funded and non-funded facilities, and other Banking services to Type "A" industries for their bonafide business purpose which include:

- Account Opening Facilities
- Issuance of Letter of Credit
- Post Import Financing
- LC Advising
- Export Bill Collection
- Export Bill Purchase/ Discounting
- Working Capital Financing
- Certification of EXP
- Issuance of Guarantee
- Term Deposit facility

In addition, OBU also offers the following facilities to eligible local entrepreneurs to support their business:

- Import Trade Financing in the form of Buyers Credit
- Export Bill Discounting
- Early Payment Settlement against eligible Open Account transactions

Year-wise Import & Export performance of OBU, Dhaka Bank PLC

Fig. in USD Million

Year	Import	Export
2021	64.54	90.63
2022	68.43	123.06
2023	62.94	122.13
2024	90.74	133.44
2025	82.33	152.40

Treasury Management

Treasury Division of Dhaka Bank plays a pivotal role in optimizing the Bank's liquidity and capital position while ensuring prudent management of financial assets and liabilities. Treasury is responsible for undertaking sound investment decisions, managing funding requirements, and mitigating financial risks, thereby contributing meaningfully to the Bank's overall financial stability and profitability.

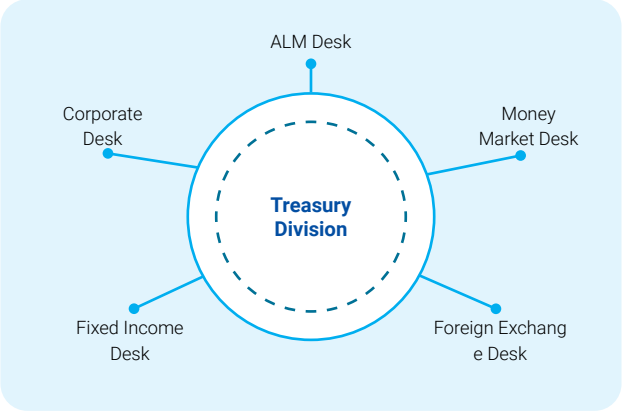
While financial performance is often assessed through income statement indicators such as revenue growth and profitability, the strategic contribution of Treasury is more comprehensively reflected through Return on Equity (ROE)—a key measure of shareholder value. Treasury Division actively supports the enhancement of ROE hence generating returns for shareholders.

Despite global economic volatility and domestic challenges in recent years, the Treasury Division of Dhaka Bank has continued to demonstrate resilience and consistent performance.

The key focus areas of the Treasury Division include:

- Expansion of transaction volumes in both interbank and customer segments
- Prudent utilization of market opportunities within approved risk and regulatory limits
- Strengthening Asset–Liability Management and liquidity planning
- Development of diversified funding and investment channels
- Active management of market, liquidity, and interest rate risks
- Sustainable enhancement of profitability

Treasury Division operates through specialized desks, enabling the Bank to offer a comprehensive and well-diversified range of treasury products and solutions to interbank counterparties and corporate clients.



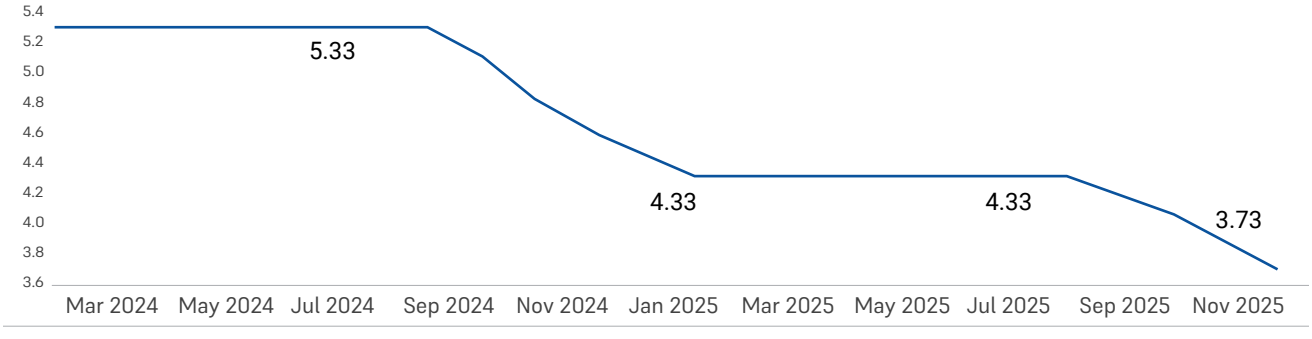
Flashback 2025

The year 2025 unfolded amid a cautious global economic environment characterized by modest growth and lingering geopolitical tensions. Advanced economies experienced subdued expansion due to tight monetary conditions, while emerging markets showed relatively stronger performance despite external financing constraints. Inflationary pressures eased gradually in major economies, though interest rates remained elevated for much of the year to anchor price stability.

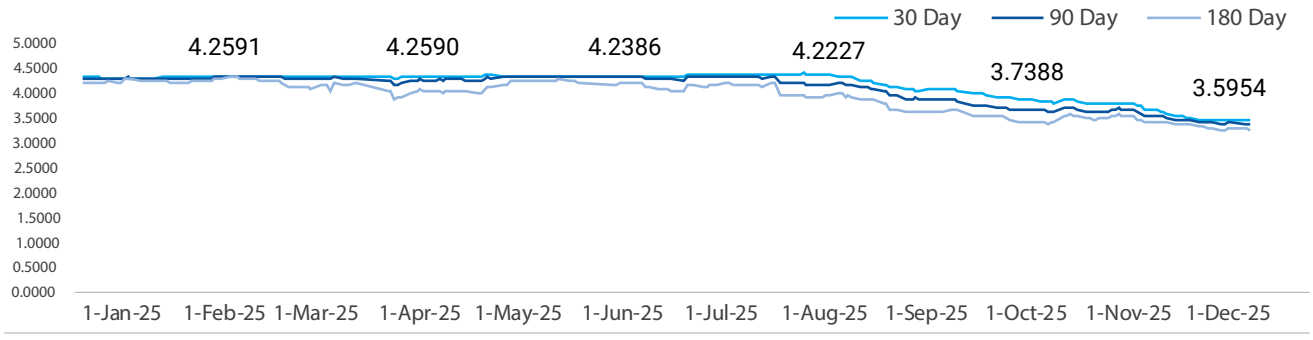
In Bangladesh, macroeconomic conditions showed signs of stabilization, supported by improved remittance inflows, export performance, and ongoing policy reforms. Real GDP growth moderated but remained positive, while inflation eased from earlier double-digit levels, reflecting the impact of a tight monetary stance. Bangladesh Bank maintained the policy rate at 10.00% for a significant part of the year and continued its transition toward a market-based interest rate and exchange rate regime in line with international best practices and IMF recommendations.

Against this backdrop, Dhaka Bank operated with a strong focus on prudence, resilience, and disciplined growth. Emphasis on risk management, liquidity optimization, digital service enhancement, and regulatory compliance enabled the Bank to navigate a challenging operating environment while continuing to support customers and key economic sectors.

US FED FUNDS RATE (2024-2025)



Secured Overnight Financing Rate (SOFR)



The U.S. Fed Funds Rate starts at 5.33% in January 2024 and remains unchanged through mid-2024. It then declines steadily in late 2024, reaching about 4.3% by early 2025 and holding flat for several months. In late 2025, the rate falls again to roughly 3.7%, reflecting a continued monetary easing cycle.

SOFR began 2025 around 4.3% across the 30 Day, 90 Day, and 180 Day tenors and remained relatively stable through mid-year. Beginning in early fall, rates declined steadily, ending the year near 3.7–3.8%, indicating easing short-term funding conditions. The small spread between tenors throughout the year suggests a relatively flat short-term curve with limited term premium.

Treasury Performance in 2025 & Prospects in 2026

Money Market

Dhaka Bank has one of the most active and efficient treasury team having expertise in Investment, Liquidity Management, Foreign Exchange Dealing and Asset Liability Management. The major task of money market desk is to maintain liquidity ratios like CRR (Cash Reserve Ratio) and SLR (Statutory Liquidity Ratio) properly. Money Market dealers exercise all the existing Money Market products like – Call Money, Term Placement, SWAP, Repo, Reverse Repo etc. aligning with all regulatory requirements.

In Dec'25 call money market rates (weighted average for Borrowing and Lending) remained steady at 10.03% compared to that of Dec'24 which was 10.23%. However, Dhaka Bank's dependency on money market was moderate and within the limit of wholesale borrowing. Fig-1 shows the call money transactions movement over 2025 along with weighted average rate.

Call Money Volume (Tk. in Cr) and WA Rate

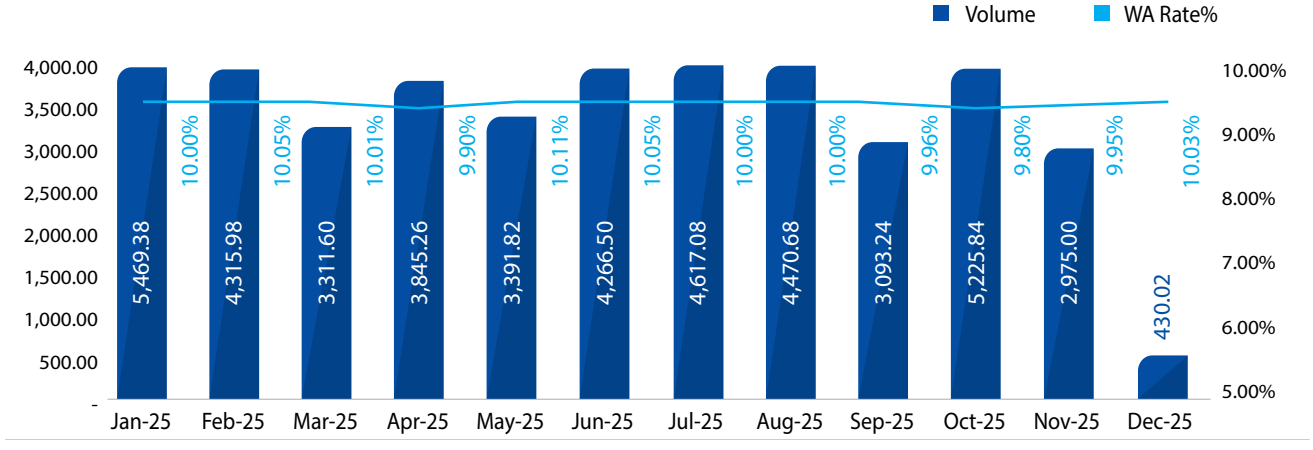


Fig-1. Source: Bangladesh Bank

Liquidity in Bangladesh's interbank market is expected to remain structurally tight through early 2026, driven by high government borrowing and continued reliance on bank financing. In 2025, call money and short-term rates tracked the policy rate amid persistent funding pressure from large government security subscriptions, a trend likely to continue into 2026.

Bangladesh Bank is expected to maintain a cautious stance to contain inflation and exchange-rate pressures. Assured Liquidity Support for Primary Dealers has been withdrawn, increasing reliance on repo and standing lending facilities, while reverse repo activity may remain limited. Any policy easing in late 2026 will depend on inflation and external balance improvements.

Deposit growth continues to lag credit expansion, leading to uneven liquidity distribution. Large banks are likely to remain interbank lenders, while smaller banks depend on borrowing.

ADP spending may accelerate in H2-2026, temporarily easing liquidity pressures, though increased government security issuance could offset this effect.

Call money rate: Likely to remain near the policy rate in H1-2026 due to tight liquidity and heavy T-bill supply.

Repo dependence: High reliance on central bank repo facilities expected through mid-2026.

Term interbank: Elevated with occasional spikes around large auction settlements and tax periods.

H2-2026 trend: Gradual stabilization possible if ADP spending injects liquidity and external financing improves.

Government Securities Market

Treasury Division of Dhaka Bank conducts investment in Government Securities, both in primary market and secondary market, to maintain SLR requirement of the bank ensuring optimum return on investment. In addition to this, Treasury Division also provides clientele services to the customers intended to invest in fixed income securities through its 'Government Securities Investment Window'.

Government Securities Market of Bangladesh consists of Treasury Bill, Bangladesh Government Treasury Bond (BGTB) and Bangladesh Government Investment Sukuk (BGIS). Treasury Bill/Bond market consists of primary issues of treasury bill/bonds and secondary trading as well. Existing T-Bill tenor are (14, 91, 182 & 364) Days and T-Bond tenor are (2,5,10,15 & 20) years. Primary dealer banks are authorized to participate directly in the primary auctions. Non-resident individual and institutional investors can also invest in G-sec trough primary and secondary market. G-sec market during 2025 saw a decline in yield of securities. Fig-3 shows the comparison of Treasury Bill/Bond yields over January to December 2025.

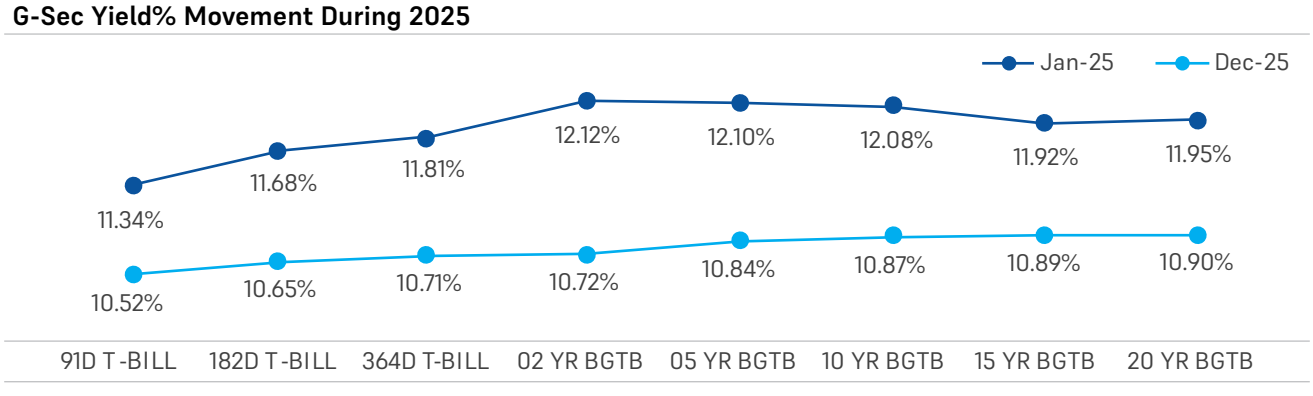


Fig-2. Source: Bangladesh Bank

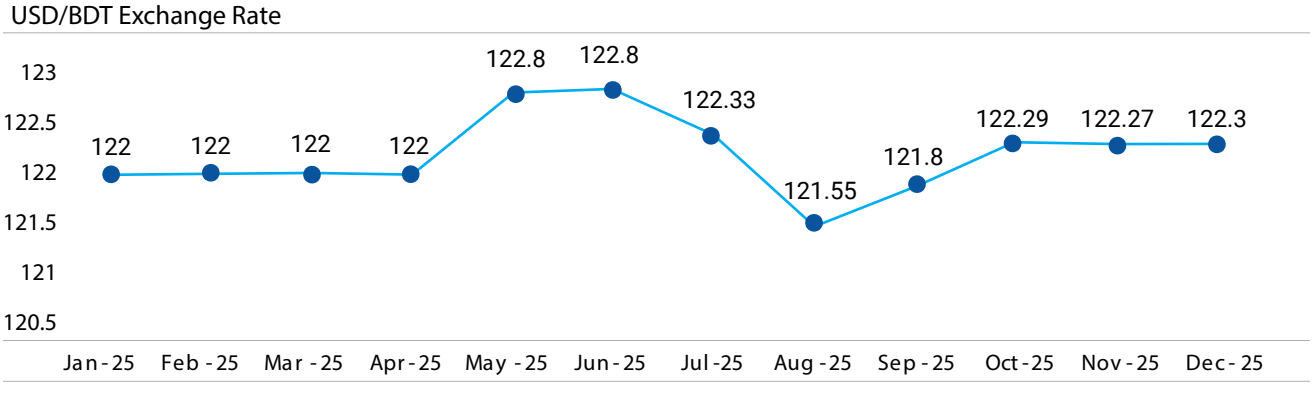
Overall, yields in 2026 are expected to remain elevated but broadly stable, with a slight upward bias early in the year and potential easing in late 2026.

Foreign Exchange Market

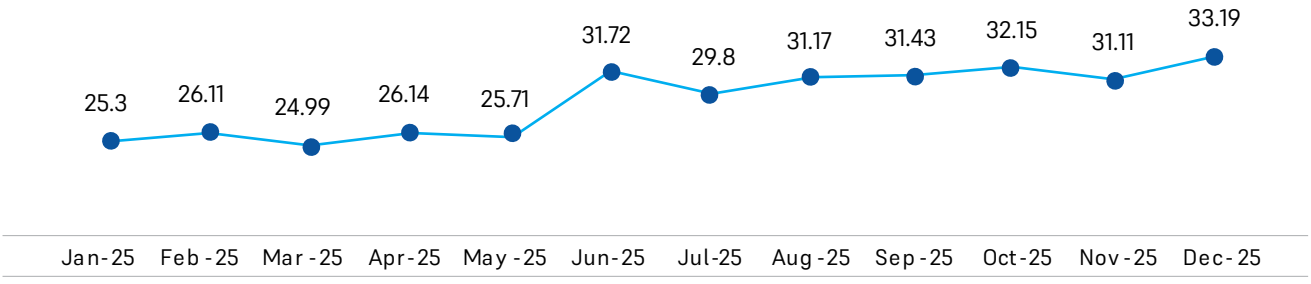
The foreign exchange market of Bangladesh in 2025 experienced more steady and liquid market. Bangladesh Bank moved to implementing freely negotiable market based rate system by reinstating FE Circular No 38 Dated December 31, 2024. This enabled the banks to freely procure more foreign currencies and settle payments. Even after moving to market based rate system Bangladesh Bank strategically intervened through Auctions to keep the rates stable.

Foreign exchange reserves also increased to USD 33.19 Billion in December, 2025 from USD 25.31 Billion in January, 2025. USD/BDT rates remained steady between 122 and 122.30 going as high as 122.80 and dipping to 121.55. Bangladesh Bank bought dollars from banks through auctions whenever there was a significant fluctuation to keep the rate steady

Fig-3 USD/BDT Comparison between Jan-25 to Dec-25.



FX Reserve in USD Billion of Bangladesh



In 2025, Bangladesh's balance of payments (BoP) recorded significant improvement. This was due to a surplus in the financial account. During July-Nov FY25-26 overall balance stood at USD 769 Million which was negative USD 2538 Million in July-Nov FY24-25.

In 2026, the Bangladesh foreign exchange market is expected to remain relatively stable with moderate fluctuations in the exchange rate. The USD/BDT rate is projected to trade in a narrow range for most of the year, reflecting modest depreciation pressure on the taka amid still-strong foreign currency liquidity. Taka could average around Tk. 121–123 per USD through the year, with limited volatility under current economic conditions.

Foreign exchange reserves are anticipated to be robust, potentially exceeding USD 34–35 billion by the end of FY 2026 owing to rising remittance inflows, export receipts, and continued foreign currency purchase by Bangladesh Bank, which has bought significant amounts of USD to stabilize the market.

Asset Liability Management

Asset-Liability Management (ALM) is a vital process within financial institutions, especially banks, that focuses on managing the risks emerging from discrepancies between assets and liabilities. The main aim of ALM is to ensure that a bank's assets and liabilities are well-matched in terms of factors like maturity dates, interest rates, and other key attributes. By aligning these elements carefully, a bank can not only improve its profitability but also mitigate potential risks. This process allows banks to achieve enhanced operational efficiency and reduced exposure to financial uncertainty. Among the primary risks addressed by ALM are interest rate risk and liquidity risk, which can have significant impacts on a bank's stability.

At Dhaka Bank, Asset-Liability Management is overseen through regular meetings of the Asset-Liability Committee (ALCO), held every month. During these sessions, key strategic decisions are made regarding interest rates on deposits and loans, market risk, foreign exchange risk, and adherence to the regulatory requirements set forth by Bangladesh Bank. In addition to the monthly meetings, Dhaka Bank also organizes special ALCO sessions as necessary to address urgent issues or shifts in the market. Detailed minutes are taken during each meeting, highlighting crucial points of discussion and outlining action items to enhance the bank's balance sheet position. The ALCO of Dhaka Bank plays an instrumental role in monitoring both market risks and liquidity risks. The committee analyzes the bank's target markets, competitor strategies, and prevailing market conditions to assess potential threats. A significant part of ALCO's responsibility includes preparing a liquidity plan that matches the maturity profiles of the bank's assets and liabilities, deposits, and loans. The committee also examines how sensitive the bank's interest rates are to changes in the market, regularly calculating the bank's Value at Risk (VAR) on a daily basis.

The ALCO meetings are supported by in-depth research, with relevant information gathered from the Treasury Division, Finance & Accounts Division, and other knowledgeable members. These findings are discussed and evaluated before making any strategic decisions. To ensure a thorough decision-making process, ALCO also includes invitees to enrich the decision making process by their valuable understanding. This collaborative approach helps Dhaka Bank stay ahead in a dynamic financial environment, ensuring sound risk management and long-term profitability.

The key ALM ratios like LCR (Liquidity Coverage Ratio), NSFR (Net Stable Funding Ratio), ADR (Advance Deposit Ratio), Whole Sale Borrowing Limit, Commitment Limit, MCO (Maximum Cumulative Outflow) were effectively maintained as per regulatory requirement.

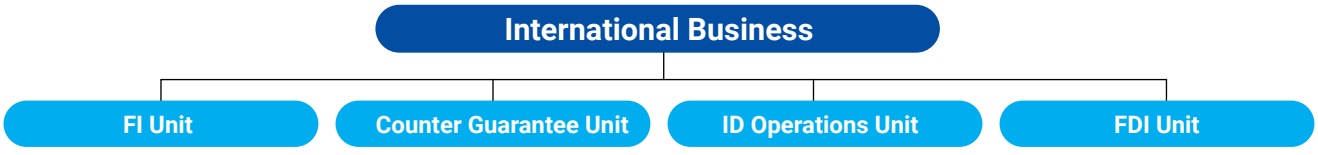
Key Priorities in 2026

- Enhance Treasury portfolio returns by sustaining current business lines while identifying and developing new growth opportunities.
- Strengthen market research capabilities under the ALM Desk to support informed decision-making and proactive risk management.

- Develop and reinforce a cross-currency trading desk to diversify trading activities and optimize revenue potential.
- Build and maintain strong relationships with all counterparties, including both interbank institutions and corporate clients.
- Manage the balance sheet efficiently to ensure optimal utilization of assets and liabilities while maintaining regulatory compliance.
- Increase awareness among corporate customers about hedging instruments and their benefits in mitigating financial risks.
- Revise and update Treasury policies in accordance with changes, amendments, and guidelines issued by Bangladesh Bank from time to time.
- Arrange regular training sessions, seminars, and knowledge-sharing initiatives focused on Treasury operations and Market Risk Management.



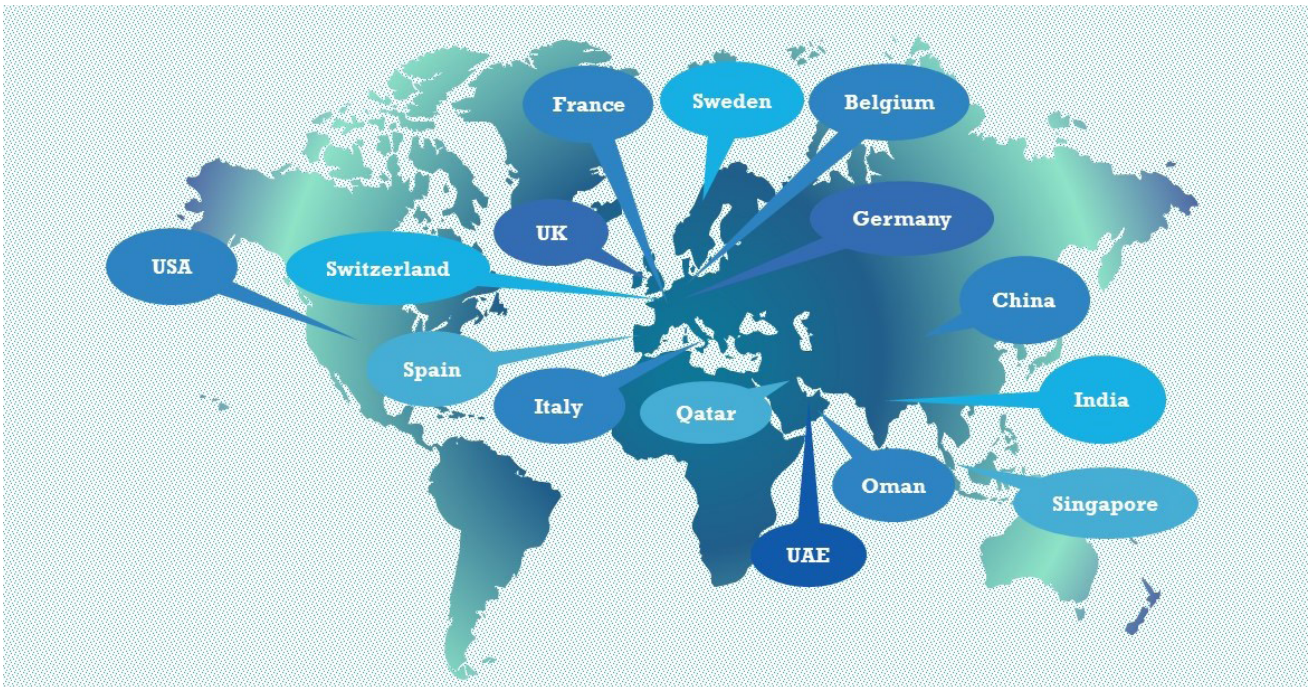
International Business



Financial Institutions (FI) Unit

Dhaka Bank is committed to driving growth through trade finance, with the Financial Institutions (FI) Unit playing a pivotal role in managing the Bank's global network, ensuring seamless compliance with international standards, and facilitation of trade loans, Letter of Credit (LC) confirmations and discounting. The unit oversees:

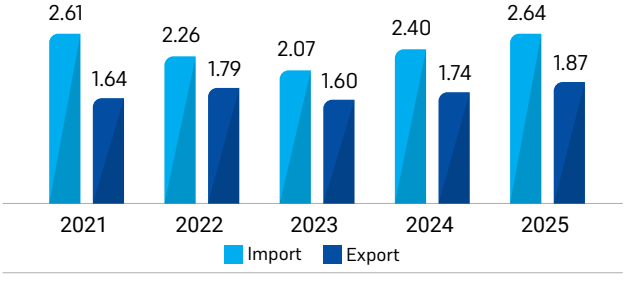
- 35+ Nostro accounts
- around 500 RMAs
- over 70 credit lines



The FI Unit also plays a key role in managing trade finance guarantee programs in collaboration with Development Finance Institutions (DFIs) such as the Asian Development Bank (ADB) and the International Finance Corporation (IFC), while maintaining strict adherence to AML/CFT regulations. Additionally, the Unit coordinates funding for the Bank's Offshore Banking Operations through a well-established correspondent network.

In 2025, the FI Unit worked diligently to strengthen and expand its worldwide correspondence. This strategic effort focused on broadening the international network and bolstering the Bank's ability to support its growing trade finance operations. This includes securing many new credit lines with world-renowned foreign banks. During this period, Dhaka Bank's import volume reached USD 2.64 billion, with USD 1.20 billion of that facilitated by the International Division through LC confirmations, trade loans, and discounting services.

Dhaka Bank Import & Export USD Billions

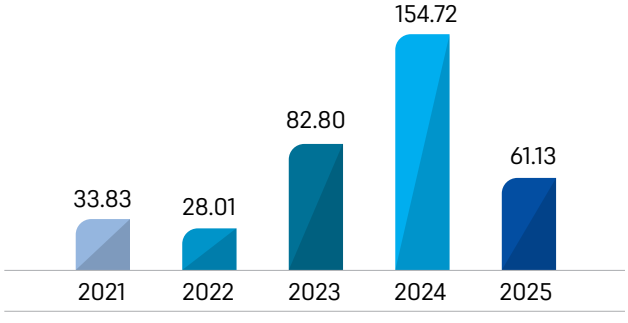


Counter Guarantee Business Unit

Dhaka Bank maintains credit lines with more than 50 renowned global banks across over 20 countries to support its counter guarantee business. The Bank issues a wide range of guarantees, primarily for government infrastructure projects and critical imports. These are all backed by counter guarantees from esteemed foreign banks, underscoring Dhaka Bank's pivotal role in supporting key projects and promoting international trade.

In 2025, the bank processed over USD 60 million in foreign guarantees, marking a decline from the previous year. This was largely attributed to delays in several government projects, as ongoing policy reviews and implementation of strengthening measures by the interim government slowed the pace of project approvals and execution.

Dhaka Bank Counter Guarantee Business USD in million





Deputy Managing Director, Mr. Akhlaqur Rahman and Dhaka Bank's FI Team with the senior delegates from First Abu Dhabi Bank, UAE, after a business development meeting.

ID Operations Unit

This unit is responsible for ensuring regulatory compliance by obtaining necessary approvals from Bangladesh Bank for all foreign exchange transactions. It also provides timely updates on changes to foreign exchange regulations and prepares and submits periodic compliance reports to regulatory authorities.

FDI Unit

The unit acts as a central point within the Bank to guide clients through all foreign direct investment (FDI) related banking services including financing, cross-border payments, foreign exchange, and account setup as well as helping investors understand and comply with local regulatory and reporting requirements relating to FDI flows, such as documentation, filings with central banks and investment authorities

MoU with BIDA to Integrate with One Stop Service Portal, Boosting Investor Facilitation



Dhaka Bank's Managing Director, Mr. Osman Ershad Faiz and Deputy Managing Director, Mr. Akhlaqur Rahman with honorable BIDA Executive Chairman Chowdhury Ashik Mahmud Bin Harun and other officials at the BIDA premises for the MOU signing of OSS portal integration.

Dhaka Bank has signed a Memorandum of Understanding (MoU) with the Bangladesh Investment Development Authority (BIDA) to integrate its banking services with BIDA's One Stop Service (OSS) portal. International Division's FDI unit initiated and facilitated this collaboration, aimed at strengthening investor support and onboarding processes for both domestic and foreign investors.

Under this partnership, investors will be able to open Dhaka Bank accounts directly through the OSS portal, streamlining a key part of the investment setup process in Bangladesh. The integration establishes secure server-to-server connectivity for real-time data exchange, enabling faster, more transparent, and hassle-free banking services for investors as they establish or expand their business operations in the country.



Dhaka Bank and J.P. Morgan Payments have teamed up to enhance inward remittance services in Bangladesh by implementing JP Morgan Payments' Xpedite Select Receipt, a cross-currency payment and receipt solution.

MSME & Emerging Business

The Cottage, Micro, Small, and Medium Enterprises (CMSME) sector is the backbone of an economy. CMSMEs account for nearly 90% of businesses worldwide, including in Bangladesh. This sector includes a wide range of enterprises, from small cottage industries at the grassroots level to more established small and medium-sized businesses. Together, they form a diverse and dynamic part of the economy and play a vital role in economic growth, employment generation and social development.

According to the Economic Census 2024, Bangladesh has an estimated 11.8 million economic units, mainly classified as Micro, Small, and Medium Enterprises (MSMEs), compared to 7.8 million in 2013. This growing sector contributes around 25% to national GDP (FY22) and remains the largest source of employment outside the agricultural sector. Microenterprises alone account for about 56% of total employment, while the broader CMSME sector employs nearly 87% of the active labor force. A significant share of this workforce consists of women and young people in rural areas, underscoring the importance of microenterprises in promoting inclusive development.

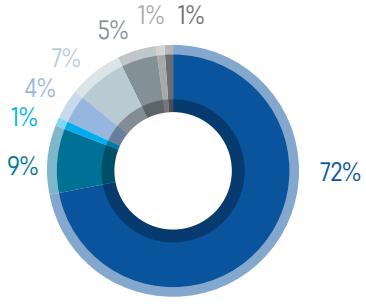
Despite its importance and resilience, the CMSME sector in Bangladesh has faced several challenges in recent years. The COVID-19 pandemic disrupted business activities, global conflicts affected trade and the dollar crisis led to import restrictions. Changes in the political environment added further uncertainty, while high inflation continues to increase business costs. These challenges highlight the need for strong and ongoing support to help the sector overcoming difficulties and keeping contribution to the economy. In this context, the government has set a target to increase the SME sector's contribution to GDP to 35% by 2030 and financial institutions have been introducing tailored solutions to support and empower CMSMEs.

- The strategic growth of our CMSME portfolio has been enhanced and diversified by reducing concentration risk and lowering dependence on large corporate borrowers
- Expands the customer base by bringing a large number of small and growing enterprises into the formal banking system
- Loans to CMSMEs generally offer higher returns compared to large corporate loans, which helps the Bank maintain a healthy net interest margin
- Bangladesh Bank's refinancing schemes have significantly enhanced our ability to extend credit at concessional rates, reduce lending risks, and contribute to inclusive and sustainable economic development
- CMSMEs are generally consistent in meeting their repayment obligations and tend to exhibit lower default rates
- CMSME lending presents a strategic opportunity for banks in Bangladesh, offering both financial and regulatory advantages. By extending credit to the SME segment, banks benefit from lower risk-weighted assets under prevailing regulatory frame-works, resulting in reduced capital requirements and improved capital adequacy ratios (CRAR)
- CMSME loans often qualify as priority sector lending, aligning with national development objectives while offering capital incentives
- Improves brand reputation by supporting entrepreneurship, job creation, and inclusive economic development
- Increase of Cross-selling opportunities (accounts, payroll, cards, digital services)
- Banks can offer CMSME clients additional products such as savings accounts, payroll solutions, cards, and digital services

Dhaka Bank CMSME Business

Total loan outstanding in Bangladesh's CMSME sector is BDT 2,999.58 Billion. In Dhaka Bank, CMSME loan outstanding is BDT 32,622.61 Million. By extending financial support to CMSMEs, Dhaka Bank aims to foster entrepreneurship, drive innovation and support overall economic development.

Division - Wise CMSME Loans & Advances



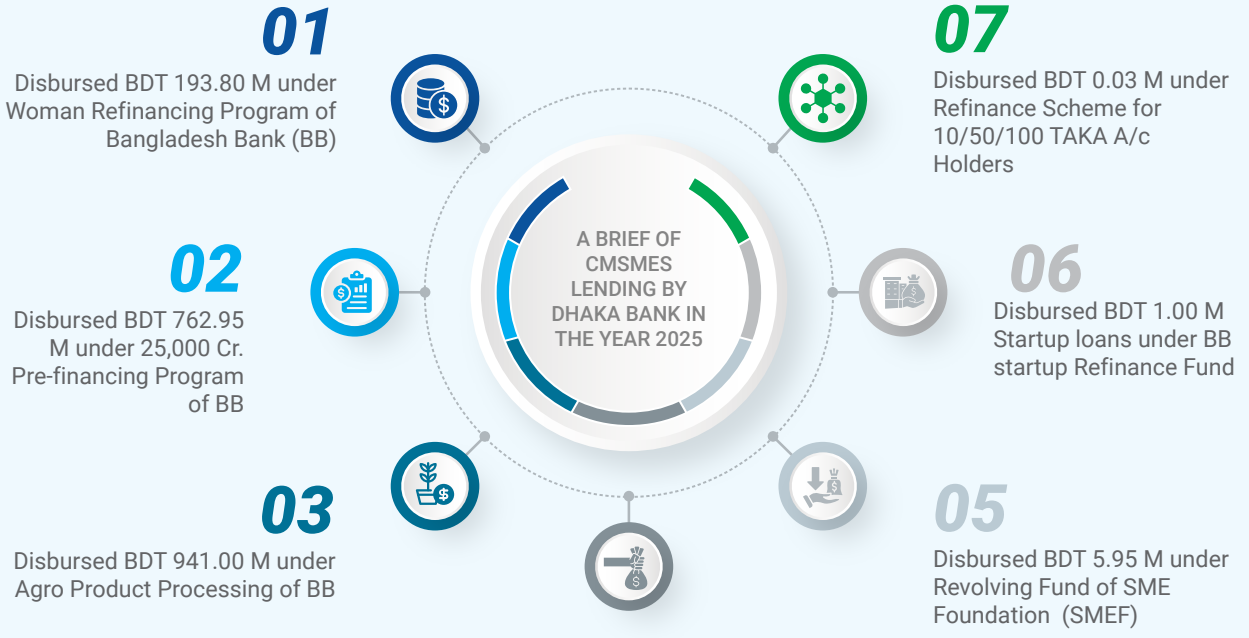
- Dhaka (61 Branches)
- Chattogram (27 Branches)
- Sylhet (6 Branches)
- Khulna (7 Branches)
- Rajshahi (12 Branches)
- Rangpur (4 Branches)
- Barishal (2 Branches)
- Mymensingh (1 Branch)

* Branches including 3 SME Service Center.

Strong Growth in CMSME Lending: 26.11% Rise Over 4 Years with 6.5% CAGR (Compound Annual Growth Rate)

Dhaka Bank's CMSME portfolio demonstrated strong and sustained growth, expanding from BDT 25,868.48 million in December 2021 to BDT 32,622.61 million by December 2025, 26% growth from 2021 to 2025.

A Brief of CMSMEs Lending by Dhaka Bank in the Year 2025



01
Disbursed BDT 193.80 M under Woman Refinancing Program of Bangladesh Bank (BB)

02
Disbursed BDT 762.95 M under 25,000 Cr. Pre-financing Program of BB

03
Disbursed BDT 941.00 M under Agro Product Processing of BB

04
Disbursed BDT 326.80 M under SMEDP-2 Revolving Fund

05
Disbursed BDT 5.95 M under Revolving Fund of SME Foundation (SMEF)

06
Disbursed BDT 1.00 M Startup loans under BB startup Refinance Fund

07
Disbursed BDT 0.03 M under Refinance Scheme for 10/50/100 TAKA A/c Holders

Moreover, in the year 2025, Dhaka Bank strengthened its CMSME banking initiatives, building on steady momentum achievement. With a continued emphasis on creating sustainable value for clients, the CMSME Division focused on deepening relationships, enhancing innovation, and expanding regional outreach. The key strategic priorities during the year included:

- Deepening penetration in rural and semi-urban CMSME markets
- Expanding access to refinance, credit guarantee, and regulatory incentives
- Driving financial inclusion with a focus on women and youth entrepreneurs
- Delivering consistent growth — CMSME portfolio rising by 26% from 2021 to 2025

CMSME Specialized Products of Dhaka Bank:

1. Refinance Term Loan Scheme for CMSME Enterprises
2. Oditiya Loan
3. Agro Based Product Processing Refinance Scheme of BB
4. SMEDP-2 Revolving Fund Refinance Scheme
5. 10/50/100 Taka Account Holder Refinance Scheme
6. Credit Guarantee Scheme (CGS)
7. Cluster Financing
8. Dhaka Bank Start-up fund
9. SME Foundation (SMEF) Revolving Fund
10. House Building SME Loan (HBSM)
11. Supply Chain & Distributor Finance
    a. Supply Chain Finance (SCF)
    b. Distributor Finance (DF)

Bangladesh Bank for BDT 500 Crore Startup Fund Refinancing Scheme



The agreement was signed by Mr. Muhammad Mustafizur Rahman, Additional Director of Bangladesh Bank, and Mr. A K M Shahnawaj, Managing Director (CC) of Dhaka Bank. Governor Dr. Ahsan H. Mansur joined the program online, while Ms. Nurun Nahar, Deputy Governor and Ms. Husne Ara Shikha, Executive Director of Bangladesh Bank and Mr. Md. Mahbubur Rahman Palash, Head of MSME & Emerging Business Division of Dhaka Bank were present at the ceremony

Memorandum of Understanding Signing Ceremonies by Dhaka bank

- MoU signed with Bangladesh Bank on 11th February 2025 for providing SMEDP2 Refinancing Scheme facility to SME clients
- MoU signed with Bangladesh Bank on 30th April 2025 to hold Entrepreneurship Development Training Program under Skills for Industry Competitiveness and Innovation Program (SICIP)
- MoU signed with Bangladesh Bank on 2nd September 2025 for providing Startup Financing Scheme facility to SME clients
- MoU signed with Bangladesh Bank on 28th October 2025 for providing Credit Guarantee Scheme facility for 10/50/100 Taka Account Holder clients
- MOU signed under Distributor Finance Program with Omera Petroleum Ltd. on 13th May 2025
- MOU signed under Distributor Finance Program with SMC Enterprise Ltd. on 30th November 2025
- MOU signed under Distributor Finance Program with Syngenta on 10th December 2025

Participation in various Fairs related to SME by Dhaka Bank

- Participated in a 3 day long International Trade Fair for Women at Gulshan Shooting Club Convention Center from 6 to 8 March 2025, organized by Women Entrepreneur Association of Bangladesh (WEAB). Dhaka Bank was the Title Sponsor.
- Participated in The Chand Bazaar - Season 2" Eid Fair at Aloki Convention Center from 24 to 27 March 2025, organized by Event Box. Dhaka Bank was the Title Sponsor.
- Participated in a 4 day long Banker-SME Women Entrepreneur Fair 2025 at Bangla Academy Premise from 8 to 11 May 2025, arranged by Bangladesh Bank.

Participation in various Fairs related to SME by Dhaka Bank

- Participated in EID SOUK (Exhibition on Women Entrepreneurs & Small Enterprise) at Aloki Convention Center from 16 to 17 May 2025, organized by Koral Klauset. Dhaka Bank was the Title Sponsor.
- Participated in the Divisional Workshop on Women's Financial Inclusion, held at Safina Park Auditorium, Godagari, Rajshahi on 10 August 2025, organized by Bangladesh Bank.

Participation in various Fairs related to SME by Dhaka Bank

- Participated in the SME Autumn Fair 2025 at Midas Centre, Dhanmondi from 11 to 13 September 2025, organized by Micro Industries Development Assistance and Services (Midas).
- Participated in the National SME Fair 2025 at Bangladesh China Friendship Conference Center (BCFCC), Agargaon from 07 to 14 December 2025, organized by SME Foundation.

Dhaka Bank has signed an MOU on Distributor Finance Program with Omera Petroleum Ltd. on May 13, 2025 at Dhaka Bank Head Office



Mr. Md. Mostaque Ahmed, DMD & Chief Emerging Market Officer and Ms. Dilruba Chowdhury, Director, HR of East Coast Group exchanged the Dhaka Bank Distributor Finance MOU on behalf of their respective organizations. Under this MOU, the distributors all over the country of Omera Petroleum Ltd. can enjoy specialized credit facilities with diversified inexpensive features provided by MSME and Emerging Division of Dhaka Bank.

Agreement Signing Ceremony Dhaka Bank & Syngenta Bangladesh Ltd., Distributor Finance Program



Mr. A K M Shahnawaj, Honorable Managing Director (CC), Dhaka Bank along with other Senior officials warmly welcomed Mr. Mohammad Hedayet Ullah, Managing Director of Syngenta Bangladesh Ltd in the Ceremony. Dhaka Bank & Syngenta Bangladesh Ltd, a leading science-based AgTech company, signed an Agreement on Distributor Finance Program at the Head Office of Dhaka Bank. Under this Agreement, the distributors all over the country of Syngenta Bangladesh Ltd can enjoy specialized credit facilities with diversified inexpensive features provided by MSME and Emerging Division of Dhaka Bank.

30 Days long (100 hours) Entrepreneurship Development Program (EDP) in Dhaka



Dhaka Bank PLC (DBPLC), in partnership with Bangladesh Bank, launched a month-long Entrepreneurship Development Program (EDP) in Dhaka. The program is part of the Skills for Industry Competitiveness and Innovation Program (SICIP), an initiative of the Ministry of Finance with support from the Asian Development Bank (ADB). Dhaka Bank, selected to represent the Dhaka Region, conducted the training through its institutional infrastructure. The course consisted of a 100 hours of sessions spread over one month, with 25 participants. The program continued for one month, until September 15, 2025.

Retail Business

Since the inception of Dhaka Bank's Retail Business Division the bank has grown in all facets of Retail Banking products.

The year 2025 has been a year of great learning and achievements. The bank and Retail Business Division has stepped into its forward path very meticulously. The bank opted for digital transformation in banking as the need of time. Dhaka Bank has introduced several initiatives of its kind to serve customers better in the banking industry.

- **Dhaka Bank ICMAB Cobranded Mastercard Credit Card –** Dhaka Bank has introduced Mastercard Cobranded Credit Card with ICMAB for facilitating all the members of the organization with exclusive benefits such as lounge access, EMI facilities, discounts, and buy-one-get-one (BOGO) offers.
- **Setting up ATM/CRM at Dhaka Metro Rail Stations –** Dhaka Bank placed 16 CRMs at all the operating stations of the Dhaka Metro Rail Stations for customer convenience of deposit of cash to Dhaka Bank accounts or withdrawal of cash using any bank card.
- **Online opening of FDR & DPS using DHAKA BANK Go Plus App –** Customers can now conveniently open a FDR or DPS anytime using their DHAKA BANK Go Plus app without taking the hassle of visiting branch and waiting in long queues.
- **Dhaka Bank BUET Graduates Club Cobranded Mastercard Credit Card –** Dhaka Bank with BUET Graduates Club have introduced Cobranded Mastercard World Credit Card for all the employees & members of BUET Graduates Club. The card allows the cardholders special lounge access benefits, discounts, EMI, BOGO and other special offers round the year.
- **Dhaka Bank IAB Cobranded Mastercard Credit Card –** Dhaka Bank has introduced Mastercard Cobranded Credit Card with IAB for facilitating all the members of the organization with exclusive benefits such as lounge access, EMI facilities, discounts, and buy-one-get-one (BOGO) offers.
- **Dhaka Bank Gulshan Youth Club Cobranded Mastercard Credit Card –** Dhaka Bank has introduced Mastercard Cobranded Credit Card with Gulshan Youth Club for facilitating all the members of the organization with exclusive benefits such as lounge access, EMI facilities, discounts, and buy-one-get-one (BOGO) offers.
- **Dhaka Bank eRin Device Financing –** Dhaka Bank launched the latest digital endeavor Device Finance - an End to End Digital Lending Product for purchase of mobile handsets. This is one of the pioneering products in the industry. Using the eRin Device mobile application, Dhaka Bank accountholders can apply for a short term device financing loan of amount BDT 10,000 to BDT 50,000 for a tenure of 03 months or 06 months.
- **Dhaka Bank Spark Mastercard Prepaid Card –** The dual currency youth centric prepaid card launched by Dhaka Bank comes with exclusive offers for students & young professionals. Cardholders will be able to avail buy-one-get-one (BOGO) offers, discounts at various merchant points and more.

The division has entered into agreements with top-notch real estate developers and auto dealers dealing in passenger cars like Sedan, MPV, SUV in all brand new, recondition or pre-owned. The numbers of such partners have increased the foothold of the bank in the retail loan segment. These partners have already started giving our Retail Business boost. Our total number of developers under agreement stands at 40 and Auto vendor numbers at 100.

The Bank has continued to strengthen its Card Business eco-system and has observed an ascent in business parameters. The card operating revenue increased by 31.52% over the year of 2025. Now, with over 1500 discount merchant partners, 250 Swipe-it (installment purchase) merchant partners and 26 Buy 1 Get 1 merchant partners, Dhaka Bank Card proposition is considered as one of the most prospering cards in the industry.

Strategic Partnership with Rangs Limited



Dhaka Bank has signed a strategic partnership with RANGS Limited, the official distributor of Mitsubishi Motors in Bangladesh, through a Memorandum of Understanding (MoU). The MoU was signed by Mr. H.M. Mostafizur Rahaman, SEVP & Head of Retail Business Division, Dhaka Bank, and Mr. Mohammad Hamdur Rahman Simon, Chief Executive Officer, Mitsubishi Motors Bangladesh & RANGS Limited.

Major Retail Banking Campaigns, Initiatives & Achievements in 2025 –

Campaigns:

- Retail Recovery Campaign
- Ramadan & Eid Campaign
- Mastercard Spend & Win Campaign
- VISA Spend & Win Campaign
- Car Loan Campaign - "Car Fest"
- Credit Card Acquisition Campaign
- CASA Deposit Mobilization Campaign 2025
- DB SMART All Retail Product Acquisition Campaign
- Victory Day & Christmas Campaign
- Round the year card campaigns including 'Buy One - Get One/ Two/ Three Free', Discounts with partner merchants, Cashback Campaigns and much more.

Business Initiatives:

- Payroll accounts observed a continuous growth and stood at appx. 130,000 accounts at PE 2025 and around 39,000 prepaid cards.

Payroll Banking agreement with East Coast Group



Dhaka Bank have signed a payroll banking agreement with East Coast Group. Mr. Sheikh Mohammad Maroof, the then Managing Director & CEO of Dhaka Bank and Ms. Dilruba Chowdhury, Director, HR of East Coast Group exchanged the Dhaka Bank Payroll Banking Agreement on behalf of their respective organizations. Mr. Md. Mostaque Ahmed, DMD & Chief Emerging Market Officer, Mr. Akhlaqur Rahman, DMD-Corporate, Mr. H.M. Mostafizur Rahaman, SEVP & Head, Retail Business Division, Mr. Mohammad Ainul Haque, EVP & In-charge, Corporate Banking Division, Mr. Mosleh Saad Mahmud, EVP & Head, Cash Management Unit, Mohammad Mahbubur Rahman Palash, EVP & Head, MSME and Emerging Business Division along with other senior officials from both organizations were also present at the signing program.

- Payroll Banking Unit has conducted multiple Roadshows at Corporate Head Office of Payroll Clients to promote retail banking products namely eRin, Credit Card, Retail Loans and myWage Prepaid Cards.

Dhaka Bank PLC. Signs Strategic Payroll Banking Partnership with Dot Birth Limited



Dhaka Bank PLC. has entered into a Payroll Banking Agreement with Dot Birth Limited. The agreement was formally exchanged by Mr. Md. Mostaque Ahmed, Deputy Managing Director & Chief Emerging Market Officer of Dhaka Bank PLC. and Mr. Faysal Islam FCA, CPFA, LLB, Head of Finance of Dot Birth Limited exchanged the Dhaka Bank Payroll Banking Agreement on behalf of their respective organizations in the presence of Mr. A K M Shahnawaj, Managing Director (Current Charge). Other senior officials from both organizations were also present at the signing program.

- Student Banking Unit had conducted over 150 Financial Literacy Campaign all over Bangladesh at multiple schools, colleges & universities.

Dhaka Bank Empowers IUB Students through "Financial Literacy & Career Counselling Program



Dhaka Bank Empowers IUB Students through "Financial Literacy & Career Counselling Program". The interactive session led by Mr. Md. Mostaque Ahmed, Deputy Managing Director of Dhaka Bank, engaged the students in insightful discussions on financial discipline, goal setting, and early career planning. Professor Daniel Wesley Lund, Pro-Vice Chancellor of IUB, graced the occasion as a distinguished guest.

Achievements:

- Dhaka Bank has been awarded by Mastercard in the "Mastercard Excellence Award 2025" in two categories of Co-Brand & Financial Inclusion.
- Dhaka Bank has been awarded by Robi as the best Strategic Partner with the "Partnership Excellence Award 2025".
- Both Dhaka Bank VISA and Mastercard Cardholders won the Top Tier Prize along with few others prizes in VISA Spend & Win Campaign and Mastercard Spend & Win Campaign 2025 respectively.
- Dhaka Bank was awarded as the no.1 bank is card campaign and marketing by Mastercard for promoting Mastercard Campaigns.

The Bank will continue to investment and grow the Retail Banking and Cards Business with special focus on technological intervention, Priority banking, Digital services and client value proposition. With the highest level Digital innovation and revamped proposition of the Cards and Digital Banking, Retail Banking business of the Bank looks forward to grow aggressively over 2026.

MoU with Rancon Motors



Dhaka Bank and Rancon Motors Limited, the authorized general distributor of Mercedes-Benz in Bangladesh, have entered into a strategic partnership. The MoU was formally signed and exchanged by Mr. Md. Mostaque Ahmed, Deputy Managing Director & Chief Emerging Market Officer of Dhaka Bank and Mr. Redwanul Zia, Chief Executive Officer of Rancon Motors Limited, representing their respective organizations.

Communications & Branding

The Communications & Branding Division of Dhaka Bank PLC serves as the strategic custodian of the Bank's corporate identity and reputation. As the central hub for all internal and external communications, the Division plays a pivotal role in shaping stakeholder perception, enhancing brand equity, and reinforcing the Bank's positioning as a progressive and customer-centric financial institution.

The Division oversees brand management, advertising, media planning and buying, public relations, corporate communications, social media strategy, event management, product launch campaigns, activations, CSR communication, and stakeholder engagement initiatives. Through integrated marketing communications (IMC), the Division ensures alignment between business objectives and brand visibility across all touchpoints.

In 2025, the Communications & Branding Division continued to elevate the Bank's brand salience through high-impact campaigns, milestone celebrations, strategic sponsorships and strengthened digital presence.

Major Sponsorship & Brand Activation Initiatives

In 2025, the Bank continued strategic sponsorships and high-visibility brand associations, including:

- 11th Dhaka Bank Victory Day Cup Golf Tournament at Army Golf Club
- Cultural sponsorships during traditional festivals such as Sakrain
- Community engagement programs in key commercial hubs

These activations reinforced the Bank's premium positioning and affluent customer engagement strategy.

Product & Campaign Communication Support

While product development is driven by respective business divisions, the Communications & Branding Division played a critical role in:

- 360-degree campaign execution for retail and card products
- Ramadan, Eid, and festive cashback campaigns
- Lifestyle and spend-based card activation campaigns
- Digital banking promotional drives
- Brand positioning of DBL Go Plus and other digital services

Integrated ATL, BTL, and digital strategies ensured optimal market penetration and message consistency.

Media & Public Relations Performance – 2025

- Strong nationwide media visibility through press releases and coverage
- Extensive PR mentions across print, online, and electronic media
- Improved message consistency and brand tonality across communication channels
- Strengthened media relationships ensuring sustained coverage

The Division maintained a proactive media engagement approach to preserve reputational capital and ensure narrative control.

Internal Engagement & Corporate Events

The Division successfully supported:

- 30th Annual General Meeting
- Managers' Conference 2025
- Business Review Meetings
- Internal recognition and cultural events
- National and international observance programs
- Strategic Signing Ceremonies

All internal branding and communication ensured alignment with corporate identity standards and brand guidelines.

Strategic Outlook

In 2025, the Communications & Branding Division significantly contributed to reinforcing Dhaka Bank's brand equity through structured communication strategy, enhanced digital integration, milestone celebration campaigns, and high-impact sponsorship initiatives.

Moving forward, the Division remains committed to:

- Digital-first communication architecture
- Premium brand positioning
- Stronger stakeholder engagement
- Reputation risk management

Based on overall brand performance, stakeholder visibility, and integrated campaign execution in 2025, the Communications & Branding Division confidently maintains an "Excellent" rating for brand image stewardship.

Agriculture Banking

Agriculture remains a cornerstone of the economy of Bangladesh, contributing significantly to GDP, employment, rural income generation, food security, and poverty alleviation. The sector supports nearly 40% of the labor force and plays a critical role in ensuring sustainable economic growth and socio-economic stability.

In alignment with national development priorities and financial inclusion strategies, Dhaka Bank continues to extend focused support to the agricultural sector. As agriculture remains a vital pillar of the economy of Bangladesh, contributing significantly to GDP, employment generation, food security, and rural income development. The sector supports a substantial portion of the population and plays a strategic role in poverty reduction and inclusive growth. By improving access to formal financial services, farmers can increase productivity, enhance income stability, and contribute to national food security. Continued investment in financial infrastructure, digital technology, and policy support will be key in ensuring a more inclusive and resilient agricultural sector. It is observed that financial constraints often limit the growth and productivity of the sector. Agricultural credit serves as a vital tool to overcome these challenges by providing necessary funds for investment in modern farming techniques, inputs, and infrastructure. This essay explores the disbursement of agricultural credit in Bangladesh and its impact on the country's economy. Agricultural credit refers to financial assistance provided to farmers for activities such as purchasing seeds, fertilizers, irrigation equipment, and other necessary inputs. The Government of Bangladesh, through institutions like Bangladesh Bank, has implemented various policies to facilitate farmers. As a result, we have become ample in the production of food grains. Besides, the progress in the production of fish and livestock, vegetables and fruits has risen to an enviable position today. As a consequence of development of the agricultural sector, poverty alleviation is becoming easier and the per capita income of the country is increasing gradually.

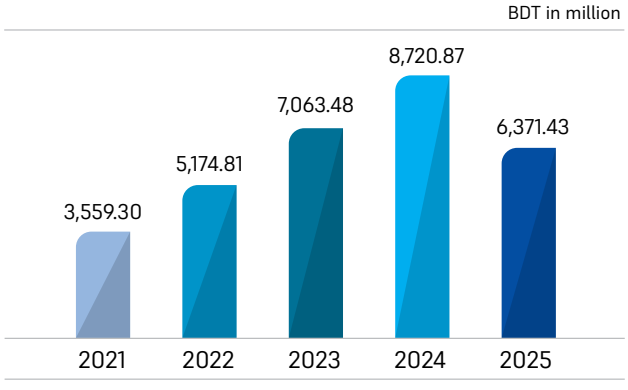
Partnership Agreement between Dhaka Bank and Planten Agro Limited



A Strategic Partnership Agreement was recently signed between Dhaka Bank and Planten Agro Limited. Through this agreement, the two institutions will work together to achieve sustainable development of the agricultural sector, provide bank loan facilities to agricultural entrepreneurs/listed farmers of Planten Agro and achieve integrated agriculture-based economic prosperity. The signing ceremony held at the head office of Dhaka Bank was attended by the Deputy Managing Director and Chief Emerging Market Officer of the bank, Mr. Md. Mostaque Ahmed, H. M Mostafizur Rahaman, Senior Executive Vice President and Head, Retail Business Division and Md. Katebur Rahman, Executive Vice President and Head, Agriculture Banking Unit and Managing Director of Planten Agro Limited, Mr. Golam Faruque, Debasish Bhattacharyya, General Manager, Shabab Salehin, Head of Finance, Md. Jashim Uddin, Head of Market Development.

Following the Agriculture & Rural Credit Policy and Program and direct guidance of Bangladesh Bank, Dhaka Bank is trying to include more farmers to disburse more loans in this sector to boost up rural economy so that more employment could be created and thus helps in poverty alleviation and food security. Following table shows the disbursement of agriculture loan for last five years in agriculture:

Year	BDT in million
2021	3,559.30
2022	5,174.81
2023	7,063.48
2024	8,720.87
2025	6,371.43



As Bangladesh advances toward its development aspirations, agriculture will continue to play a transformative role. Dhaka Bank is proud to contribute to this journey by mobilizing capital where it creates the greatest social and economic impact.

Looking ahead, we remain committed to responsible growth, innovation in agricultural financing, and supporting the resilience of Bangladesh's rural economy. Through disciplined execution and strategic foresight, we aim to strengthen our position as a trusted partner in the nation's agricultural progress.

CSR in Agriculture Sector

Since March 2023, Dhaka Bank has been actively contributing to the development of Bangladesh's agricultural sector through its Corporate Social Responsibility (CSR) initiatives. Recognizing that agriculture remains the backbone of the national economy and the primary source of livelihood for millions of rural families, the Bank has undertaken impactful programs designed to support marginal farmers and strengthen rural communities.

The Bank has provided support to farmers through distribution of quality seeds, fertilizers, and other essential agricultural inputs. These initiatives have helped farmers increase crop yield, improve food security, and enhance their income levels. By introducing modern farming practices and awareness programs, the Bank has contributed to higher productivity and sustainable farming.

Mechanization plays a crucial role in improving efficiency and reducing production costs. Under its CSR programs, Dhaka Bank has facilitated access to agricultural machinery such as power tillers, harvesters, irrigation equipment, and other tools. This support has reduced dependency on manual labor, saved time, and increased overall farm efficiency, especially benefiting small and marginal farmers.

To help farmers gaining better value for their production, Bank has supported small-scale agro-processing initiatives. Assistance in this area enables farmers to reduce post-harvest losses, add value to their products, and access better markets. This has contributed to improved income stability and economic resilience in rural areas.

Understanding the importance of innovation and knowledge, Dhaka Bank has also extended CSR support to agricultural research activities. These efforts aim to promote modern technologies, climate-resilient farming methods, and sustainable agricultural development, ensuring long-term growth of the sector.

Through approximately 105 programs conducted across 45 districts of Bangladesh, Dhaka Bank has reached thousands of farmers. These initiatives have significantly improved agricultural productivity and enhanced the living standards of marginal farming communities. The CSR activities have not only provided financial and material assistance but also built confidence and capacity among farmers.

Dhaka Bank's CSR initiatives in agriculture reflect its strong commitment to inclusive growth and rural development. By investing in production, mechanization, processing, and research, the Bank is playing a meaningful role in strengthening the agricultural sector and uplifting marginal farmers. These efforts demonstrate how responsible corporate engagement can contribute to sustainable economic development and social progress in Bangladesh.

Agriculture Material Distributions among 450 Local Farmers at Munshigonj



Dhaka Bank distributed modern agricultural machinery among 450 local farmers in Sirajdikhan Upazila of Munshiganj district as part of corporate social responsibility. Honorable Agriculture Advisor Lieutenant General Md. Jahangir Alam Chowdhury (Retd.) was present as the chief guest at the event and distributed agricultural machinery among the farmers, Also, Dhaka Bank Founder Vice Chairman A.T.M. Hayatuzzaman Khan, Director Altaf Hossain Sarker and the then Managing Director Sheikh Mohammad Maroof, Munshiganj Deputy Commissioner Fatema Tul Jannat, Superintendent of Police Muhammad Shamsul Alam Sarkar, Deputy Director of the District Agricultural Extension Department Krishibid Kumar Mohant, along with other officials of the Upazila Administration and Agriculture Office were present at the event.

Islamic Banking

Islamic Banking means such banking business, the goals, objectives and activities of which is to conduct banking business/ activities according to the principles of Islamic Shari'ah and no part of the business either in form and substance has any elements not approved by Islamic Shari'ah. Islamic banking is growing globally based on its risk sharing, optimism, inclusiveness and asset-based and asset-backed sustainable financing mechanism. In line with the global trends, Islamic banking sector in Bangladesh has also been witnessing robust growth accounting for approximately one-third of the total market share with significant contributions towards the growth and economic development of Bangladesh. The expansion of Islamic banks has led conventional banks and non-bank financial institutions to launch Shari'ah-based branches and windows.

Tayyebah Dhaka Islamic Banking

As per approval of Bangladesh Bank, Dhaka Bank has been providing Islamic Banking Services to the valued customers through 2 (Two) Islamic Banking Branches (IBB) in Dhaka and Chattogram since 2003 and 2004 respectively. Accordingly, Islamic Banking Branch (IBB), Motijheel started its operation on July 02, 2003 and Islamic Banking Branch (IBB), Chattogram on May 22, 2004. For smooth operation of Islamic banking activities, Islamic Banking Division was established in 2011. Our Islamic Banking Operations is conducted under the keen supervision of Shari'ah Supervisory Committee. Shari'ah Supervisory Committee of Dhaka Bank consists of a team of Shari'ah scholars and experts having outstanding strength in Qur'an, Hadith & Fiqh.

Dhaka Bank Islamic Banking Sub-Branch

To bring banking services to people's doorsteps, Bangladesh Bank has introduced Sub-Branches and has already allowed all the scheduled banks for expanding its Banking business through opening of Sub-Branches as per BRPD Circular No. 28 dated 27 December 2018. In this connection, Dhaka Bank has established two Islamic Sub-Branches at Matuail, Dhaka started on September 29, 2021 and Manda, Dhaka started on November 18, 2021. These two Islamic Sub-Branches provide all sort of Islamic Banking Services except foreign exchange transaction under the control of Islamic Banking Branch, Motijheel.

Online Islamic Banking Services

For more expansion of Islamic Banking activities as well as to make the service available at the clients' doorstep, Bangladesh Bank vide their BRPD Circular Letter No. 30 dated July 08, 2024 allowed to provide Islamic Banking Services (i.e. fund deposit, withdrawal and transfer) to the client of IBBs through Conventional Branches/Sub-branches. We, the Dhaka Bank, is providing the same since then. So, apart from two Islamic Banking Branches, all conventional branches of Dhaka Bank can arrange interested customers to open Islamic Banking Accounts with the two Islamic Banking Branches (IBBs) at Dhaka and Chattogram by sending the scan copy of the forms to the concerned IBB Branches through e-mail and original copy along with required documents through courier. Accordingly, after completing the same, concerned IB Branches send the counterpart of the respective accounts to the concerned conventional branches on the same day through courier.

Self-Banking Portal

Islamic Banking customers of Dhaka Bank can open MTDR and MDPS 24/7 through the online banking portal without having to visit the branch physically with the help of Self-Banking service. Customer will get instant notification and acknowledgement receipt online and through SMS. Customers can also request for online Debit Card without filling any paper and also activate the card from the portal. All these are confirmed via OTP sent to their registered mobile number or email.

Islamic Banking Desk at Conventional Branches

To explore Islamic Banking Services, we have set up "Islamic Banking Help Desk" in all Conventional Branches of Dhaka Bank complying with the BRPD Circular Letter No. 30 dated July 08, 2024. From these desks, customers of Islamic Banking Branches (IBBs) are getting Islamic Banking Services (i.e. fund deposit, withdrawal and transfer). For this, all branches of Dhaka Bank including the Sub-Branches are well cognizant and ready to apprise the customers as per their requirements regarding Islamic Banking Services of our Bank.

Islamic Banking Products and Services

Tayyebah Dhaka Islamic Banking offers almost all the deposit & investment products those are available in the country for collecting & sourcing and utilization of funds.

Deposit Products:

Al-Wadeeah Current Account
Mudaraba Special Notice Deposit Account
Tawfeer Mudaraba Deposit Pension Scheme
Mudaraba Value Max Savings Account
Mudaraba Silver Deposit Account
Mudaraba Marriage Deposit Scheme
Mudaraba Cash Waqf Deposit Account

Mudaraba Savings Account
Mudaraba Hajj Savings Scheme
Mudaraba Gold Deposit Account
Mudaraba Ratib (Salary) Account
Aroni Mudaraba Savings Account
Mudaraba Term Deposit
Mudaraba Deposit Pension Scheme
Tawfeer Mudaraba Foreign Remittance Account
Mudaraba Platinum Deposit Account
Mudaraba Term Deposit Plus
Aroni Mudaraba DPS Account

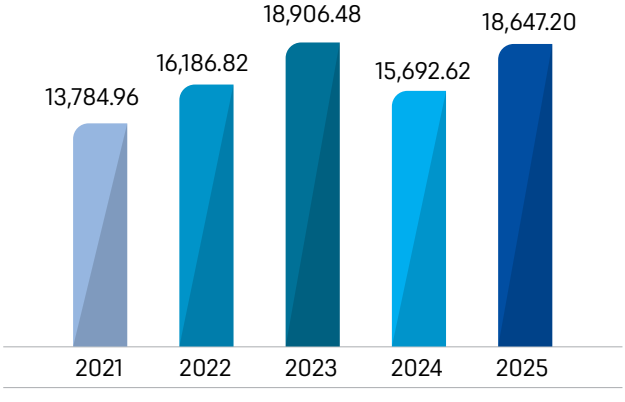
Investment Products:

Dhaka Bank Islamic Banking Investment products have been designed to eliminate oppression & disparity from the economic field ensuring equitable distribution of wealth and maximization of wealth by best utilization of assets without keeping idle. Our available investment products are:

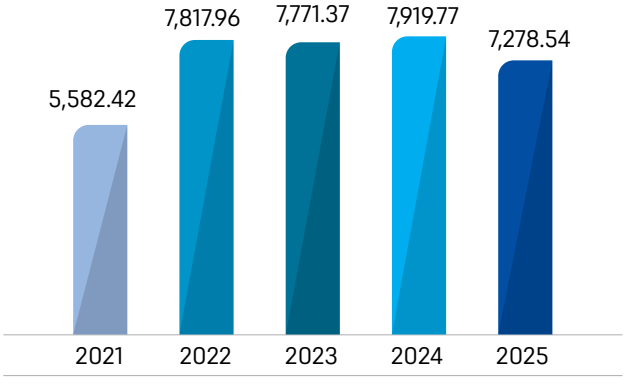
Murabaha Purchase Order
Murabaha Term Finance Others
Bai-Muajjal Industrial
Murabaha Post Import Trust Receipt
Hire Purchase Shirkatul Meelk (HPSM)
Bai-Muajjal Others
Murabaha Term Finance Industrial

Islamic Banking Performance

Islamic Deposit — Amount in BDT million



Islamic Investment — Amount in BDT million



DHAKA BANK DIRECT BANKING

Internet Banking for All

Business Operations

In 2025, the Operations Division's steadfast dedication to delivering exceptional customer service resulted in significant progress across its operational areas. The Division oversees a wide range of service delivery units and plays a critical role in ensuring the smooth functioning of key financial operations. Its core responsibilities include the settlement of treasury functions, foreign remittances, cash management operations, bond market operations, RTGS and BEFTN transactions, and central automated cheque processing, among others.

To enhance service efficiency and customer experience, the Operations Division introduced a variety of payment and transaction products powered by advanced, state-of-the-art technology. The Division consistently ensures accurate settlement of payments and transactions while maintaining strict compliance within a centralized processing environment.

The following units are working under Operations Division

- Money Market Operations
- Forex Back Office Operations
- Cash Management Operations
- FI Operations
- NRB Remittance Operations
- Inward & Outward Remittance Operations
- SWIFT Operations
- Branch Operations
- BACH, EFTN & RTGS Operations

Money Market Operations

Financial instruments with high liquidity and short maturities are traded in the money market. In Bangladesh, both banks and non-bank financial institutions participate in the money market, where they borrow and lend large sums of money for short periods to manage liquidity.

Key instruments traded in Bangladesh's money market include Treasury Bills and Treasury Bonds issued by the Government, as well as bills issued by Bangladesh Bank.

Money market operations also involve REPO (repurchase agreement) and reverse REPO transactions using Treasury Bills and Bonds as collateral. These instruments help financial institutions meet short-term funding needs, manage excess liquidity, and take advantage of short-term investment opportunities within the financial system.

At a glance settlement position during 2025

Money Market	2025	
Particulars	No. of Deals	BDT in Crore
Call Placement & Borrowing	606	52,428.00
FDR Placement & Borrowing	11	712.00
REPO & Rev. REPO	228	43,611.45
Govt. Security Txn	1,947	10,948.81
Refinance for Pre shipment, E-Rin, SME & Agri	813	458.65
EDF Refinance (amount in USD)	7,218	$429.2M

Foreign Remittance Operations

Remittance is one of the main sources of foreign currency inflow for many countries. It plays a significant role in strengthening the economy. When families receive remittances, their consumption and purchasing power increase. This leads to improved access to better food, education, healthcare, housing, and an overall enhanced standard of living. At the national level, remittances contribute positively to Gross Domestic Product (GDP), foreign exchange reserves, and per capita income. Operations Division settles a variety of Inward & Outward Remittances centrally to help its customers, which guarantees not only better, more reliable service but also complies with regulatory requirements.

At a glance settlement position during 2025

NRB Remittance	2025	
Particulars	No. of Instruction	Crore BDT
NRB Remittance DHAKA BANK Account	7,091	78.17
NRB Remittance through EFTN	897,693	8,555.62
NRB Remittance through NPSB	120,518	1,092.64
NRB Remittance through MFS	4,847	5.24
Cash Disbursement	7,217	71.07
Total	**1,037,366**	**9,802.74**
Remittance in USD (Million)		$785.37

SWIFT Operations

SWIFT (Society for Worldwide Interbank Financial Telecommunication) is a global, member-owned cooperative and the world's leading provider of secure financial messaging services. It operates a standardized messaging network that enables member banks and financial institutions worldwide to exchange financial messages, including letters of credit, payment instructions, and securities transactions.

SWIFT's primary responsibility is to transmit these messages quickly, accurately, and securely—factors that are critical in global financial operations. Member organizations create standardized, formatted messages and send them through SWIFT's network for delivery to the designated recipient institution.

Headquarters in Brussels, SWIFT processes data through operational centers located in the United States and Belgium, ensuring reliability, redundancy, and high levels of security.

Currently, the following processes are being implemented through SWIFT operations under Operations Division on regular basis:

- Processing of Treasury payments
- Processing of FC Fund Transfer (Cross Border)
- Processing of Outward Remittance
- Processing of confirmation relating to Treasury payments
- Processing of confirmation relating to FC placement
- Processing of OBU fund transfer activities
- Processing of queries on Inward & Outward Remittance
- Obtaining accounts statement (MT 950/940)
- Processing of queries on export & other proceeds etc.

Cash Management Operations

Dhaka Bank has introduced a comprehensive suite of Cash Management Solutions to help corporate groups manage their cash flows more efficiently and effectively. These solutions are designed to optimize liquidity, reduce default risk, lower operating costs, ensure sufficient liquidity for clients, and maximize returns.

Through automation of collection and payment processes, the Bank's Cash Management products and services add significant transactional value, creating a win–win situation for both clients and the Bank. In line with this strategic objective, the Operations Division has undertaken several commendable initiatives:

Key Initiatives

- Established collection arrangements with major utility and service providers, including:
  - Dhaka Electric Supply Company Limited (DESCO)
  - Dhaka Power Distribution Company Limited (DPDC)
  - Dhaka Water Supply and Sewerage Authority (Dhaka WASA)
  - Chattogram Water Supply and Sewerage Authority (Chattogram WASA)
  - Titas Gas Transmission and Distribution Company Limited (Titas Gas)
  - Bangladesh Power Development Board (PDB)
  - Karnaphuli Gas Distribution Company Limited (Karnaphuli Gas)
  - Bangladesh Rural Electrification Board
- Developed a centralized software solution (DHAKA BANK–C Solution) to facilitate settlement of cash dividends, payroll, commissions, and payables for various insurance companies and corporate clients. Initiated depository relationships with leading corporate entities, including:
  - Grameenphone Ltd
  - Banglalink
  - Robi Axiata Limited
  - bKash Limited
  - Nagad Limited
- Successfully implemented the Automated Challan System, Sanchaypatra Online Management System, and VAT Online System to enhance service efficiency and provide greater convenience to both individual and corporate customers.

In addition, the Bank has signed multiple agreements with corporate groups, garments industries, and institutional clients to disburse monthly salaries under its Cash Management Operations, further strengthening its position as a reliable and technology-driven financial partner.

At a glance settlement position during 2025

C-solution	2025	
Particulars	No of Instruction	Amount in BDT Crore
Payment through C-solution	554,863	62,911.90
Collection through C-solution	173,494	35,921.38

A-Challan & Sanchaypatra online management

Particular	No. of Txn	Amount in BDT Crore
A Challan	86,303	3,462.68
Sanchaypatra	4,306	300.83

RTGS Operations

The BD-RTGS system accepts only credit transfers initiated by participating banks. However, Bangladesh Bank and other

authorized payment system operators may be permitted to settle both credit and debit transactions. Bangladesh Bank has also introduced the Foreign Currency Settlement System within the RTGS platform to execute interbank foreign currency transactions and customer-originated transactions on a real-time basis. In line with this initiative, the Operations Team successfully settled a significant number of foreign currency transactions last year.

- Real-time settlement means transactions are processed immediately as they are received, with no waiting period.
- Gross settlement means each transaction is settled individually and recorded separately in the central bank's accounts, without being netted against other transactions.

At a glance settlement position during 2025

RTGS	2025	
Particulars	No. of Txn	Amount
Inward in BDT (Amt. in Crore)	1,54,569	1,32,838.46
Outward in BDT in Crore (Amt. in Crore)	1,68,099	1,77,853.30
Inward in USD (Million)	27,744	658.61
Outward in USD (Million)	31,589	761.48

Central Complaint Cell Management

The Bank has established the Central Customer Services & Complaint Management Cell (CCS&CMC) at its Head Office to oversee and supervise all complaint management activities across the organization. During 2025, the Bank managed customer complaints in accordance with the Guidelines for Customer Services & Complaint Management issued by the Financial Integrity and Customer Services Department (FICSD) of Bangladesh Bank.

The primary focus during the year was to strengthen the complaint management framework at Branch and Zonal Office levels, improve complaint lodgment procedures through multiple accessible channels, and accelerate the complaint resolution process to ensure enhanced customer satisfaction and service excellence.

At a glance resolution position during 2025

CCS & CMC	2025		
Particulars	Complaint Received	Complaint Resolved	Percentage
Complaint received through BB	9	9	100%
Complaint received through Dhaka Bank	252	252	100%
Total	**261**	**261**	

Self Banking
Web Portal for Banking Services

Prevention of Money Laundering (ML) and Terrorist Financing (TF)

Our prevailing money laundering environment

Present-day narrative unfolds many captivating insights on the malicious advance of financial crime in the country. Illegal capital flights have thrived in the industry on criminal offence of diverse nature, namely bribes and corruption, financial crimes, trade-mispricing, embezzlement of bank money and non-repayment of loans, misuse of political power and influence peddling, and a host of other means. Illegitimate funds from Bangladesh found its haven in overseas regions and the ill-gotten wealth was converted to commercial activities of various kinds.

The Bank is sincerely driving its AML/CFT efforts and compliance endeavours in view of the changing country perspectives and ongoing regulatory oversight and investigations. Employees have been made aware of the challenging money laundering context and urged to fight together against the spread of money laundering with an unfailing commitment.

With steadfast commitment to ensuring AML/CFT compliance across the Bank, we are keeping abreast of the evolving money laundering events and new developments including changing regulatory regime, country's transition through national election, ongoing regulatory audit & investigation, regulatory recommendations as well as collective efforts for proactive transaction monitoring in the industry.

AML rules & procedure, we endeavor to apply the best

The Bank always fosters a culture of learning and having a clear understanding about basic country regulations such as Money Laundering Prevention Act 2012 (Amended 2015), Anti-Terrorism Act 2009 (Amended 2012 & 2013) and Money Laundering Prevention Rules 2019. We have put in practice the instructions of AML guidelines and policies. Our people utilize the AML systems and processes, tools and techniques to achieve the optimum compliance solution. The Bank has placed a system to test Employee's scale of AML knowledge and competence through quiz test, exam, online questionnaire and so forth.

With business and compliance together in harmony

As our business is growing on all fronts of banking engagement under a consistent strategic planning, there will be parallel waves of compliance obligation, we anticipate. Thus, in course of chasing our business goal with more profits, deposits and loans through ongoing promotional campaigns, we ensure a guard of compliance to keep our banking voyage safe and sustainable. Our love for growth and commitment to Customer service with the heart of a compliant Bank carves out our winning proposition.

Bank's AML/CFT compliance structure

For leading and managing all aspects of the AML/CFT compliance programme, our Bank has assigned a qualified individual as the Chief Anti Money Laundering Compliance Officer (CAMLCO), who is duly assisted by the Deputy CAMLCO and Head of AML & CFT Division. A Central Compliance Committee (CCC) comprises Heads of core business divisions at Head Office to set out Bank's AML/CFT strategies while AML & CFT Division headed by Deputy CAMLCO extends everyday supports to implement those plans. Branch Anti Money Laundering Compliance Officers (BAMLCO) are deployed at Branches as the front soldiers of AML/CFT compliance. Thus, we have made available our AML/CFT resources for Employees' ready reference and a forum of contacts for any clarification and guidance on AML/CFT issues.

The role of Senior Management

We always nourish a culture of cascading value through Top-Down Approach while responding to money laundering compliance. Senior Management is well aware of their roles and responsibilities about compliance on way to delivering plans and decisions on banking business. In the prevailing money laundering context facing diversified risks and threats, the Bank Management has enhanced the practice of deciding business through informed decisions and shared inputs in coordination with all core banking segments, particularly those responsible for loan sanction and disbursement.



BFIU Acting Head, High Officials, Dhaka Bank Managing Director (CC), Banks CAMLCO AML Officials and senior bank officials of all scheduled banks in Sylhet District are seen in Lead Bank Training, lead arranged by Dhaka Bank on October 04, 2025.

MD & CEO's Declaration on the prevention of ML, TF & PF

At the beginning of 2025, there was an announcement of MD's declaration on AML/CFT to express Bank's firm commitment towards prevention of money laundering, terrorist financing and proliferation financing. The Declaration was conveyed to all Employees of the Bank. The Declaration concludes with a firm commitment that it is every Employee's responsibility to protect themselves as well as the institution from the evils of money laundering as the consequence is severe.

Adhering to PEP/IP compliance

We have set forth strong recommendations and directives towards all Branches and HO Divisions to prepare a viable work plan to counter the prevailing ML/TF threats from Politically Exposed Person (PEP)/ Influential Person (IP). Accordingly, the Branches conducted review of the existing accounts of Influential Persons and apply enhanced due diligence (EDD) related to their risk profile, KYC and transactions. Regulatory bindings remained high during the times leading up to the National Election and the aftermath. With resounding regulatory caution and compliance obligation, the Bank vigorously stepped up its Customer review system in respect of PEP/IP. Post-election period, the Bank is driving hard to refresh the list of IPs from the elected Members of Parliament and Ministers and complete required EDD procedure.

Risk Based Approach

- During the year 2025, database for high risk customers including PEP/IP has been updated and scrutinized based on nature of business, size of business/income, source of fund and KYC Risk Grading as well as high profile of customers. Relevant accounts were reviewed during the period.
- Daily newspapers were checked to find whether any account of criminals, money launderer found in Bank's system. If positive match found, branches reported that as suspicious activity.
- Low scoring Branches under Independent Testing Procedure were visited by AML & CFT Division and were provided required supports and guidance to improve their rating.
- All new and transferred Branch Anti Money Laundering Compliance Officers (BAMLCO) were assigned by Central Compliance Committee (CCC) after assessment of their competence through a set procedure.
- During the reporting period, all existing RMAs have been checked and reviewed by our International Divisions and relationship with suspicious institutions has been cancelled. It has been ensured that the Bank has no relationship with Shell Banks.
- UN/International Sanction Lists were checked against Bank's Customer Database through nScreening software and positive hits have been cleared by Branches. False Positive Reports are preserved by Branches.
- Emerging risks from e-Commerce, money changers, digital hundi, virtual currency, digital business, NGO/ NPO, etc were brought to enhanced monitoring and necessary guidance and instructions were issued to Branches.
- Enhanced Due Diligence (EDD) was applied to relationship/transaction with high risk countries/ geographies updated by FATF periodically.
- Adequate screening was conducted against OFAC and other international sanctions with special attention on Myanmar, Russia related sanctions.

Transaction monitoring and reporting of STR/SAR

Once we onboard Customer and allow to operate account, the next best compliance obligation is to grow watchful about Customers' transactions and scrutinize its consistency with transaction profile, pattern, purpose, source of fund, and so forth. During the year, quality assurance in reporting Suspicious Transaction Report (STR)/Suspicious Activity Report (SAR) captured our attention under regulatory insistence. The AML Monitoring Officials and Analysts steered efforts on logical justification of STR/SAR reporting, besides increasing the reporting volume. The outcome is worth mentioning with an excellent record of 100 plus STR/ SAR at the year ended 2025. Our motivated AML Team will definitely keep up the tempo ahead. Besides, AML & CFT Division streamlined the automated transaction monitoring system (TMS) and adopted new rules.

Cash Transaction Report

The Bank processes Cash Transaction Report (CTR) via goAML middleware centrally from the reporting wing of AML & CFT Division and the same tool is deployed at branch level so that they are able to see, check and analyze CTR data to identify unusual transactions. All through the year, a total of 148,686 nos. CTRs approx. have been reported to BFIU through goAML software after necessary assessment by Branches. All the CTRs were widely assessed by central Transaction Monitoring System, leading to submission of a number of STR in 2025.

Fighting emerging threats and digital challenges

In 2025, we took stocks of emerging threats and risks from FX trading, illegal hundi, online gaming/betting, crypto currency, cybercrime, MFS wallet, remittance to credit cards and so forth. As a part of remedial actions, we have sped up training regarding the evolving landscapes of money laundering and emerging risks of new age banking, while

we simultaneously equip our AML system with advanced preventive tools and methods. The Bank spontaneously came forward to cooperate with Regulatory initiatives to bring back stolen assets from abroad, which were siphoned off from the country through credit and trade based money laundering as a common ML technique. DBTI has initiated training on emerging threats from digital platforms including illegal hundi, online gaming and betting, crypto-currency, cybercrime, etc.

Training and Awareness

Training is one of the most important ways to stress the importance of AML/CFT efforts as well as educating employees about what to do if they encounter potential money laundering. Our AML/CFT Division has established training requirements and standards and accordingly ensures that Employees are made aware of and have a working understanding of the AML/CFT risks and mitigation measures in their departments or areas of responsibilities. In 2025, a great total of 616 Bank Employees were brought under the umbrella of AML/CFT training with close coordination between AML & CFT Division and Dhaka Bank Training Institute (DBTI).

Distinguished event of AML Training

Dhaka Bank arranged Anti-money Laundering Lead Bank Training on October 04, 2025 in Sylhet District at the behest of Bangladesh Financial Intelligence Unit (BFIU). In the city's "Rose View Hotel" as many as 130 senior bank officials from 40 scheduled banks including Dhaka Bank operating in Sylhet District participated in the training. As a proud Bank nominated by BFIU, we made the training event a grand success with a large congregation of bankers in Sylhet District and the Acting Head of BFIU as the Chief Guest.

Training sessions were conducted by expert resource persons from BFIU covering a wide range of contemporary topics on AML & CFT. Strong commitment was demonstrated all through the training sessions to strengthen the banking sector's readiness in combatting money laundering and terrorist financing in line with national laws and international standard. As a part of participants' evaluation, a quiz competition was held with an innovative arrangement of online google form in a user friendly ambience. The program concluded with an award giving ceremony recognizing the top ten performers in the quiz test. Certificates of Participation were distributed among the participating bank officials.

Prevention of Trade Based Money Laundering

The Bank well understands the perils from the abuse of trade system, which is often exploited by perpetrators to illegally transfer ill-gotten funds abroad. Our trade analysts are equipped with skill, expertise and tools & techniques to counter the prevailing TBML techniques, mainly under/over invoicing, the abuse of informal import sectors like ship breaking, trade connection with high risk jurisdictions/tax haven countries, etc. With the rise of U.S. Sanctions globally, our sanction screening procedure has been strengthened and its effectiveness and efficiency improved. Important TBML Alerts related to price, products, geography, related party, ports, vessel, sanctions, etc. are regularly escalated to Management for necessary decision under 3-Level Risk Management Process.

Prevention of Credit Backed Money Laundering

With a cautious approach, we have taken note of emerging diversion of loaned fund in the industry and illegal investment in commercial activities abroad. As regulatory prescription, we have launched remedial measures by enhancing supervision on utilization of funds disbursed to large business groups, while assessing classified and rescheduled loans of the large businesses on AML scale. Under the changing scenario, our CRM Division has immediately updated Bank's loan portfolio belonging to IP/PEP. We have enhanced coordination between Loan Departments and AML & CFT Division with respect to regulatory queries, investigation, freezing actions, etc. in order to deliver effective approval decision.

Freezing actions, regulatory query and investigation

Bank's compliance Team effected the freezing orders from regulatory bodies with utmost due diligence, while the freezing actions being constantly monitored. Where applicable, STRs/SARs have been raised against influential customer groups. The Bank remained committed to extend every possible support and cooperation to regulatory queries and investigations providing adequate information and clarification about Customers' details. Under regulatory directives, the Bank executed freezing/ no debit instructions at the earliest and at the same time, maintained a balanced stand about the legal rights of Customers facing regulatory actions.

Meeting of Central Compliance Committee (CCC)

To formulate AML/CFT strategy of the Bank and supervise the implementation of AML/CFT plans and programmes around the year, the Bank has constituted Central Compliance Committee (CCC) headed by the Chief Anti Money Laundering Compliance Officer (CAMLCO). CCC comprises members from the Heads of all core banking segments. The Committee held 04 (four) Quarterly Meetings effectively in 2025. During the period under review, the Committee discussed all important AML issues and take necessary decision. An exclusive Meeting of Central Compliance Committee (CCC) was held with specific agenda on the Recommendations of CAMLCO Conference and drew an effective work plan for implementation.

Human Resources

Human capital remains a foundational pillar of institutional resilience and service excellence at Dhaka Bank. The Bank continues to prioritize the attraction, development, and retention of competent professionals capable of navigating an increasingly complex financial and regulatory landscape. A structured people strategy supports long-term sustainability while reinforcing operational continuity and risk discipline. The preceding years presented multifaceted challenges that affected employees both professionally and personally. Throughout this period, the workforce demonstrated resilience, adaptability, and sustained commitment to client service across the network. The experience reinforced the importance of structured employee support systems, with heightened focus on well-being initiatives, professional capability enhancement, and performance alignment. Institutional learning derived from this period has strengthened the Bank's resolve to cultivate a stable and supportive working environment.

As a service-driven financial institution, operational integrity and customer confidence depend significantly on the competence and conduct of personnel. Skilled professionals are essential for effective credit evaluation, risk management, regulatory compliance, and uninterrupted service delivery. The Human Resources Division plays a strategic role in workforce planning, ensuring optimal deployment of talent across business and control functions. Emphasis is placed on aligning individual competencies with functional requirements to support both business expansion and risk governance. A comprehensive Human Resources framework governs talent lifecycle management. Established policies provide structured guidance across recruitment protocols, competency-based training, performance evaluation systems, succession planning, employee welfare measures, and retention mechanisms. Performance management processes emphasize accountability, measurable outcomes, and merit-based recognition to encourage productivity and professional growth.

The Bank's people strategy is closely integrated with its broader institutional objectives of growth, profitability, and sustainability. Talent development, operational discipline, and ethical conduct are considered essential enablers of these objectives. By investing in human capital enhancement and structured workforce planning, Dhaka Bank continues to reinforce its ability to deliver stable financial performance while maintaining service excellence.

Through disciplined human resource governance and sustained investment in professional capability, the Bank remains positioned to meet emerging industry challenges and uphold its commitment to stakeholders nationwide.

Human Resources Accounting

Human Resources Accounting (HRA) involves assigning a monetary value to an organization's human resources. It focuses on presenting and conveying data related to human capital. In other words, HRA quantifies the worth of human resources, providing detailed insights into investments made and the potential returns they generate.

Particulars	2024	2025
Total Number of Employees	1,979	2,145
Total Number of Branches* (Including 3 SME Service Centre)	119	120
Total Number of Sub-Branches	33	36
Employee per Branch	17	18

Figure in million except number and percentage

Particulars	2024	2025
Deposit per Employee	151.32	157.97
Loans & Advances per Employee	135.92	128.73
Operating Profit per Employee	5.36	5.48
Salaries & Allowances per Employee	2.02	2.01
Salaries & Allowances as % of Operating Profit	37.66%	36.70%

Workforce Planning and Recruitment

Recruiting top talent in the financial services sector is highly competitive and complex, presenting significant challenges. In 2025, the Bank onboarded 250 new employees, including specialized professionals with expertise in niche and strategic areas, enhancing its capabilities across various domains.

Year wise Recruitment

Category	2024	2025
Experienced	55	35
Fresher	54	215
Total	**109**	**250**

Classification of Employees

Category	2024	2025
Confirmed	1,913	1,916
Undergoing Training/Probation	62	223
Contractual	4	6
Total	**1,979**	**2,145**

Promoting Diversity & Inclusion

The Bank has placed a renewed emphasis on fostering a diverse workforce throughout the year. By the end of the year, the number of female employees increased from 484 to 524, reflecting improved gender diversity.

We are committed to cultivating an inclusive work culture that promotes gender balance and values the contributions of all employees, regardless of gender, age, race, or disability. As of December 31, 2025, the Bank employed a total of 2145 individuals, with women comprising 24.43% of the workforce. Female employees are represented at all levels of the organization and across different geographic locations.

To further enhance diversity at the mid to senior level, the Bank is actively working to increase female representation in leadership positions such as Manager, Manager Operations, Credit In-Charge, Foreign Trade In-Charge, and General Banking In-Charge.

Age Group wise Employee Distribution

Age Group	2024			2025		
	Male	Female	Total	Male	Female	Total
Above 60 Years	2	0	**2**	3	0	**3**
51-60 Years	159	42	**201**	172	46	**218**
41-50 Years	483	153	**636**	530	158	**688**
31-40 Years	685	194	**879**	692	198	**890**
21-30 Years	166	95	**261**	224	122	**346**
Total	**1,495**	**484**	**1,979**	**1,621**	**524**	**2,145**

Service Length wise Employee Distribution

Service Length	2024			2025		
	Male	Female	Total	Male	Female	Total
16 Years and Above	335	102	**437**	369	123	**492**
11-15 Years	279	109	**388**	321	102	**423**
6-10 Years	457	130	**587**	435	123	**558**
3 – 5 years	229	72	**301**	169	54	**223**
Below 3 years	195	71	**266**	327	122	**449**
Total	**1,495**	**484**	**1,979**	**1621**	**524**	**2,145**

Division wise Employee Distribution

Division	2024				2025			
	No. of branches	No. of employees			No. of branches	No. of employees		
		Male	Female	Total		Male	Female	Total
Dhaka (Including Head Office)	60	1,049	428	**1,477**	61	1,149	456	**1,605**
Chattogram	27	215	28	**243**	27	238	33	**271**
Sylhet	6	43	3	**46**	6	38	9	**47**
Khulna	7	41	8	**49**	7	46	8	**54**
Rajshahi	12	96	11	**107**	12	95	12	**107**
Barishal	2	13	0	**13**	2	14	0	**14**
Rangpur	4	30	5	**35**	4	33	6	**39**
Mymensingh	1	8	1	**9**	1	8	0	**8**
Total	**119**	**1,495**	**484**	**1,979**	**120**	**1,621**	**524**	**2,145**

Talent Engagement, Development, and Growth

In line with its strategic goal of deepening customer engagement, the Bank has strengthened its talent acquisition process to support its expanding branch network. By recruiting young professionals from across the country, the Bank ensures a continuous pipeline of future leaders, fostering talent from the very beginning of their careers.

Building a Future-Ready Workforce

Identifying and developing future leaders remains a top priority for the Bank. The talent management framework has been redesigned with a structured review process to support talent classification and succession planning. To enhance leadership capabilities, selected employees participated in specialized learning programs focused on Credit Risk, Foreign Trade, Process Excellence, and Operations. The Bank has also embedded a strong risk and compliance culture, reinforcing that adherence to policies is a shared responsibility across the organization.

Employee Health and Safety Initiatives

Employee well-being is a key focus for the Bank. In 2025, various health awareness programs were organized to promote a culture of well-being. All permanent employees and their dependents receive hospitalization benefits as part of the Bank's commitment to health support. Health Awareness Program titled "Cancer Prevention and its Mitigation" was held on 23 February 2025, where Dr. Sharif Ahmed, MBBS, of United Hospital delivered a valuable lecture.

A Health Campaign and BMI Challenge Program were arranged in association with Qualitas Healthcare Bangladesh and Carnival Care Limited, respectively, on 14 May and 03 November 2025. Employees (3 males and 3 females) who demonstrated significant health improvement were rewarded with attractive prizes.

Two blood donation campaigns were held on 30 January and 28 July 2025, respectively, in association with Quantum Foundation.

Additionally, a "Yoga for Stress Management" session was arranged in association with Quantum Foundation on 5 November 2025 for 40 Managers and Heads of Division at the Dhaka Bank Gulshan Head Office premises.

Employee Welfare Initiative

Dhaka Bank PLC undertook a significant initiative to strengthen employee welfare through a strategic partnership with MetLife Bangladesh, reflecting the Bank's continued commitment to employee security, engagement, and long-term organizational sustainability. This initiative aligns with the Bank's broader human resource strategy aimed at fostering a supportive, resilient, and people-centric workplace culture. Through this arrangement, the Bank introduced enhanced insurance coverage facilities designed to provide greater financial security and peace of mind for employees and their families. The initiative further reinforces Dhaka Bank's commitment to creating a secure and caring work environment by addressing unforeseen medical and life-related risks, thereby contributing to employee well-being, confidence, and overall productivity.

Introduced Group Life Insurance Policy

Under the Group Life Insurance Policy, employees are provided with financial protection against unforeseen circumstances including accidents, disability, and loss of life. The policy has been designed to enhance financial security for employees and their families, reflecting the Bank's continued emphasis on responsible and sustainable human capital management.

Introduced Critical Illness Benefit

Under the Critical Illness Benefit, employees are eligible for coverage upon confirmed diagnosis of any of the 14 specified critical illnesses covered under the Group Policy Contract. This benefit is intended to reduce the financial burden arising from major medical conditions and demonstrates the Bank's proactive approach toward employee health, safety, and overall well-being.

Employee Engagement and Workplace Culture

Employee engagement begins at the individual level and can positively influence the entire organization. The Bank actively fosters a positive workplace culture by organizing various initiatives, including Indoor Games 2025, International Women's Day celebrations, and several sporting events such as the Intra-Bank Cricket Tournament 2025, Corporate Amateur Cricket Tournament (CACA) 2025, Bankers Cricket Tournament 2025 (held in Cox's Bazar) and the "T10 Bankers Cricket Cup 2025" Season 5 (also held in Cox's Bazar).

High levels of employee engagement play a key role in talent retention, customer satisfaction, and overall organizational success.

Dhaka Bank Indoor Games 2025



To encourage and to motivate the bank employees in the beginning of the year Dhaka Bank carrom organized Indoor Games 2025 at Dhaka Bank premises and Gulshan Youth Club. Badminton, Chess, Table Tennis and Caram were the games of the tournament. A total of 244 employees participated in this joyful tournament including 186 male and 58 Female employees. Sheikh Mohammad Maroof, the then Managing Director & CEO of the Bank Inaugurated this Event. A K M Shahnawaj, Additional Managing Director of Dhaka Bank, Deputy Managing Directors Md. Mostaque Ahmed, Akhlaqur Rahman, A M M Moyen Uddin, M. Rezaur Rahman, SEVP & Head of Human Resources Division, Sahabub Alam Khan FCA, SEVP & Chief Financial officer of Dhaka Bank and high officials of the Bank were presents.

Ethical Standards and Professional Conduct

Upholding integrity and professionalism are core expectations at Dhaka Bank. The Code of Conduct outlines the values, principles, and ethical standards that all employees must adhere to. The Bank ensures that compliance expectations are communicated clearly through multiple channels to maintain a high level of professional integrity.

Equal Opportunity and Workplace Harassment Prevention

Dhaka Bank is committed to fostering an inclusive and respectful workplace. Policies and procedures have been established to prevent any form of harassment or discrimination. The Bank has implemented a Sexual Harassment Policy that applies to all employees, including permanent, casual, and contractual staff, as well as clients, job seekers, and individuals associated with the Bank. This ensures a work environment that upholds fairness, dignity, and compliance with legal standards.

Dedicated Female Counselor for Support and Guidance

To support female employees in career development, addressing workplace concerns, and ensuring a safe and inclusive environment, the Bank has appointed a Female Counselor within the Human Resources Division. She serves as a primary point of contact for female colleagues seeking advice on professional growth, harassment-related concerns, or any job-related issues.

Celebration of International Women's Day 2025



On the occasion of "International Women's Day-2025" Dhaka Bank organized a whole day event where all female employees of Dhaka Bank where presence at Head Office premises. The Chief Guest of the event was Ms. Rupali Chowdhury, Managing Director, Berger Paints Bangladesh Ltd. Mr. Sheikh Mohammad Maroof, the then Managing Director & CEO of Dhaka Bank Deputy Managing Directors: Mr. A M M Moyen Uddin, Md. Mostaque Ahmed, Sheikh Abdul Bakir & Akhlaqur Rahman; Mr. M. Rezaur Rahman, Head of HRD, Mr. Sahabub Alam Khan FCA, Chief Financial Officer of Dhaka Bank were present on the occasion.

Human Capital

Human capital is a fundamental driver of growth and development in the banking industry. Investing in people is essential to enhancing knowledge, skills, competencies, and capabilities—key strategic factors that fuel productivity, competitiveness, and long-term success. Over the past decade, banks have navigated a rapidly evolving global landscape that demands strong intellectual capital, specialized financial expertise, and the ability to meet increasingly sophisticated client expectations. At Dhaka Bank, we recognize that our employees are our most valuable asset. Human capital in the banking sector encompasses a combination of competencies, diversity, engagement, values, and knowledge—all of which contribute to efficiency, regulatory compliance, business resilience, and sustainable success. Unlike physical assets, human capital holds the unique potential to drive a lasting competitive advantage. This is particularly true in the service sector, where the success of an organization is directly tied to the people behind it. Despite traditional emphasis on products, processes, and technology, the modern banking industry thrives on its ability to leverage human capital. In an era of globalization, rapid technological advancements, and intense competition, it is no longer sufficient to rely solely on tangible resources to maintain an edge. Dhaka Bank's strategy revolves around fostering talent and strengthening its core operations. We have aligned individual performance indicators with our organizational objective—delivering the most relevant products and services to our customers. As part of our commitment to "Building Talent," we have established industry-academia partnerships to cultivate

a future-ready workforce. The importance of human capital has never been greater. Success in the banking industry increasingly depends on attracting, retaining, and developing top talent. As competition intensifies, skilled professionals will become the key to transformation and innovation. To stay ahead, we have refined our strategy, offering competitive compensation packages and focusing on talent acquisition and retention. Our commitment to creating a great workplace is stronger than ever. While our employees dedicate themselves to serving clients, we remain focused on supporting them—ensuring they can thrive both professionally and personally.

Learning and Development

At Dhaka Bank, we strongly believe that learning and development are fundamental to shaping a skilled and future-ready workforce. With this in mind, we have undertaken various initiatives to foster a culture of continuous learning over the past year. Our robust learning management system offers diverse training opportunities through multiple channels, including e-learning modules, in-person classes at our Training Institute, virtual sessions, and specialized programs at esteemed institutions such as Bangladesh Bank Training Institute, BIBM, and other renowned local and international training organizations. As part of our ongoing transformation journey, we are committed to nurturing a pipeline of future leaders who will drive the Bank's growth and innovation. To ensure that our employees remain competitive in an evolving banking landscape, we regularly assess skill gaps across different levels and tailor training programs accordingly. Key focus areas include credit management, foreign exchange operations, customer relationship management, product and service marketing, credit monitoring and recovery, risk management, technology-driven banking, branch operations, and compliance with statutory, legal, and policy requirements, including AML-CFT regulations. Additionally, specialized training programs on MSME financing, retail lending, agricultural finance, and soft skills development have been conducted throughout the year. Recognizing the need for personalized training and leadership development, we emphasize capability-building initiatives designed to equip our employees with the skills required to navigate a rapidly changing environment. In line with this vision, a significant number of employees have obtained certifications such as OMEGA Credit Certification and Standard Chartered Bank's AML-CFT Certification. Our in-house Training Institute, in collaboration with subject matter experts across various domains—Risk, Credit, Trade, IT, and more—has played a crucial role in strengthening internal competencies.

To encourage continuous professional development, we provide reimbursement for examination fees and offer cash incentives or honorariums for completing recognized certification programs such as ACA, FCA, ACMA, FCMA, CFA, CDCS, CSDG, Banking Diploma from IBB, and other professional qualifications.

Dhaka Bank has established a comprehensive learning infrastructure that supports professional growth at all levels through a blended approach combining classroom training, external workshops, certification programs, and e-learning options. Our HR system is equipped with built-in e-learning capabilities to facilitate seamless knowledge-sharing.

In 2025, we placed a strong emphasis on soft skills development by organizing leadership training sessions, professional grooming programs for female employees, customer service excellence workshops, corporate etiquette coaching, and emotional intelligence training. Collaborations with Bangladesh Bank, BIBM, ICC-BD, BAB, FinExcel, and other local training institutions have enabled us to provide a broad spectrum of learning opportunities.

Dhaka Bank Training Institute (DBTI) and Human Resources Division has successfully conducted 264 training programs, aligning them with the Training Need Assessment (TNA) framework. Additionally, in 2025, we supported and reimbursed 18 professional certification courses to empower our employees with industry-relevant expertise and career advancement opportunities. By continuously investing in our employees' professional development, Dhaka Bank remains committed to building a highly skilled, adaptable, and future-ready workforce.

Our Employee Development Effort in 2025:

Key Performance Indicator	2025
Training Programs Conducted	264
Total Participants	5,179
Total Training Hours	55,576
Average Training Hours per Employee	27.20

Other Benefits for Employees

Dhaka Bank, a prominent institution in Bangladesh, places a strong emphasis on the well-being and safety of its employees, aligning with the United Nations' Sustainable Development Goal (SDG) 3, which is focused on ensuring good health and well-being for all. Recognizing the challenges faced by employees in balancing work responsibilities with personal health concerns, the bank has introduced several innovative measures that address both physical safety and mental well-being. These measures aim to alleviate any potential worries or distractions that could hinder an employee's ability to focus and perform their duties effectively.

Dhaka Bank offers exceptional travel arrangements, ensuring both executive members and, in some branches, employees, have secure and reliable transportation to and from the office. This initiative is particularly vital for fostering an environment where individuals can focus fully on their

tasks without the stress of potential risks associated with public transport or road safety. By providing these transportation services, the bank enhances safety, and reduces the financial burden of commuting. This thoughtful benefit ensures that staff, especially executives, can arrive at work on time, ready to contribute effectively, knowing they are well taken care of during their travels.

Parenthood Gift Hamper and Employee Well-being Initiatives

Dhaka Bank proudly continued its Parenthood Gift Hamper initiative in 2025, a people-first programme that celebrates the joy of new parenthood among permanent employees. The initiative reflects the Bank's core values of care, empathy, and respect, and reinforces its identity as a truly employee-centric organization.

Introduced as a meaningful component of the Bank's broader employee welfare and engagement framework, the Parenthood Gift Hamper is designed to acknowledge one of the most significant milestones in an employee's personal life. By extending this gesture of recognition, the Bank reaffirms its belief that a supportive and compassionate workplace is essential to sustaining employee morale, loyalty, and long-term organizational well-being.

Beyond this initiative, the Bank continued to implement a range of welfare-oriented programmes throughout 2025, each reflecting the same underlying commitment to placing people at the heart of its institutional culture. These efforts collectively address the holistic well-being of employees — spanning physical health, emotional resilience, and work-life balance — recognizing that a motivated and well-supported workforce is fundamental to sustained institutional performance.

These initiatives are aligned with Sustainable Development Goal (SDG) 3, which advocates for good health and well-being. Through its people-focused approach, Dhaka Bank PLC continues to cultivate a positive, inclusive, and supportive work environment that enables employees to thrive both professionally and personally, while contributing to the Bank's long-term strategic sustainability and shared growth.

ISO 9001:2015 Certification Achievement

The Human Resources Division of Dhaka Bank PLC successfully achieved the ISO 9001:2015 Quality Management System Certification from Bureau Veritas, reflecting its commitment to standardized processes, operational excellence, and continuous improvement in HR service delivery. The certification underscores the Division's dedication to maintaining internationally recognized quality standards and enhancing efficiency, consistency, and service effectiveness across its HR operations.

TUITION PAY
Online Tuition
Fees Payment

Information Technology

Since its inception, Dhaka Bank has consistently embraced emerging technologies to enhance service delivery and provide innovative banking solutions to its customers. As one of the pioneers in implementing a modern, state-of-the-art Core Banking Solution (CBS) in Bangladesh, the Bank has demonstrated a strong commitment to digital transformation and operational excellence.

In line with the evolving technological landscape, Dhaka Bank has introduced a range of customer-centric digital platforms, including an online account opening application, internet banking services, a mobile banking app, and comprehensive digital payment solutions. These initiatives have significantly transformed customer engagement by enabling seamless access to accounts, convenient fund transfers, bill payments, and real-time transactions anytime, anywhere.

The Bank has also prioritized robust cybersecurity measures to safeguard customer information and ensure system integrity. Advanced security frameworks incorporating encryption technologies, biometric authentication, and real-time fraud detection mechanisms have been integrated into the banking ecosystem to mitigate risks and prevent unauthorized access.

Through continuous innovation and a steadfast focus on security, Dhaka Bank's Information Technology Division remains committed to delivering reliable, secure, and future-ready banking services that meet the evolving needs of its customers.

A. IT Infrastructure & Application

Core Banking System (CBS)

Dhaka Bank started its journey with the PC bank software and implemented FLEXCUBE in 2004 as its core banking solution (CBS). In 2018 Dhaka Bank has migrated to Flexcube Universal Banking Solution (FCUBS), a product of Oracle Financial Service Software Limited (OFSS). FCUBS 12.0.3 has numerous features to confront the ongoing market demand. It is one of the best CBS in the world used by countless banks. It has Conventional & Islamic banking modules required by the bank and supports multi country operations. Bank is using this solution for its OBU operations also. It has interface with Debit Cards, ATM, POS, SWIFT, Internet banking, Mobile Apps Etc. It can be used as a Centralized or De-centralized model with full redundancy. It has multilayer security option.

Cards Management System

Dhaka Bank cards management system TranzWare is a product of Compass Plus, Russia and PA DSS certified solution. It has all the issuing and acquiring modules and supports most of the networks like VISA, MasterCard etc. it also supports EMVCO Chip and Contactless card feature. Tranzware solution is equipped with Access Control Server (ACS) for e-commerce 2FA transaction.

Identity and Access Management System

Bank has implemented Oracle Identity and Access Management for identity governance, access management and directory service which is ensuring security by single identity and sign on options. Identity & Access Management (IAM) is an integrated system of business processes, policies, and technologies' that enable organizations to facilitate and control user's access to critical online applications and resources. Bank has Implemented Oracle PAM solution for ensuing privilege access management. Control access for remote user either internally or externally for services, has been confined and limited in multiple context. External access has been authenticated via 2FA to avoid unauthorized access. Terminal servers enable businesses to centrally host applications and resources and publish them to remote client devices, regardless of the location and platform of the end-user device. It is also facilitating a single point of maintenance and allow to monitor the infrastructure from a central dashboard in securely.

Data Center

The bank setup Data Center for its Production and DR operations. Production Data Center has been designed as per EPI recommendations. Bank selected Cisco SDN based solution for its Network infrastructure considering its security and flexibility. All types of redundancy and security option maintained for it as per EPI recommendation.

Server and Storage

The bank implemented Oracle Sun SuperCluster M7 for its Core Banking and Cards system. SuperCluster has high-performance Architecture which is engineered for performance, security & efficiency. It has Silicon Secured Memory and Transparent Data & Network Encryption without impacting performance. Both Production and DR site have the same hardware. In addition to the above, bank is using EMC storage and IBM/HP/DEL servers both in Production & DR site for other banking systems.

Data Replication & Readiness

Bank is using various real time replication system for its Server and Software level data backup solution which has data encryption, compression & deduplication capability and is instantly replicating data to DR site and FDR site.

Among them Oracle Active Data guard, Oracle Golden Gate, MySQL Master slave configuration is mostly used which give 100% real time replication and zero data loss ensured. These technologies ensure very minimal switchover time to single step data recovery capability.

Sub-branch Banking

Dhaka Bank has sub-branches to facilitate banking services at the door-step of customer. Sub-branches are operated under the umbrella of a main branch where customer will get almost all regular services like account opening, cash deposit-withdrawal etc.

B. Process Automation

Centralized General Banking Operations

The Centralized General Banking Operations System (GBOPS) has successfully introduced as a centralized platform to streamline the pre-mature closure process of Term Deposits (TD) and Deposit Pension Schemes (DPS) across all branches of the Bank. The system standardizes and automates the deposit account closure, eliminating manual calculations and significantly improving processing speed and accuracy.

GBOPS automatically performs all required financial computations, including interest calculation in accordance with premature encashment rules, liability adjustments, and policy-compliant assessments, ensuring consistency, transparency, and regulatory compliance in every transaction.

Through automation and centralized control, GBOPS enhances operational efficiency, reduces the risk of manual errors, and enables faster service delivery to customers. The implementation of this system reflects the Bank's continued commitment to digital transformation, process optimization, and operational excellence.

Transaction Monitoring System-TMS

Transaction Monitoring System (TMS) is a monitoring tool to track unusual, fraudulent and suspicious transaction. Since digital transaction are increasing, new risks and challenges related to financial crimes are also increasing. Transaction monitoring is now crucial for banks to monitor transactions those pose additional risk for Banks. We are using Transaction Monitoring System to track and monitor High Value Cash Transaction, Violation of Transaction Profile, Structuring, Digital Transaction and transactions related to trade based money laundering. TMS is an automated process to streamline compliance efforts and minimize manual errors.

BULKPRO (Bulk Job Process)

BULKPRO is a process oriented system, introduces seamless bulk job creation, automated data validation, and a robust dashboard for tracking job status. With advanced filtration options the system ensures accuracy and transparency in loan disbursement, CIF & CASA creation etc. It reduces human effort and errors.

In Bulkpro application customer ID and account can be created in bulk instead of opening single customer ID and account is system. This system validates data which ensures customer ID and account open with valid data only. It also checks data duplication which ensures multiple customer IDs are not created using single identity document. This automation has minimized errors that typically occur during manual processes. This is a fast track account opening process and improved operational efficiency in large scale. It is greatly beneficial for us to open Payroll account using this system.

Bulk Loan Process

The successful implementation of the BULKPRO – Bulk Loan Process marks a significant milestone in our commitment to enhancing operational efficiency and financial services. This initiative, designed for bulk disbursement of short-term agricultural loans under cluster finance.

Key achievements of BULKPRO include seamless bulk loan creation and authorization, enhanced data validation, an optimized dashboard for loan tracking, and automated CASA account & related CIF cross-checking to ensure accuracy and compliance. The system's intuitive workflow, advanced filtration options, and job status-based architecture have streamlined the loan processing experience, leading to increased efficiency and transparency.

Digital Customer Onboarding (Paperless Account Open Platform)

Dhaka Bank has introduced ezyBank customer onboarding platform. It is a combination of paperless customer onboarding by promptly identifying and verifying customer identity, maintaining KYC profile in a digital form and determining customer risk grading through digital means. The process is very fast and reduces the previous normal KYC onboarding time from 4-5 days to 5-6 minutes. Digital customer onboarding for Sole Proprietorship customer will be introduced soon.

E-lending

The E-lending is a single platform for Loan approval system where Branch credit officer submit the information for loan proposal and subsequently the same come to Head office credit officer and upon approval of the loan, the system generate the sanction advice for customer. In future consumer loan approval process will be incorporated in this solution.

e-Lending (Loan Payment)

An automated loan payment workflow has been introduced under the e-Lending system. Payments are initiated by branch personnel and routed to CPC Credit Operations for

verification and authorization. Upon approval, the payment is automatically posted in the UBS (Core Banking System) without any manual intervention.

This streamlined maker–checker process ensures operational efficiency, accuracy, and a fully auditable transaction trail.

Robotic Process Automation (RPA)

Robotic Process Automation (RPA) is a solution to tackle rule based, repetitive tasks and processes. RPA uses Artificial Intelligence (AI) and Machine Learning capabilities to handle high-volume, repeatable tasks that previously required humans to perform. RPA technology, sometimes called a software robot or bot, mimics a human worker, logging into core applications, entering data, calculating and completing tasks, and logging out. Robotics drives efficiency benefits, along with improvements in quality, scalability and resilience in a cost effective way. Bank has deployed RPA in myriad business areas like:

- Closing of dormant account.
- Photo and signature upload in UBs
- Creation of money market contract for BB refinance against EDF
- Bulk NID verification
- Bulk data input in UBS from hardcopy statement of local Nostro Account
- Unused cheque book destroy
- Bulk loan payment in UBS
- Bulk interest rate change of loan contracts
- Direct banking ID creation.

C Solution (Cash Management Solution for Payment and Collection)

C Solution to automate Cash Management activities where customers can digitally send bulk collection and payment requests to the bank to credit it to their beneficiaries (within or across the bank). It has maker/checker concept, 2FA option like OTP and notification system. Following new features will be included soon:

- 24/7 Cash Management Service for bKash/other MFS/Telco
- Tax and VAT Payment using Automated Challan System
- Corporate Utility Payment
- Mobile App for C Solution Users

Bills-to-Cash (Online Supply Chain Financing System)

Supplier Financing and Distributor Financing where Buyer/ Distributor can digitally send request for loan from their office and bank approve & disburse the loan after getting acceptance from Anchor. It has maker/checker concept, 2FA option like OTP and notification system.

Payment through Mobile financial services (MFS)

bKash Limited is the largest mobile financial services (MFS) provider in Bangladesh. bKash along with Dhaka Bank's network of branches, sub-branches and SME service centers make a perfect example of financial inclusion. Under this arrangement, DHAKA BANK customers can enjoy fund transfer facility from personal accounts to bKash. This can be done through both "Direct Banking" (DHAKA BANK's internet banking) and "GO" (DHAKA BANK's mobile application).

Dhaka Bank Remit book (Remittance Management System)

Bank's remittance business has grown significantly during the last couple of years and as a result, in order to streamline the remittance business and disburse it to the beneficiaries in a quick, secure and convenient manner, a robust, scalable and secure Remittance Management Software is required. DHAKA BANK RemitBook is a complete remittance management solution from fund origination to distribution. It is dynamically managing all the operational procedures of collecting money from senders at the multi-layered source-end and distributing money to the beneficiaries at the multi-layered distribution-end through single channel.

Nano Deposit

Nano deposit is a great initiative taken by Dhaka Bank to integrate and build up new relation with bKash users who may not have an account at Dhaka Bank. Any bKash user can request to open a nano deposit account at Dhaka Bank through his/her bKash app by selecting deposit amount and tenure. Client's bKash account will be credited with the principal and interest amount after successful completion of deposit tenure.

Islamic Nano Deposit

Islamic Nano Deposit is a Shari'ah-compliant savings product introduced by Dhaka Bank to build new relationships with bKash users who do not have an account with the Bank. Through the bKash app, customers can open an Islamic Nano Deposit by selecting their preferred deposit amount, tenure, and installment frequency.

The scheme offers both weekly and monthly deposit options, allowing flexibility based on the customer's savings capacity. Upon completion of the tenure, the principal

amount along with applicable profit, as per Islamic banking principles, will be credited to the client's bKash account.

Dhaka Bank OTC System

This system enables customers to perform Over-the-Counter (OTC) transactions seamlessly through cash deposits, account-based fund transfers, or cheque payments to purchase distributor e-money (bKash, Nagad, Robi, NPolly & PRAN). It also facilitates instant payment of insurance premiums (Akij and Zenith Life Insurance) and government fees, including Holding Tax and Trade License fees for DSCC and DNCC.

The solution ensures faster, secure, and hassle-free processing of payments, enhancing customer convenience and operational efficiency.

Dhaka Bank Service Portal

This system enables client to verify NID from EC system directly by logging in to providing client's data through this system. Also this system helps client to print FDR and Pay Order instrument which helps client from unwanted errors and old handwriting policy.

C. Digital Banking

SDS in Self Banking and Dhaka Bank Go Plus

The Monthly Income Deposit (SDS) product has been successfully integrated into the Bank's digital banking platforms — Dhaka Bank Go Plus and the Self Banking Portal. This enhancement enables customers to open SDS accounts digitally, eliminating the need to visit a branch.

Through this integration, customers can conveniently access deposit services anytime and from anywhere through secure and user-friendly digital channels. Upon successful account opening, customers can also download the account advice containing the account details directly from the platform and from the account confirmation SMS. The system streamlines processing, reduces turnaround time, and delivers a more flexible and seamless banking experience.

This initiative strengthens the Bank's digital service ecosystem by enabling customers to access deposit products more conveniently through digital channels, while also reducing dependency on branch-based services and improving the overall customer experience.

Dhaka Bank Direct Banking (Internet Banking)

Dhaka Bank Internet Banking is the internet banking platform of the Bank serving the clients to access their account and card information and to perform transactions. This service platform has been overhauled and revamped during Jul 2019 with new user interface (using DashBoard) and acknowledgement receipt functionality. Customer must use OTP for other account transfer and getting notification after each transaction.

Dhaka Bank GO Plus - Mobile Apps

Dhaka Bank Go is the mobile application available for clients in both android and apple platform. The mobile app is well recognized by the clients who have been observed very frequently these days. At time of registration, Customer's Mobile IMEI number is tagged with his/her User ID and system validate it at the time of login. Customer must use OTP for other account transfer and getting notification after each transaction.

- FDR and DPS Open through mobile app
- Bio Metric Registration and Login
- DSCC Holding Tax & Trade License fee Payment

Self-Banking Portal

Dhaka Bank has introduced Self Banking Portal where customer can create DPS & FDR account instantly and can request additional services related to accounts and cards. Customer can make request from home and avail the following services at present:

- Instant DPS Account Opening
- Instant Term Deposit Account Opening
- Instant SDS Account Opening
- Online Debit Card request
- Online NID Submission
- Online Debit Card Activation
- Online submission Tax Return Slip/Certificate

Call Center & IVR

The solution has Inward & Outward Voice Call option, Predictive Dialer, Tele-banking and Web Chat option. Registered customers can do banking through IVR using their TPIN in secured way.

Cards and ATM

The bank has fully pledged Cards Management System, currently offering local and international Debit, Prepaid and Credit Cards of global scheme like Visa & MasterCard and locally it has total presence in National Payment Switch Bangladesh (NPSB). We support all kind of transaction set like ATM, POS, E-commerce. Recent years in view of the security in concern, the bank has introduced 2FA (Dual Factor Authorization) for e-commerce transaction. In the context of innovation & go with the green in slogan, the bank has introduced Green PIN facility to its customers to generate his/her own Card PIN over the phone.

e-Rin (Un-Secured)

Dhaka Bank disburse small-scale personal loans within two hours after clients submit their application. As such, an

account holder of the private lender can take upto Tk 50,000 in loans without producing any paper documents.

Dhaka Bank scrutinize the credit status of loan seekers by verifying their credit information bureau report of the central bank. The lender disburses the loan by using artificial intelligence (AI) technology, which verify the clients' behavior through their accounts on social media.

A dedicated mobile application has been prepared and loan seekers have to download it with their smartphone. The new initiative help clients reduce the time needed to manage funds as people currently have to wait at least five to seven days to get a personal loan. In addition, clients no longer need to visit bank branches to manage small loans. However, clients have to submit national identification related information and upload their picture with the app.

e-Rin (Secured)

Dhaka Bank offers a fast-track secured loan facility against Term Deposits (TD), enabling customers to avail loans within a very short time after application. Individual deposit holders of the Bank can obtain loans up to Tk. 500,000 without submitting physical documents. This paperless process ensures convenience, time efficiency, and an eco-friendly banking experience.

e-Rin Device

The e-Rin Device platform enables customers to purchase mobile phones, household appliances, and electronic products through short-term EMI loans via a mobile application. Customers can select products and apply for loans digitally, with eligible loan limits determined through an AI-based credit scoring model that analyzes customer-provided data and relevant digital footprints.

Dhaka Bank also verifies applicants' credit standing through the Credit Information Bureau (CIB) of the central bank, ensuring prudent risk assessment before loan disbursement.

D. Green Banking

Green Banking is an umbrella term referring to practices and guidelines that make banks sustainable in economic, environment, and social dimensions. It aims to make banking processes and the use of IT and physical infrastructure as efficient and effective as possible with zero or minimal impact on the environment. Considering the nature of banking processes and infrastructures, Dhaka Bank has taken following green banking initiatives:

- Template based LC Opening
- Workflow based LC Opening/Amendment request from Branch
- Customer wise Commission, Charge & Tax calculation by the system
- Auto Disbursement of Trade Loans by the system at the time of Bills settlement
- 360 Degree Export Finance Analytics (EFA) System for Back to Back LC
- Trade Customers are getting auto-generated E-advice for their Trade related transactions from the system through email.
- Trade Customers are getting system generated Trade document arrival notice and discrepancies through email.
- Customers are getting SWIFT copy of LC through mail just after issuing of LC in UBS
- Cardholder can generate new PIN of any of his/her card instantly using Dhaka Bank Call Center (IVR) solution.

E. Information Security Management & Compliance

Dhaka Bank remains firmly committed to safeguarding information assets, maintaining regulatory compliance, and strengthening cybersecurity resilience across its digital banking ecosystem. As technology continues to reshape the financial services landscape, the Bank has adopted globally recognized security standards and implemented advanced controls to ensure the confidentiality, integrity, and availability of critical systems and customer data.

The Bank maintains a robust Information Security governance framework aligned with international best practices and continuously enhances its controls to mitigate emerging cyber risks.

1. **Information Security Management System (ISMS) ISO-27001 Certification:** On 03 December 2022, we obtained the ISMS ISO-27001 certification, which validates our adherence to a comprehensive framework for managing information security effectively. The certificate was revalidated on 17 October 2025 and will remain valid until 2 December 2028. ISO 27001 specifies the requirements for an information security management system and covers the following key areas:
    - Risk management: Organizations must identify, assess, and prioritize risks to their information assets and implement appropriate controls to mitigate them.
    - Information security controls: Organizations must implement a set of security controls to protect their information assets, such as access control, encryption, backup and recovery, and incident management.
    - Continual improvement: Organizations must continuously assess and improve their information security management system to ensure its effectiveness.

2. **Payment Card Industry Data Security Standard (PCI-DSS) Certification:** On 14 March 2022, Dhaka Bank achieved PCI-DSS certification, demonstrating our dedication to safeguarding cardholder data and ensuring secure payment transactions. The certificate has been revalidated on 06 August 2025 and will remain valid until 05 August 2026.

3. **TIA-942 Data Centre Certification:** Dhaka Bank successfully achieved the TIA-942-B-2017 Data Centre Rated 3 certification on 20 October 2023, and the certificate remains valid until 19 October 2026. This certification acknowledges the reliability and resilience of our data center infrastructure, emphasizing our ability to deliver consistent uptime, operational excellence and minimal disruptions during maintenance or unforeseen events.

4. **Cybersecurity ISO-27032 Certification:** On 01 August 2024, the Bank achieved the ISO/IEC 27032:2023 Cybersecurity Management System Certification. This certification reflects the Bank's commitment to effective cybersecurity risk management, protection of digital assets, and maintaining a secure digital banking environment aligned with international standards.

5. **Vulnerability Assessment and Penetration Testing:** Dhaka Bank employs a proactive approach to identify vulnerabilities within its IT environment and assess the potential compromise of its systems. This is achieved through the implementation of both internal and external Vulnerability Assessment and Penetration Testing (VAPT) procedures. By conducting both internal and external VAPT, Dhaka Bank ensures a thorough evaluation of its systems, enhancing the overall security posture and resilience against potential cyber threats.

6. **Security Operation Center (SOC) Monitoring:** Dhaka Bank has operated a well-equipped Security Operations Center (SOC) with a Security Information and Event Management (SIEM) solution since September 2021. Additionally, we've integrated Threat Intelligence to enhance our ability to identify and investigate advanced-level threats. Continuous monitoring of logs and suspicious activities is carried out using File Integrity Monitoring (FIM), Email-Internet-Web Security Gateway, Vulnerability Assessment Solution, Intrusion Prevention Systems (IPS)/Intrusion Detection Systems (IDS), Endpoint Detection and Response (EDR), Database Audit Vault, Privilege Access Management (PAM), Identity Access Management (IAM), Availability Monitoring, and other security tools. This ensures the safeguarding of our IT infrastructure.

7. **SWIFT Standardization:** Dhaka Bank Implemented Global Payments Innovation (GPI) & Payment Control System (PCS). SWIFT GPI is a new initiative from SWIFT and was developed to improve the experience of making payments securely via the SWIFT network for both customers and banks. SWIFT PCS System makes it easy to mitigate fraudulent attacks by detecting and preventing high-risk payments and supporting recovery. It combines real-time monitoring, alerting, and blocking.

Also, Dhaka Bank has completed yearly CSCF (Customer Security Controls Framework) assessment, which ensures robust Global security controls for financial messaging.

F. Advanced and Robust Security Features Enhancement

Dhaka Bank has elevated conventional security features, propelling them into a highly secure environment. These resilient solutions not only safeguard data but also provide customers with a trustworthy platform.

1. **Next Generation Firewall:** To ensure network security, the upgraded of Next Generation Firewall is employed in various zones, including the Demilitarized Zone (DMZ) facing the Internet. This setup effectively safeguards the network zones and internet users from potential threats.

2. **Web Application Firewall:** We've strengthened our Web Application Firewall to provide robust defense against the ever-changing landscape of cyber threats and attacks. This upgrade ensures protection for our web applications, safeguarding them from emerging risks.

3. **Internet Security Gateway:** To enforce security policies and reduce the risks associated with internet-related activities, we have upgraded an Internet Security Gateway. This proactive measure helps ensure a secure online environment by monitoring, filtering, and managing internet traffic.

4. **Threat Intelligence Solution:** In our commitment to fortify defenses against security breaches, we have implemented a Threat Intelligence Solution. This advanced system facilitates well-informed decision-making, augments incident response capabilities, and bolsters overall cybersecurity measures.

The Information Technology Division of Dhaka Bank has evolved into a strategic enabler of the Bank's overall growth and transformation. By streamlining operations, elevating customer experience, strengthening security and risk management frameworks, advancing financial inclusion, and driving innovation, IT has become an integral pillar of the Bank's success.

Looking ahead, the Bank is committed to embracing emerging technologies such as artificial intelligence, blockchain, and big data analytics to unlock new opportunities and enhance operational efficiency. As the digital landscape continues to evolve, Dhaka Bank remains dedicated to leveraging advanced technologies to sustain competitiveness, deliver superior value to customers, and meet the dynamic demands of the modern banking environment.

Internal Control, Compliance, Audit & Assurance: Driving Discipline, Integrity, and Confidence

The evolving regulatory landscape and increasing complexity of banking operations demand a control environment that is not only compliant, but anticipatory, resilient, and deeply embedded within the business. At Dhaka Bank, Internal Control, Compliance and Internal Audit functions have been positioned as a strategic pillar to safeguard institutional integrity, protect stakeholder interests, and reinforce sustainable growth, in full alignment with the regulatory framework of Bangladesh Bank.

The Division operates under an integrated Governance, Risk, and Compliance (GRC) model, ensuring convergence between policy, process, risk ownership, and assurance. This integration has enabled a shift from reactive compliance to forward-looking risk governance, where control effectiveness is continuously evaluated against emerging threats and business expansion.

Clear demarcation and reinforcement of the "Three Lines of Defense" have remained a priority. Business units, as the first line, have been held accountable for control ownership and risk mitigation. Independent oversight functions have intensified their challenge role, ensuring that deviations are promptly identified and escalated. This structured defense mechanism has significantly enhanced control discipline across the Bank.

A robust risk-based internal control framework remains at the core of the Division's mandate. Continuous evaluation of key risk areas, informed by data analytics and trend analysis, has strengthened early risk detection capabilities. Emphasis has been placed on preventive and detective controls, ensuring that operational, credit, and compliance risks are mitigated proactively. Close alignment with Internal Audit functions has further reinforced the Bank's assurance ecosystem. Audit observations have been systematically analyzed, with a focus on root cause identification, timely remediation, and prevention of recurrence. Internal Audit observations have been treated as critical inputs for strengthening the control environment. A zero-tolerance approach toward long-pending and repeat findings has been pursued. Focus has been placed on: Timely closure of audit observations, Elimination of recurring control failures, Root cause remediation rather than symptomatic fixes, Heightened monitoring of high-risk audit issues has ensured that vulnerabilities impacting financial soundness, regulatory compliance and reputational standing are addressed with urgency and accountability.

Full and timely compliance with directives of Bangladesh Bank has remained non-negotiable. Regulatory inspections, including ICCD's reviews and core risk assessments, have been addressed through structured remediation plans with defined ownership and timelines. The Division has ensured that supervisory observations translate into tangible control enhancements, rather than procedural adjustments.

The GRC framework has been further strengthened through enhanced risk identification, control testing, and assurance mapping. Integration of compliance monitoring with risk analytics has enabled with Early detection of control breakdowns, Identification of systemic issues across functions and Improved risk-based decision making at management level. This approach has transformed compliance into a source of risk intelligence, contributing directly to strategic and operational resilience.

Technology-driven control monitoring has been expanded to improve transparency, efficiency and accuracy. Automated exception reporting, centralized compliance dashboards, and tracking of audit issues have strengthened real-time oversight and reduced manual dependencies.

A strong emphasis has been placed on conduct risk and ethical standards. Accountability frameworks have been reinforced to ensure that control lapses are addressed at source. The tone from the top continues to emphasize that compliance is not optional, and integrity remains the Bank's most valuable asset.

The strategic direction is to elevate Internal Control and Compliance into a fully integrated assurance function, capable of providing real-time insights, predictive risk signals, and enterprise-wide control assurance. Future focus will include advanced analytics, deeper integration with risk management, and proactive alignment with evolving regulatory expectations of Bangladesh Bank.

Looking ahead, the Division will continue to strengthen its assurance capabilities by deepening risk analytics, enhancing audit-compliance integration, and adopting forward-looking GRC practices. Focus will remain on anticipating regulatory changes, addressing emerging risks and maintaining a resilient control environment capable of supporting the Bank's growth ambitions.

A strong internal control and compliance framework is not merely a safeguard—it is a strategic imperative that underpins confidence, credibility, and long-term sustainability.

Cash Management & Liability Marketing

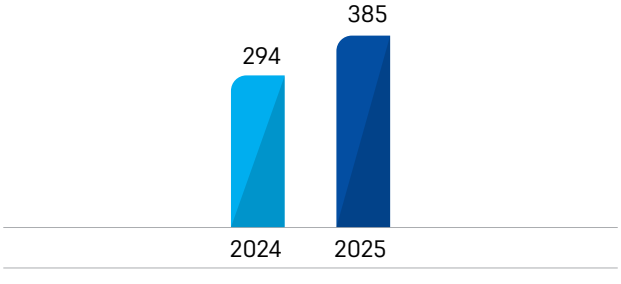
The Year 2025 has been very challenging for Cash Management & Liability Marketing Unit (L&CMU). Like all other businesses, the efforts and activities faced unavoidable challenges due to the unprecedented change in political scenario and unpredictable market conditions; but advantaging on the clients' necessity to perform transaction activities, merged with the extensive efforts of the branches and the unit itself, L&CMU on-boarded new clients like Berger Fosroc Limited, Berger Becker Limited, Sun Pharmaceuticals Limited, Super Star Group, ACI Group and many more. Some companies have booked their sister concerns with our cash management services after satisfactory results with existing relationships. L&CMU has also continued booking clients outside Dhaka and this year.

Since the beginning of the year, the aim was to push the growth of Low Cost and Cost Free Deposit through supporting the branches with liability marketing and booking of new cash management accounts along with re-establishing business activities with the inactive clients.

The number of booked Clients under Cash Management Services (C-Solution) stood at 385 as of December 31, 2025, compared to 294 at the beginning of the year (January 1, 2025).

Clients booked under Cash Management Services as of Year end 2025 compared to 2024

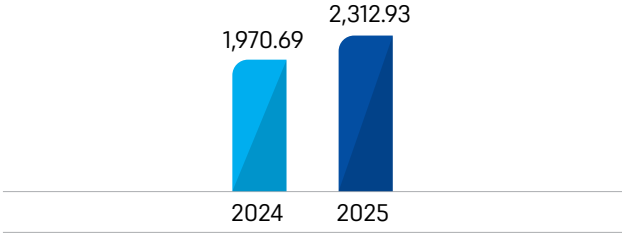
No. of accounts



Average fund retention was BDT 2,312.93 crore in the entire portfolio (as of December 31, 2025) which is a satisfactory number considering the fact that the volume was 1,970.69 crore at the beginning of 2025 and the economic condition was disrupted because of the political instability.

Average Fund Retention in Cash Management Client Accounts as of Year end 2025 compared to 2024

Number of accounts



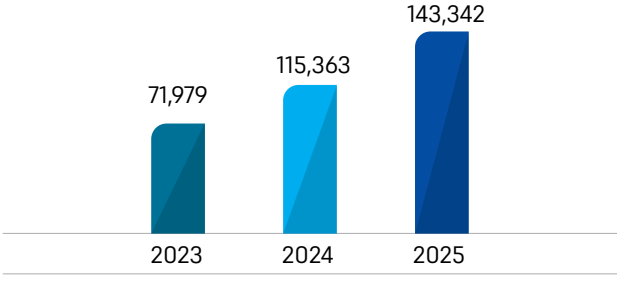
Highlights of 2025

Liability Marketing:

- New CASA & SND opened 1,43,342 which were 71,979 and 1,15,363 in 2023 and 2024 respectively

New CASA & SND Accounts Opening Comparison

Number of accounts



- In the year of economic instability, L&CMU booked and managed a total of BDT 595.51 crore in term deposits which helped the bank in time of liquidity crisis.

Dhaka Bank-bKash Nano Savings Scheme

- Total number of Nano DPS now stands at 575,094; out of all these accounts, 463,294 Nano DPS were opened in 2025 alone.

Product/Service Launches & Campaigns

- Launched the country's first AI-driven digital loan, titled "eRin Device APP", for facilitating purchase of smartphones and smart devices, aimed at making technology more affordable and accessible for service professionals, micro-entrepreneurs, and underserved communities. Customers can own devices with a small down payment and easy monthly installments, completing a fast, paperless, and fully digital process through Dhaka Bank's app or any of its nationwide branches.
- Launched Probriddhi Deposit Scheme (Conventional & Islamic) to attract institutional customers especially SMEs for monthly savings (DPS). A total of 3,030 Probriddhi DPS were opened in 2025 since the launching.
- Incorporated A Challan Transaction processing feature in C Solution to facilitate online TAX, VAT and other government duty payments.
- Launched NFIMax - A Challan Drive" Campaign to boost the collection of VAT & TAX through A Challan. The aim of the campaign was to drive awareness, adoption, and usage of the A-Challan platform for digital government payments through Dhaka Bank. As a result, a total of BDT 3,462.68 crore of A Challan transactions was mobilized through Dhaka Bank channels; earning BDT 2.94 core in commissions for the bank.

Other Highlights of 2025

- Launched Collection Service for Holding Tax & Trade License Fee of DNCC & DSCC through which residents and business owners under both DNCC & DSCC will be able to pay Holding Tax and Trade License Fees physically at the newly established booth of Dhaka Bank In addition, holding taxes and fees of Dhaka South City Corporation can also be paid on real-time basis from any branches of Dhaka Bank Dhaka Bank has already enabled the residents of DSCC to pay fees and taxes online on real-time basis from anywhere through Dhaka Bank Mobile App and Internet Banking.

Inaugurated a booth for collection of Holding Tax and Trade License Fees



Dhaka Bank has inaugurated a booth for collection of Holding Tax and Trade License Fees of the residents and business owners of Dhaka South City Corporation at DSCC Zone: 6-10 (Dhalpur) Office, Dhaka. The inauguration ceremony was held at DSCC Zone: 6-10 (Dhalpur) Office, Dhaka on October 30, 2025 where Mr. Sheikh Abdul Bakir, Deputy Managing Director, Dhaka Bank and Ms. Akther Unnisa Shiuly, Zonal Executive Officer, Zone: 8-10, Dhaka South City Corporation formally inaugurated the collection booth. Other senior officials of both the organizations were also present at the inauguration ceremony.

- Accounts linked with Dhaka Bank-bKash 24/7 cash management services has significantly increased to 38,503 accounts by the end of December 2025.
- Partnered with the United Nations Capital Development Fund (UNCDF), and officially launched a transformative initiative titled "Digital Financial Literacy (DFL) for Migrant Workers & Families."
- We are proud to have successfully executed a major dividend payment of USD 20.00 million (approx.) for our valued Cash Management client MetLife Bangladesh, securing the mandate in a competitive environment against both leading foreign and local banks.
- Generated a significant volume of Non-Funded Income through A-Challan issuance, contributing positively to the Bank's fee-based revenue growth.
- Successfully processed a foreign dividend payment amounting to USD 6 million for our valued cash management client Grameenphone Ltd., ensuring timely and seamless execution.
- Established new banking relationships with reputable organizations from varied public and private sectors.

Moves in 2026

- Will continue to give better shapes to our existing Payment and Collection Solutions and will continue to excel at providing automated Cash Management Services to the maximum number of Corporate Clients with the support of our Branches.
- As the bank along with the industry is experiencing a prolonged period of economic crisis, L&CMU will extensively focus on booking low cost deposit in the form of SND, CASA & Term Deposits to mitigate the liquidity crisis as much as possible. In connection to that, L&CMU aims to extensively focus on booking collection accounts of various government, autonomous and private organizations.
- L&CMU will work tirelessly to enrich the client base of the Bank through cross-selling of products and services; along with introduction of new products to enhance the banking experience of the clients.

Dhaka Bank Training Institute [DBTI]

In an era of rapid transformation in the global banking landscape, continuous learning and capability enhancement remain critical for sustaining competitiveness and institutional growth. Dhaka Bank Training Institute [DBTI], established in 2000 under the visionary guidance of the Board of Directors, continues to serve as the Bank's Centre for Excellence in human capital development. DBTI remains firmly committed to nurturing professional excellence by equipping employees with contemporary knowledge, regulatory awareness, and practical banking skills essential for long-term sustainability.

Commitment to Quality Training: DBTI acts as the driving force behind Dhaka Bank's structured human resource development initiatives. Through systematic Training Need Assessment (TNA), DBTI designs and delivers modular training programs aligned with the Bank's strategic priorities and operational requirements. These programs cater to officers and executives across all tiers, ensuring inclusive and continuous professional development.

Training Highlights – 2025

During the year 2025, Dhaka Bank Training Institute conducted 61 structured training programs, covering 3,255 participants and generating a total of 6,395 man-days of training. The training portfolio included on-campus, online, and outreach programs, reflecting DBTI's adaptive and cost-efficient learning approach.

Mode-wise distribution of training programs:

- On-Campus Training Programs: 48
- Online Training Programs: 11
- Outreach Training Programs: 2

The programs encompassed core banking, credit risk management, regulatory compliance, foundation training for newly recruited officers, leadership development, and specialized functional areas to address evolving banking challenges.

Indicator	2025
Total Participants	3,255
Total Man-Days	6,395
Total Training Programs	61

Academic Activities

Updating Training Materials: Course contents were regularly reviewed and updated to ensure relevance with participants' experience levels and emerging banking practices. Learning guides for foundation and long-duration programs were revised and circulated accordingly.

Redesigning Training Schedules: DBTI continued to incorporate structured feedback from senior management and participants to enhance course design, session sequencing, and delivery effectiveness, ensuring alignment with contemporary industry needs.

Preparation of Course Plans: Each training program was designed following a comprehensive TNA process. Focus group discussions, expert opinions, and internal assessments were utilized to identify learning gaps and define targeted outcomes. DBTI ensured alignment with reputed institutions such as Bangladesh Bank Training Academy (BBTA), Bangladesh Institute of Bank Management (BIBM), and other leading national training bodies.

Training Courses, Workshops, and Executive Development Programs: DBTI conducted a wide range of training programs covering foundation courses, credit and risk management, regulatory compliance, leadership development, and operational efficiency. These programs aimed to strengthen professional competence and ethical standards across the Bank.

Team Building Training for the newly recruited Trainee Officers at BRAC-CDM, Rajendrapur, Gazipur



Dhaka Bank has successfully conducted a Team Building Training for the newly recruited Trainee Officers at BRAC-CDM, Rajendrapur, Gazipur, as a part of its commitment to nurturing the next generation of banking professionals. The interactive session was conducted by Mr. Ghulam Sumdany Don, Chief Inspirational Officer, Don Sumdany Facilitation & Consultancy, who inspired the young officers with powerful activities focused on communication, team bonding and personal growth.

On-Demand and Customized Training: In response to requisitions from various divisions and branches, DBTI organized customized and compliance-based training programs, including on-the-job and outreach initiatives, to address branch-specific operational needs.

Involvement of Industry Experts and Regulators: DBTI continued its practice of engaging external resource persons, including officials from Bangladesh Bank and experienced professionals from reputed institutions, to ensure practical insights and regulatory alignment.

Training on Regulatory Compliance: Special emphasis was placed on regulatory training covering Anti-Money Laundering (AML) & Combating Financing of Terrorism (CFT), Ethics & Integrity, Cyber Security Awareness, and Financial Reporting Standards to ensure compliance with regulatory directives.

Evaluation and Quality Assurance: DBTI maintained a structured evaluation mechanism for long-duration courses to assess learning outcomes. Regular course and speaker evaluations were conducted to ensure trainer effectiveness, content relevance, and logistical quality, enabling continuous improvement in training delivery.

Learning Infrastructure and Logistics Support: DBTI continued to provide modern training infrastructure supported by updated classroom technology and user-friendly training tools. The DBTI Library, housing approximately 1,500 books and journals, supported participants' academic enrichment. Residential facilities at the DBTI Hostel accommodated 45 participants, ensuring a conducive learning environment for officers from outside Dhaka.

Green and Cost-Efficient Training Practices: DBTI remained committed to environmentally responsible and cost-effective operations. Paperless initiatives were continued by promoting digital learning materials. Energy-efficient classroom arrangements, online training programs, and outreach courses helped minimize operational costs while maximizing training outreach. Hygiene, green premises, and quality catering services were consistently maintained to enhance participant well-being and learning effectiveness.



Participants of the 87th Banking Foundation Program pose for a commemorative group photograph following their certificate awarding ceremony at the Dhaka Bank Training Institute [DBTI]. The closing session was graced by Mr. A K M Shahnawaj, Additional Managing Director; Mr. M. Rezaur Rahman, Senior Executive Vice President & CHRO; and Mr. Sujan K. Ghosh, Asst. Vice President & In-Charge of DBTI. The photo captures the 33 Trainees who successfully completed the 20-day intensive professional development program.



Risk Management & Control Environment

From Chief Risk Officer's Desk



A M M Moyen Uddin
DMD & Chief Risk Officer

Risk Management & Control Environment 2025

The global and domestic risk landscape in 2025 remained shaped by cumulative economic adjustments, policy recalibration, and structural transformation within financial markets. Elevated global interest rates in preceding years, persistent inflationary pressure, supply chain realignment, and geopolitical uncertainties continued to influence capital flows and exchange rate stability across emerging economies. These dynamics required financial institutions to operate with heightened vigilance, disciplined capital management, and strengthened liquidity oversight.

Within Bangladesh, macroeconomic management focused on inflation moderation, exchange rate stabilization, and liquidity calibration under a tightened monetary stance. Policy rates were remained elevated during 2025, with Repo Rate at 10.00%, SLF Rate at 11.50%, SDF Rate at 7.50% and Bank Rate at 4.00%, and private sector credit growth moderated to 6.1%, reflecting both demand compression and prudent lending behavior. Liquidity conditions required active balance sheet management, while gross foreign exchange reserves remained at approximately USD 33.19 billion, necessitating careful monitoring of external exposure.

In this evolving environment, Dhaka Bank reinforced its risk governance architecture to preserve institutional stability, safeguard capital, and ensure compliance with regulatory expectations. The Bank maintained Capital to Risk Weighted Assets Ratio (CRAR) at 13.39%, above the minimum regulatory threshold, with strong liquidity indicators including a Liquidity Coverage Ratio (LCR) of 112.87% and Net Stable Funding Ratio (NSFR) of 105.44%. These metrics underscore the Bank's disciplined risk posture and prudent balance sheet strategy.

Risk Governance and Oversight Structure

Dhaka Bank operates under a structured risk governance framework designed to ensure independent oversight, accountability, and strategic alignment. The Board of

Directors retains ultimate responsibility for defining risk appetite, tolerance limits, and capital strategy. The Board Risk Management Committee provides focused supervision across credit, market, liquidity, operational, and emerging risk domains.

Senior Management ensures that risk-taking activities remain consistent with approved appetite statements. Regular risk dashboards, stress-testing outputs, and early warning indicators are submitted for review, enabling proactive intervention where necessary.

The three lines of defense model continues to serve as the cornerstone of risk governance. Business units operate as the first line, responsible for risk identification and control implementation. Independent risk management and compliance functions constitute the second line, while Internal Audit provides objective assurance as the third line.

Enterprise Risk Management Framework

Dhaka Bank's Enterprise Risk Management (ERM) framework integrates risk identification, assessment, measurement, monitoring, mitigation, and reporting across all material risk categories. Risk quantification tools, scenario analysis, and portfolio analytics are embedded within decision-making processes.

The framework is periodically reviewed to incorporate emerging regulatory guidance, macroeconomic developments, and evolving industry best practices. Risk Appetite Statements (RAS) are calibrated annually to reflect capital strength, liquidity capacity, and strategic growth ambitions.

Credit Risk Management

Credit risk continues to represent the most significant risk category within the Bank's portfolio. During 2025, credit growth was calibrated within defined sectoral and single-obligor exposure limits. The Bank prioritized borrower quality, repayment capacity assessment, and cash flow analysis over volume-driven expansion.

Enhanced credit underwriting standards were applied across corporate, SME, retail, and agricultural segments. Sectoral exposure concentration was continuously monitored to prevent overexposure to cyclical industries.

Portfolio analytics incorporated probability of default (PD), loss given default (LGD), and exposure at default (EAD) models to support forward-looking credit risk evaluation. Stress-testing scenarios simulated adverse macroeconomic conditions, including GDP moderation, interest rate volatility, and exchange rate adjustments.

The Non-Performing Loan (NPL) ratio stood at 3.77%, while the Bank maintained 100% Provision against the requirement, reflecting disciplined classification and provisioning practices in line with Bangladesh Bank regulations.

The Internal Capital Adequacy Assessment Process (ICAAP) was further strengthened to integrate credit risk stress outcomes in to capital planning frameworks.

Market Risk Management

Market risk exposures were primarily driven by interest rate fluctuations and foreign exchange movements. The Bank monitored repricing gaps, duration mismatches, and net open positions through daily Value-at-Risk (VaR) measurements and sensitivity analyses.

Interest rate risk in the banking book (IRRBB) was evaluated under multiple shock scenarios, assessing potential impact on economic value of equity and earnings sensitivity. Foreign exchange risk remained within prescribed limits, with net open positions managed conservatively.

Treasury operations were conducted within approved exposure ceilings, ensuring compliance with regulatory guidelines and internal risk appetite thresholds.

Liquidity and Funding Risk

Liquidity management remained a strategic priority given sector-wide funding sensitivities. The Bank maintained adequate high-quality liquid assets to cover short-term obligations under stressed scenarios.

Liquidity stress tests incorporated deposit withdrawal assumptions, market funding disruptions, and contingent liability crystallization. Funding diversification efforts focused on CASA mobilization, stable retail deposits, and medium-term capital instruments.

The Advance-to-Deposit Ratio (ADR) stood at 76.86%, while Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) remained comfortably above regulatory benchmarks.

Operational Risk and Internal Control Environment

Operational resilience was strengthened through process automation, centralized monitoring, and internal control enhancements. Risk Control Self-Assessment (RCSA) exercises were conducted across departments to identify control gaps and mitigate operational vulnerabilities.

Key Risk Indicators (KRIs) were tracked monthly, covering transaction errors, system downtime, fraud attempts, and compliance breaches. The Bank's internal audit function conducted risk-based audits to ensure adherence to policies and regulatory standards.

Business Continuity Planning (BCP) and Disaster Recovery (DR) testing were conducted periodically to ensure operational readiness under stress conditions.

Cybersecurity and Technology Risk

The increasing digitalization of financial services necessitates heightened cybersecurity vigilance. Dhaka Bank continued to enhance its cybersecurity framework aligned with Bangladesh Bank ICT Security Guidelines and international standards such as ISO 27001, PCI-DSS, NIST, and SWIFT Customer Security Programme.

A dedicated Security Operations Center (SOC) operates on a 24/7 basis, monitoring network activity and responding to incidents in real time. Vulnerability assessments and penetration testing were conducted periodically to assess system resilience.

Data protection controls, encryption standards, and access management protocols were strengthened to mitigate information security risks.

Technology investments were carefully evaluated to balance innovation with systemic stability.

Environmental, Social, and Climate Risk

Climate-related and environmental risks are increasingly integrated into financial risk assessment frameworks. Dhaka Bank applies Environmental and Social Due Diligence (ESDD) protocols prior to financing decisions, ensuring alignment with Bangladesh Bank's sustainable finance directives.

Exposure to environmentally sensitive sectors is assessed through structured risk rating tools. Green and sustainable finance disbursements amounted to BDT 5,800.27 million during the year.

Transition risks associated with regulatory shifts toward low-carbon practices are monitored, while physical risks related to climate events are evaluated within portfolio stress testing exercises.

Bank's key risk indicators and their status in 2025

The risk profile of the Bank demonstrates strong performance, reflecting the positive efforts made in recent years to enhance its portfolios and solidify its foundations. Throughout 2025, the Bank has shown resilience, with asset quality staying generally stable, and its capital and liquidity metrics maintaining healthy levels. A comparative analysis of Key Risk Indicators is provided in the table below:

Risk Category Key	Risk Indicator	Position	
		31.12.2025	31.12.2024
Credit Risk: (Assets quality and resilience capacity	Gross NPL Ratio	3.77%	5.33%
	Net NPL Ratio	1.63%	1.69%
	Rated Borrowers Ratio	94%	91%
Liquidity Risk	Cash Reserve Requirement (CRR)	4.06%	4.20%
	Statutory Liquidity Requirement (SLR)	29.42%	24.80%
	Advance to Deposit Ratio (ADR)	76.86%	82.82%
	Liquidity Coverage Ratio (LCR)	112.87%	107.54%
	Net Stable Funding Ratio (NSFR)	105.44%	103.25%
Capital Adequacy	Capital to Risk Weighted Assets Ratio CRAR) with Conservation Buffer	13.39%	13.41%
	Tier 1 Plus Conservation Buffer	8.59%	8.63%
	CET 1 Plus Conservation Buffer	7.90%	7.87%
	Leverage Ratio	4.42%	4.20%
	Credit rating	AA+	AA+

The key ratios presented in the table are within the regulatory requirement. It indicates that the quality of credit, liquidity and capital position of the Bank is good. The Bank continues to monitor both current and potential risks that could affect its operations. In 2025, the focus has been on addressing these risks through several key strategies:

- Cultivating a strong risk management culture across the entire organization.
- Increasing awareness of risk management by offering comprehensive training programs.
- Improving service quality in all aspects of the bank's operations.
- Strengthening resilience across all key performance indicators of the Bank.

To assess and manage these risks, the bank utilizes portfolio reviews and stress testing to stay proactive in the ever-evolving risk landscape.

Emerging and Forward-Looking Risks

Tight Monetary Conditions

Persistent inflation management measures and policy rate adjustments continue to influence credit demand and asset repricing. Margin compression and funding cost volatility remain areas of monitoring.

Technological Disruption

Rapid advancements in fintech, artificial intelligence, and data analytics are reshaping risk management methodologies. The Bank is investing in enhanced analytics capabilities to support predictive risk modeling and automated monitoring systems.

Regulatory Evolution

The strengthening of supervisory expectations, including capital planning, prompt corrective action (PCA) frameworks, and recovery planning requirements, necessitates continued compliance readiness.

Climate Transition Risks

Evolving sustainability standards may influence borrower viability in certain sectors. Scenario analysis incorporating carbon transition risks is being developed.

Cultivating a Risk-Aware Culture

Risk culture remains fundamental to sustainable banking. Senior Management reinforces risk-based thinking through structured communication, training programs, and performance evaluation alignment.

Comprehensive training initiatives were conducted across credit, compliance, cybersecurity, and operational risk domains to embed risk awareness at all organizational levels.

Strategic Risk Priorities for 2026 and Beyond

Looking ahead, Dhaka Bank will continue strengthening:

- Forward-looking stress testing methodologies
- Capital planning integration under ICAAP
- Data-driven risk analytics
- Cyber resilience frameworks
- Climate risk quantification models
- Recovery and resolution planning preparedness

The risk management function will evolve toward greater integration of advanced analytics, automation, and real-time monitoring systems, ensuring that risk oversight remains proactive rather than reactive.

Closing Perspective

The risk landscape remains dynamic, requiring disciplined governance, technological adaptation, and capital resilience. Dhaka Bank's structured risk management framework, strengthened capital buffers, and conservative liquidity posture position the institution to navigate uncertainty while supporting sustainable growth.

Through continuous enhancement of risk governance, operational resilience, and compliance discipline, Dhaka Bank remains committed to safeguarding stakeholder interests and maintaining financial system stability.



A M M Moyen Uddin
DMD & Chief Risk Officer

Risk Management of Dhaka Bank

Dhaka Bank PLC. has established Risk Management Division (RMD) headed by Chief Risk Officer (CRO), integrating the Existing 'Risk Management Unit' and 'Basel Implementation Unit' for strengthening risk management activities of the bank with effect from February 26, 2013. Previously, RMD was known as "Risk Management Unit" (RMU) and before that it was "Basel II Implementation Unit". RMD looks after effectiveness of the Core Risks Management of the Bank and also ensure the capital management of the Bank under Basel Accords together with the directives of Bangladesh Bank from time to time.

Enterprise Risk Management (ERM):

ERM is a plan-based business strategy that aims to identify, assess and prepare for any dangers, hazards, and other potential for disaster – both physical and figurative – that may interfere with an organization's operations and objectives.

The ERM process is shown in the figure below:



The eight components of ERM are as follows:

- Internal Environment
- Objective setting
- Event Identification
- Risk Assessment
- Risk Response
- Control Activities
- Information & Communication
- Monitoring

Risk management Framework

Risk Management is an integrated, bird's eye view approach for consolidating all individual risk management functions. It adopts/ formulates contemporary risk management methods to identify, measure monitor and control risks throughout the banking organization. The objectives of Risk Management are to ensure:

- The individuals who take and manage the risks clearly understand the same
- Risk taking decisions are explicit and clear
- The organization's risk exposure is within the respective Risk limits.
- Decisions relating to risk are in line with the business strategy and objectives.
- The expected payoffs compensate for the risks taken
- Adequate capital to support the Risk.
- To build risk culture across the bank and
- Set Risk Appetite/limit and ensure that the limit is always maintained.

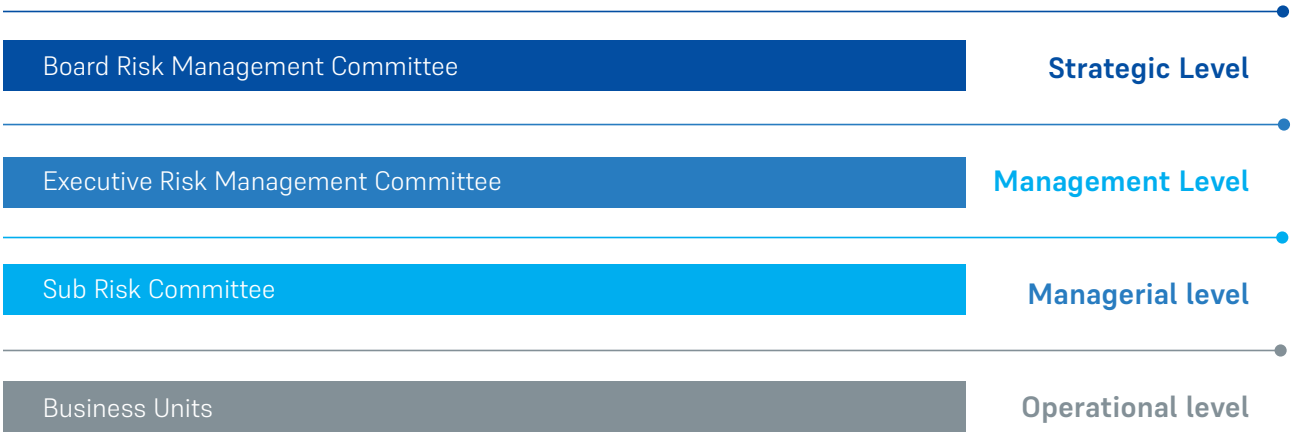


Figure: Risk management Framework

Risk governance should follow a 3-lines-of-defense-model

1. **First Line of Defense** (Business and operation units)
2. **Second Line of Defense** (Appropriate Internal Control framework like Policy, Procedures, frameworks, tools, techniques)
    - Credit Risk Management Guidelines
    - Operational Guidelines
    - Asset Liability Management Guidelines
    - Foreign Exchange Risk Management Guidelines
    - Money Laundering & Terrorist Financing Management Guidelines
    - ICT Security Policies
    - ICC Guidelines
    - ESRM Policy of the bank etc.
3. **Third Line of Defense** (Bank's Internal Audit) (Risk Based Supervision)

Risk Management Guidelines

Dhaka Bank introduced comprehensive Risk Management Guidelines in June 2019 (revised April 2023) in alignment with its nature, size and complexity of business activities. The guidelines in details depicts how to assess and treat risks faced by the bank given its structure and how risk management should be a top-down approach at every organization.

As per the guideline, the Chief Risk Officer (CRO) shall undertake certain responsibilities to ensure accurate risk management across the bank:

- Actively engage with the management in the process of setting risk appetite and limits for the various business lines with a view to achieve bank's overall strategic planning and monitoring their performance relative to risk-taking and limit adherence
- Contributing and participating in key decision-making processes (i.e. strategic planning, capital and liquidity planning, new products and services, compensation design and operation)
- Providing opinion regarding extent of risk in case of credit proposal for large loan before submission to EC/ board for sanctioning
- Ensuring proper disclosure of key performance indicators of the bank via Pillar III of Basel III accords
- Building risk culture throughout the bank through Risk Register

Main functions of Risk Management Division (RMD):

- Developing risk policies and procedures to supervise manage and oversee overall banking business and process.
- To identify, assess, mitigate and monitor various types of risks.
- Interact and coordinate with business users/units to prepare functional specifications.
- Prepare and forward various types of risk reports based on purposes to regulatory authority and relevant stakeholders.
- Assist and monitor the implementation of all aspects of the risk function of the bank in a timely manner.

Scope of work of RMD

- RMD officials involvement is limited to risk management related activities of the bank & annual budget/ strategy meeting.
- RMD has membership of all important committees like SMT, ALCO, CCD, Credit Risk Committee, Budget committee, Basel implementation committee etc.
- RMD's role is only as an observer but not a part of decision-making process. RMD raises flags on risk issues & has the authority to request to ICC Division to conduct audit on any specific issue if deemed necessary.

Role of RMD

- Collecting and analyzing data/information for identifying risks and making appropriate recommendations for risk mitigation;
- Arranging ERMC meeting monthly and disseminating the decisions by meeting minutes to the concerned department/divisions, monitoring and follow up of implementation status;
- Preparing risk management reports, ensuring timely submission of risk management reports, meeting minutes, compliance report and other documents to regulator;
- Assisting BRMC/ERMC by providing risk issues & supporting the Board, BRMC and ERMC in formulation, review and approval of the enterprise- wide risk governance framework i.e. Bank's risk culture, risk appetite, risk limits, and MAT;
- Designing bank's overall risk management strategy & ensuring significant contribution in establishing sophisticated risk management infrastructure;
- Conducting, developing and overseeing Stress Testing activity & utilizing the Stress Test result and scenario analysis to better understand potential risk exposures under a variety of adverse circumstances;
- Establishing an early warning or trigger system for breaches of the bank's risk appetite or limits. Taking initiatives for interim review & status of risk exposures as compared to appetite;
- Communicating views of the board and senior management throughout the bank, taking initiatives for establishing enterprise/comprehensive risk management policies, adopting proper financial protection measures through risk transfer, risk avoidance, and risk retention programs with the approval of the board, BRMC and senior management.

Desk-wise functions of RMD

i. Credit risk related desk:

- Assisting in formulation and review of credit risk management policies, guidelines, manual, setting up of credit risk appetite, limit, tolerance, MAT etc. with due consideration of relevant sectors.
- Monitoring loan portfolio & credit concentration to ensure good quality asset growth & compliance of internal limit.
- Closely monitoring the stressed loans to avoid adverse classification by following up overdue loans, SMA loans, NPL, law suit cases, written off loans, regular accounts with unsatisfactory repayment, loans having excess over limit, overdue accepted bills, off-balance sheet exposure, forced loan, movement of adverse classification, collateral against loans, credit rating of borrowers, taken over loans etc.
- Using different models for identifying related risks and conducting Stress -Testing activity to understand shock resilience capacity of the bank.

ii. Market Risk related desk:

- Measuring interest rate risk of the bank by applying various tools such as sensitivity analysis, duration gap analysis etc.
- Ensuring Treasury Division is properly determining the impact of interest rate fluctuation on the profitability of the bank.

iii. Liquidity Risk related desk:

- Ensuring all regulatory liquidity ratios such as CRR, SLR, ADR, LCR, NSFR, MCO, WBG, Undrawn Commitment etc. are calculated, Structural Liquidity Profile, projected sources and uses of fund, statement of total time and demand liabilities are prepared.
- Playing major role in setting liquidity strategy, and assessing opportunity loss resulted from improper liquidity management.
- Conducting & Analyzing Stress -Testing activity to understand shock resilience capacity of the bank to ensure maintenance of adequate capital for absorbing any unforeseen losses.

iv. Operational Risk related desk:

- Assisting in managing risks related to lapses in people, process and system, monitoring unsettled issues (identified fraud/forgeries, major irregularities etc.) in collaboration with ICC.
- Identifying the vulnerable areas related to operational risk and advising the senior management & the

Board to review the existing policies to uphold the reputation of the bank.

v. Risk Research and Policy Development desk:

- Developing, testing, and using different models (such as VaR, Collection scoring, Vintage curve etc.) for measuring/assessing risks
- Reviewing effectiveness of enterprise-wide risk governance framework and recommending necessary policy measures
- Conducting research to explore reasons behind concurrence of the identified risks and Exploring emerging risks
- Preparing a consolidated Risk Appetite Statement (RAS), developing the KRI reporting format based on the complexity and size of the bank
- Recommending preventive measures to achieve the organizational goal and suggesting the senior management probable ways to control the same.

vi. Information and Cybersecurity Risk

This risk arises from threats to the bank's IT infrastructure, data, and digital assets due to cyberattacks, data breaches, or system vulnerabilities.

- Cyberattacks (e.g., phishing, malware, ransomware)
- Data breaches and unauthorized access
- System failures or disruptions
- Third-party security risks (vendors, cloud service providers)
- Regulatory non-compliance in cybersecurity laws

vii. Compliance Risk

This refers to the risk of legal or regulatory penalties due to non-compliance with local and international banking laws, including Bangladesh Bank regulations, AML/CFT guidelines, and Basel III requirements.

- Anti-Money Laundering (AML) and Counter-Terrorism Financing (CFT) breaches
- Failure to comply with Bangladesh Bank's prudential guidelines
- Inadequate Know Your Customer (KYC) processes
- Data privacy and protection violations (e.g., Personal Data Protection laws)
- Non-compliance with tax, labor, and corporate governance laws

viii. Emerging Risks

These are newly evolving or unpredictable risks that could impact the bank's operations, reputation, and financial stability. Examples of Emerging Risks:

- Climate-related financial risks (e.g., transition risk, physical climate risk)
- Geopolitical instability affecting trade finance and cross-border transactions
- Rapid technological disruptions (e.g., AI in fraud, blockchain banking)
- Regulatory changes in digital banking and fintech partnerships
- Reputational risks from ESG (Environmental, Social, and Governance) non-compliance

ix. Reputation Risks

Dhaka Bank PLC. consistently stays alert and mindful of the following events to effectively manage and mitigate reputational risk.



x. Prompt Corrective Action (PCA) Framework

For promoting financial stability and maintaining public confidence in the financial system, Bangladesh Bank introduced a framework namely Prompt Corrective Action (PCA), to identify problems of a bank at an early stage and enable regulatory/supervisory intervention when required. The PCA framework is already in effect from 31 March 2025, based on the audited annual financials as of 31 December 2024. Bank has established a committee to monitor & supervise the implementation of PCA Framework.

The following indicator are monitored regularly by the Bank under PCA Framework:

- Capital to Risk Weighted Asset Ratio (CRAR)
- Tier-1 Capital Ratio
- CET-1 Capital Ratio
- Net NPL
- Cash Reserve Ratio (CRR)
- Statutory Liquidity Ratio (SLR)
- Liquidity Coverage Ratio (LCR)
- Net Stable Funding Ratio (NSFR)

xi. Implementation of Risk-Based Supervision (RBS)

Bangladesh Bank has announced the launch of a new supervision system based on risk to enhance transparency and accountability in the banking sector. Starting January 1, 2026, all scheduled banks in the country will adopt the Risk-Based Supervision (RBS) framework. Risk-based supervision is a dynamic and flexible supervisory process focusing on the assessment of inherent risks, the effectiveness of internal controls and the overall risk governance within banks to determine their composite risk profiles and the level of supervisory intensity tailored to their unique risk profiles.

The RBS process is systematic and involves several key stages:

- **Risk Assessment:** Identify and assess the inherent risks within a bank (credit risk, market risk, operational risk, ML/TF) risk) and the effectiveness of the bank's internal controls, management and governance in mitigating those risks.
- **Risk Grading:** Banks are graded or scored on a consistent basis to prioritize which ones require more attention.
- **Supervision:** Higher-risk banks face more intrusive and frequent oversight while lower-risk banks receive less intensive monitoring.
- **Early Intervention & Remediation:** Early detection of emerging risks and prompt intervention before issues become systemic.
- **Monitoring & Review:** Constant monitoring and evaluation of the bank's risk profile and the effectiveness of supervisory interventions.

This transformation marks a significant step toward fostering a stronger culture of compliance, risk awareness, and technological innovation within the banking sector. If effectively implemented, RBS can significantly improve the governance and operational discipline of banks. For regulators, it allows more precise identification of emerging risks and vulnerabilities. For banks, it serves as an early warning system, alerting them to potential pitfalls arising from internal lapses or external shocks.

Bank has taken necessary steps to comply with RBS implementation plan within stipulated time frame as recommended by Bangladesh Bank.

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xii. Environmental & Social Risk (ESR)

Dhaka Bank PLC. has implemented a strategic approach to effectively managing environmental and social risks. In this context, the bank addresses these risks through the following measures:



Comprehensive Policy

Implement a robust Environmental and Social Risk Management (ESRM) policy aligned with Dhaka Bank PLC's commitment to sustainable and responsible banking.



ESDD Check List

Implement the Sectoral Environmental and Social Due Diligence (ESDD) Checklist in alignment with Bangladesh Bank directives, ensuring compliance with Dhaka Bank PLC's policies and risk assessment framework.



Enacting Policies

Dhaka Bank PLC is committed to addressing environmental and social concerns by implementing responsible policies that promote sustainability, ethical practices, and community well-being.

Non-financial Factors Recognition

Dhaka Bank PLC integrates non-financial considerations, including environmental and social aspects, reinforcing its commitment to sustainable and responsible banking practices.

Natural Systems Protection

Dhaka Bank PLC is committed to preserving the natural ecosystems that sustain life while fostering inclusive growth by empowering communities, alleviating poverty, and driving sustainable economic development.

Adequate Training

Ensure relevant employees of Dhaka Bank PLC are trained to take ownership of and effectively implement these policies.

Ecological Aspects

Environment refers to the natural surroundings, including ecosystems, as well as the social factors that impact and are impacted by these ecosystems, such as human activities and communities.

Social Aspects

Evaluate the environmental and social impacts of all investment proposals.

Priorities Environmental Friendly Projects

Focus on funding projects that offer direct or indirect environmental benefits.

Risk Mitigation Methodology

Banking is about managing risk and return. The most optimum management of risk ultimately brings success for a bank. Risk Management is one of the most fundamental functions of a banking institution. Having uncertainty directly related with regular banking operations, a sound risk management framework is a must to bring prime return to all its stakeholders.

Risk Identification

- the preliminary point for understanding and managing risks and/or crucial activities
- helps the bank to find potential sources of risk, cost of risk, areas of impact etc.

Risk Assessment/ Evaluation

- an inclusive process of risk identification, analysis and evaluation.
- involves comparing the level of risk found during the analysis process with the bank's risk appetite, risk tolerance level and regulatory limits

Risk Mitigation

- involves balancing the costs and efforts of implementation against the benefits derived, regarding legal, regulatory, and other requirements

Risk Control

- putting in place adequate risk control mechanisms
- establishing and communicating risk limits through policies, standards and procedures that define responsibilities and authority

Risk Monitoring & Reporting

- includes detection of changing risk sources and factors within and outside the institution
- ensuring that controls are effective and efficient in both design and operation

a. Credit Risk and its mitigation

Credit risk refers to the risk that a borrower may not repay a loan and that the bank may lose the principal of the loan or the interest associated with it. Credit risk also refers to the risk of negative effects on the financial result and capital of the bank caused by borrower's default on its obligations to the bank.

Generally credits are the largest and most obvious source of credit risk. However, credit risk could stream from both on-balance sheet and off-balance sheet activities. It may arise from either an inability or an unwillingness to perform in the pre-committed contracted manner. Credit risk comes from a bank's dealing with individuals, corporate, banks and financial institutions or a sovereign.

The assessment of credit risk involves evaluating both the probability of default by the borrower and the exposure or financial impact on the bank in event of default.

The Credit Risk Management (CRM) division of the bank should be responsible for:

- Application of credit risk policy/ strategy approved by the Board
- Ensure compliance with limits approved by the Board
- Placing at the Board with recommendation for approval of credit proposal and ensuring that proposal contains standard presentation and accurate financials.

Principles of the bank's credit risk management:

Bank's credit risk management is mostly addressed based on the following principles:

A. Establishing an appropriate credit risk environment

Principle 1: The board is responsible for approving and periodical reviewing the credit risk strategy and significant credit risk policies of the bank. The strategy should reflect the bank's risk appetite and the level of profitability the bank expects to achieve for incurring various credit risks.

Principle 2: Senior management is responsible for implementing the credit risk strategy approved by the board and for developing policies and procedures for identifying, measuring, monitoring and controlling credit risk.

Principle 3: The Bank should identify and manage credit risk inherent in all products and activities.

B. Operating under a sound credit granting process

Principle 4: The Bank must operate under sound, well-defined credit-granting criteria. These criteria should include a thorough understanding of the borrower or counter party, as well as the purpose and structure of the credit, and its source of repayment.

Principle 5: The Bank should establish overall credit limits at the level of individual borrowers, and group of connected counter parties that aggregate different types of exposures, both in the banking and trading book and on and off balance sheet.

Principle 6: The Bank should have a clearly established process in place for approving new credits as well as the extension of existing credits.

Principle 7: All extensions of credit must be made on an arm's-length basis. In particular, credits to related companies and individuals must be monitored with particular care and other appropriate steps taken to control or mitigate the risks of connected lending.

C. Maintaining an appropriate credit administration, measurement and monitoring process

Principle 8: The Bank should have in place a system for the ongoing administration of their various credit risk-bearing portfolios.

Principle 9: The Bank must have in place a system for monitoring the condition of individual credits, including determining the adequacy of provisions and reserves.

Principle 10: The Bank should develop and utilize internal risk rating systems in managing credit risk. The rating system should be in line with the regulatory instructions and consistent with the nature, size and complexity of a bank's activities.

Principle 11: The Bank must have information systems and analytical techniques that enable management to measure the credit risk inherent in all on balance sheet and off-balance sheet activities. The management information system should provide adequate information on the composition of the credit portfolio, including identification of any concentrations of risk.

Principle 12: The Bank must have in place a system for monitoring the overall composition and quality of the credit portfolio.

Principle 13: The Bank should take into consideration potential future changes in economic conditions when assessing individual credits and their credit portfolios, and should assess their credit risk exposures under stressful conditions.

D. Ensuring adequate controls over credit risk

Principle 14: The Bank should establish a system of independent, ongoing credit review and the results of such reviews should be communicated directly to the board and senior management.

Principle 15: The Bank must ensure that the credit-granting function is being properly managed and that

credit exposures are within levels consistent with prudential standards and internal limits. The Bank should establish and enforce internal controls and other practices to ensure that exceptions to policies, procedures and limits are reported in a timely manner to the appropriate level of management.

Principle 16: The Bank must have a system in place for managing problem credits and various other workout situations.

b. Market Risk and its mitigation

The market risk is the risk of valuation loss or reduction in the expected earnings stemming from adverse fluctuations in foreign exchange rates, interest rates, equity prices, credit spreads and cross currency basis spreads.

Market risks predominantly arise from the Bank's core business activities and the liquidity portfolio needed to support these activities. The Bank's strategy is to obtain cost-efficient funding from diversified sources and provide lending that is tailored to the needs of its customers. This gives rise to foreign exchange risk and structural interest rate risk due to mismatches in the Bank's assets and liabilities in terms of currency composition, maturity profile and interest rate characteristics.

Market risk exposure-

- may be explicit in portfolios of securities/equities and instruments that are actively traded;
- may be implicit such as interest rate risk due to mismatch of assets and liabilities; and
- may arise from activities categorized as off-balance sheet items

The risk arising from market risk factors such as interest rates, foreign exchange rates, and equity prices have been noted below:

i. Interest rate risk and its mitigation

Interest rate risk is the potential impact on the bank's earnings and net asset values due to changes in market interest rates. Interest rate risk arises when a bank's principal and interest cash flows (including final maturities), both on and off balance sheet, have mismatched re-pricing dates. The amount of risk is a function of the magnitude and direction of interest rate changes and the size and maturity structure of the mismatch position. Bank's lending, funding, and investment activities give rise to interest rate risk.

Interest rate risk management must be conducted within the context of a comprehensive business plan.

The bank has developed and implemented effective and comprehensive procedures and information systems to manage and control interest rate risk in accordance with its interest rate risk policies. These procedures are in accordance to the size and complexity of the bank's interest rate risk-taking activities.

The Bank manages interest rate risk by using derivatives to convert fixed rate funding into floating rate liabilities. Fixed rate lending that is not match-funded, is converted to floating rate receivables. This portfolio hedging approach ensures that interest rate risk between lending and funding in each currency remains low. The majority of the Bank's interest rate risk, therefore, stems from the portfolio of liquid assets.

ii. Foreign Exchange Risk and its mitigation

Foreign exchange risk is the current or prospective risk to earnings and capital arising from adverse movements in currency exchange rates.

The foreign exchange positions arise from the following activities:

- Trading in foreign currencies through spot, forward and option transactions as a market maker or position taker, including the unheeded positions arising from customer driven foreign exchange transactions.
- Holding foreign currency positions in the banking book (e.g. in the form of loan, bonds, deposits or cross border investments); or
- Engaging in derivative transactions that are denominated in foreign currency for trading or hedging purposes.
- In the foreign exchange business, bank also faces the risk of default of the counter parties or settlement risk. Thus bank may incur replacement cost, which depends upon the currency rate movements.

The bank also face another risk called time-zone risk, which arises out of time lags in settlement of one currency in one center and the settlement of another currency in another time zone.

The foreign exchange transactions with counter parties situated outside Bangladesh also involve sovereign or country risk.

The followings few of the methods that are followed to mitigate foreign exchange risk:

Limits: Each dealer is allocated individual limit by the Head of Treasury who is usually delegated by the CEO. Dealing limits are set according to the bank's size and complexity of business, market conditions, and counterparty.

Stop-loss Limit: This is another mechanism of mitigating foreign exchange risk. Every dealer is assigned a stop-loss limit to restrict intuition-driven trades by the Head of Treasury based on the organization's portfolio and risk appetite. Limits are also set for individual deals and dealer portfolio positions.

Valuation: The Treasury back-office evaluates all outstanding positions at current market rates (mark-to-market) to determine their market value on a daily basis. This practice provides information regarding the profitability or loss of outstanding contracts.

iii. Equity Price Risk

Equity price risk is the risk that the fair value of equities decreases as a result of changes in the levels of equity indices and the value of individual stocks. These losses could arise because of changes in the value of listed shares held directly by the bank; changes in the value of listed shares held by a bank subsidiary; changes in the value of listed shares used as collateral for loans from a bank or a bank subsidiary, whether or not the loan was made for the purpose of buying the shares; and changes in the value of unlisted shares.

Equity price risk associated with equities could be systematic or unsystematic. The former refers to sensitivity of portfolio's value to changes in overall level of equity prices, while the latter is associated with price volatility that is determined by firm specific characteristics.

Diversification is one of the ways to mitigate equity price risk. Diversifying among various equity asset classes is of the utmost importance in mitigating equity risk.

iv. Commodity risk

Commodity risk is the threat of changes to a commodity price that may have a negative effect on future market value and income.

c. Operational Risk Management and its mitigation

Operational risk is the prospect of loss resulting from inadequate or failed procedures, systems or policies, employee errors, systems failures, fraud, other criminal activities, internal process errors or unforeseeable external events.

It is clear that operational risk differs from other risks in that it is typically not directly taken in return for an expected reward, but exists in the natural course of corporate activity, and that this affects the risk management process. At the same time, failure to properly manage operational risk can result in a misstatement of a bank's risk profile and expose the bank to significant losses.

Operational risk is a type of risk that has huge scope of occurrence in everyday banking activities. As per regulator, there are 6 fundamental principles that the bank should address in its approach to operational risk management. Dhaka Bank has applied this principle throughout the bank to its best capacity to mitigate operational risk. The principles are:

- Ultimate accountability for operational risk management rests with the board, and the level of risk that the organization accepts, together with the basis for managing those risks, is driven from the top down by those charged with overall responsibility for running the business.
- The board and senior management shall ensure that there is an effective, integrated operational risk management framework. This shall incorporate a clearly defined organizational structure, with defined roles and responsibilities for all aspects of operational risk management/monitoring and appropriate tools that support the identification, assessment, control and reporting of key risks.
- The board and senior management shall recognize, understand and have defined all categories of operational risk applicable to the bank. Furthermore, they shall ensure that their operational risk management framework adequately covers all of these categories of operational risk, including those that do not readily lend themselves to measurement.
- Operational risk policies and procedures that clearly define the way in which all aspects of operational risk are managed shall be documented and communicated. These operational risk management policies and procedures should be aligned to the overall business strategy and should support the continuous improvement of risk management.
- All business and support functions shall be an integral part of the overall operational risk management

framework in order to enable the institution to manage effectively the key operational risks facing the bank.

- Line management shall establish processes for the identification, assessment, mitigation, monitoring and reporting of operational risks that are appropriate to the needs of the bank, easy to implement, operate consistently over time and support an organizational view of operational risks and material failures.

Apart from such compliance, Dhaka Bank also issues circulars time to time to different business/operational units regarding operational risk related issues that the Bank may face.

v. Liquidity Risk

Liquidity risk is the risk that a given security or asset cannot be traded quickly enough in the market to prevent a loss (or make the required profit) or when a bank is unable to fulfill its commitments in time when payment falls due.

d. Asset-liability Risk Management and its mitigation

Asset Liability Management (ALM) can be defined as a mechanism to address the risk faced by a bank due to a mismatch between assets and liabilities either due to liquidity or changes in interest rates. Liquidity is an institution's ability to meet its liabilities either by borrowing or converting assets. Apart from liquidity, a bank may also have a mismatch due to changes in interest rates as banks typically tend to borrow short term and lend long term. An insightful view of ALM is that it simply combines portfolio management techniques (that is, asset, liability and spread management) into a coordinated process. Thus, the central theme of ALM is the coordinated – and not piecemeal – management of a bank's entire balance sheet.

The management of the bank sets different limits in managing risk and exposures. The current limit of all indicators along with recent utilization is included for management review. Also trend for last few months are also included for better understanding of the behavior of the indicators.

Some key mitigating factors for ALM risk are mentioned below:

Structural Liquidity Profile (SLP): SLP is a statement that contains the net gap between assets and liabilities at different maturity bucket. If the net gap shows that there is more cash outflow than cash inflow under particular maturity buckets, then it indicates that the Bank has to take precautionary measures or keep provision to cater for the cash outflow. Thus, this helps the Bank to projects its cash inflow/ outflow at different time period.

Liquidity Coverage Ratio (LCR): LCR or Liquidity Coverage Ratio is a new liquidity standard introduced by the BCBS. This standard is built on the methodologies of traditional liquidity coverage ratio used by banks to assess exposure to contingent liquidity events. The minimum acceptable value of this ratio is 100 percent.

Net Stable Funding Ratio (NSFR): The NSFR aims to limit over-reliance on short-term wholesale funding during times of abundant market liquidity and encourage better assessment of liquidity risk across all on and off-balance sheet items. The minimum acceptable value of this ratio is 100 percent, indicating that available stable funding (ASF) should be at least equal to required stable funding (RSF).

Wholesale Borrowing Guidelines (WBG): The aim of wholesale borrowing (WB) guidelines is to set a limit for borrowed fund. The limit should be set in absolute amount based on bank's regulatory capital (Tier-1 plus Tier-2) capital and considering liquidity needs due to maturity mismatch, borrowing capacity of the bank and historic market liquidity. WB covers call borrowing, Short Notice Deposit from banks and financial institutions, placement received with maturity less than 12 months, commercial papers/similar instruments and overdrawn Nostro-accounts.

Commitments Limit: Total Commitments include undrawn portions of continuous loan including interest thereon and undrawn portions of term loans, outstanding irrevocable letters of credit and similar instruments, letters of guarantee, acceptances and similar instruments. The commitment limit should be fixed considering three important ratios. These are: i) Total commitments to total Assets, ii) Total commitments to Total Eligible Capital and iii) Total commitments to total High Quality Liquid Assets (HQLA). The highest acceptable limits of these ratios are less than 50%, less than 500% and less than 250% respectively. The commitment limit should be the lowest amount of the three ratios mentioned above.

Advance to Deposit Ratio (ADR): Advance to Deposit Ratio, actually the ratio is determined by putting Advance in numerator and Liabilities (excluding capital) in denominator. Considering the regulatory liquidity requirements (CRR and SLR), the maximum value of the ratio shall be derived using the formula [100%-CRR*-SLR*]. However, excessive lending may expose the bank in serious liquidity and interest rate risk as the market liquidity may tighten any time.

As per instructions of Bangladesh Bank, bank maintains liquidity in two forms:

i. **Cash Reserve Ratio (CRR):** The required reserves, which are held in Cash form. The CRR components are balance with Bangladesh Bank (along with different branch offices of Bangladesh Bank) and T.T. in transit.

ii. **Statutory Liquidity Reserve (SLR):** The required reserves, which are held in Asset form. The SLR components are Cash in hand, Foreign Currency with Bangladesh Bank, Holding of Treasury Bills and Bonds and amount excess in CRR.

e. Internal Control & Compliance Risk Management and its mitigation

Internal control as defined in accounting and auditing, is a process for assuring achievement of an organization's objectives in operational effectiveness and efficiency, reliable financial reporting, and compliance with laws, regulations and policies. However, in broader concept, internal control involves everything that controls risks to an organization.

Internal control can be defined with the help of five following components:

- **Control Environment -** sets the tone for the organization, influencing the control consciousness of its people. It is the foundation for all other components of internal control.
- **Risk Assessment -** the identification and analysis of relevant risks to the achievement of objectives, forming a basis for how the risks should be managed
- **Information and Communication -** systems or processes that support the identification, capture, and exchange of information in a form and time frame that enable people to carry out their responsibilities
- **Control Activities -** the policies and procedures that help ensure management directives are carried out.
- **Monitoring -** processes used to assess the quality of internal control performance over time.

Dhaka Bank has a vigorous organizational structure in place that ensures transparency, accountability and authenticity. The definition of internal control implies that everyone in the bank has responsibility for internal control to some extent. Virtually all employees produce information used in the internal control system or take other actions needed to affect control. Also, all personnel should be responsible for communicating upward problems in operations, non-compliance with the code of conduct, or other policy violations or illegal actions.

Roles and responsibilities of management, board of directors and employees of the Bank are noted below:

- **Management:**

The CEO & Managing Director of the Bank has overall responsibility for designing and implementing effective internal control in Bank. More than any other individual, the chief executive sets the "tone at the top" that affects integrity and ethics and other factors of a positive control environment.

The senior management of the Bank will assign responsibility for establishment of more specific internal control policies and procedures to personnel responsible for the functions of the individual units/divisions.

- **Board of Directors:**

The management of the Bank is accountable to the Board of Directors, which provides governance, guidance and oversight in achieving the business goals of the bank. The Board will set effective upward communications channels and capable financial, legal and internal audit functions, is often best able to identify and correct problems relating to internal control of the Bank.

- **Auditors:**

The internal auditors and external auditors of the Bank also measure the effectiveness of internal control through their regular course of activities. They will assess whether the controls are properly designed, implemented and working effectively, and make recommendations on how to improve internal control. They may also review Information technology controls, which relate to the IT systems of the bank.

f. Money Laundering & Combating Financing of Terrorism (CFT) Risk Management and its mitigation

Money laundering is a financial crime which includes concealment, misrepresentation and disguise of illegal income sources; it often involves taking advantage of vulnerable financial institutions, especially in developing economies. Money Laundering is happened by launderers worldwide.

Money laundering has a major impact on a country's economy as a whole, impeding the social, economic, political, and cultural development of a society. Both money laundering and terrorist financing can weaken individual financial institution, and they are also threats to a country's overall financial sector reputation. Combating money laundering and terrorist financing is, therefore, a key element in promoting a strong, sound and stable financial sector.

Terrorist financing can simply be defined as financial support, in any form, of terrorism or of those who encourage, plan, or engage in terrorism.

Dhaka Bank has its own mechanism in place to combat money laundering & CFT. The Bank has Chief Anti-money Laundering Compliance Officer (CAMLCO) and Deputy CAMLCO. For proper reviewing of account transactions and fostering anti-money laundering culture throughout the branch, every branch has a Branch Anti-money Laundering Compliance Officer (BAMLCO). Training is conducted regularly for all officers to ensure KYC compliance, to identify suspicious activities or transactions and to disseminate knowledge regarding existing anti-money laundering act and punishment.

Monitoring is one of the crucial aspects of managing Money Laundering Risk. Generally, inconsistencies are investigated against stated purpose of the account such as- transaction

profile (TP), source of fund etc. Some common mitigation tools for anti-money laundering are-

CTR (Cash Transaction Report): Cash transactions (deposits or withdrawals) that breach certain limits set by Bangladesh Bank are reported to the Central Bank.

STR (Suspicious Transaction Report): Any unusual transaction by the customer in any account is reported to the central bank.

SAR (Suspicious Activities Report): Any unusual behavior or activity by customer is reported to the central bank.

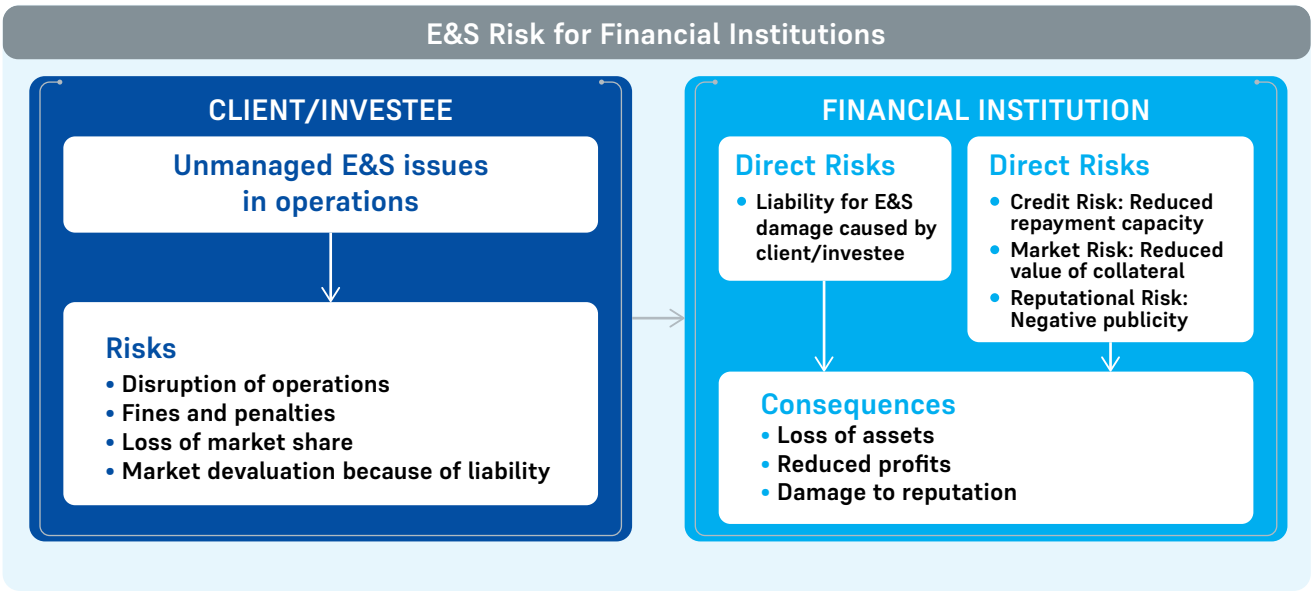
Guideline for Trade Based Money Laundering (TBML): As one of the fastest growing economy, Bangladesh is significantly vulnerable to this risk. TBML takes advantage of the complexity of trade systems, most prominently in international contexts where the involvement of multiple parties and jurisdictions make AML checks and customer due diligence processes more difficult. TBML primarily involves the import and export of goods and the exploitation of a variety of cross-border trade finance instruments.

In Dhaka Bank, Trade Based Money Laundering is mitigated in the following ways:

- Proper KYC (know your customer) of buyers and suppliers through credit report and other available sources.
- Checking the authenticity of financial institutions through correspondence with advising/ negotiating/ issuing banks
- Carrying out Enhanced Due Diligence (EDD) in case of suspicious activities/ irregularities
- Vessel check through tracking system named Lloyd's software
- Thoroughly verify country of origin, buyers/ suppliers name in the sanction list

g. Environmental and Social Risk Management and its Mitigation

Environmental and social risk to a financial institution (FI) stems from the environmental and social issues that are related to a client's/investee's operations.



Environmental and social risks can be mitigated through compliance with environmental and social regulations and international environmental and social standards. These risks are not static, but rather are dynamic over time and subject to change.

Dhaka Bank formulated its Environmental and Social Risk Management (ESRM) Policy in September, 2018 that depicts the Bank's commitment towards Environmental and Social Risk Management. The ESRM policy of the Bank is applied in considering loan categories of the following: agriculture, retail, trade, microfinance, SME, corporate finance and project finance.

h. Country Risk:

Country Risk is the risk of both on and off balance sheet exposures to loss caused by events in a foreign country. If in a specific country, Bank's net funded exposure is 2% or more of its total assets, country risk for that specific country has to be considered and provision has to be kept considering the specific country risk.

Disclosure of Risk Reporting:

Risk Management Reporting is an integral part of Dhaka Bank. It has two broad aspects. The first one would be the Risk Reporting and the second one is Risk Analysis.

Risk Reporting allows the bank to identify and measure the level of risk the bank is exposed to and take corrective measures accordingly. Risk analysis is the analysis of significant risk indicators that which plays an important role in judging the bank's overall risk appetite.

Risk Reporting

Name	Description
Risk Management Report	• prepared in accordance with the guidelines and supervision of Bangladesh Bank • provides a comprehensive overview of the bank's risk profile across all key risk dimensions.
Capital-to-Risk-Weighted Asset Ratio (CRAR)	• represents an assessment to measure the adequacy of the bank's capital against its risk exposure • calculated and reported in accordance with the risk based capital adequacy guidelines of Bangladesh Bank.
ICAAP Reporting	• provides a measure of the bank's capital requirement adequacy against the organization's entire risk profile.
Stress testing	• presents the effects of several assumptions applied to measure the capital base level in stressed scenarios.

Large Loan Concentration

	2025	2024
Total Large Loan %	35.60%	37.17%
Top-20 Borrowers' Concentration %	21.98%	18.23%

Capital Management of the Bank

The capital management framework of Dhaka Bank aims to ensure that the bank is able to maintain adequate capital level both in solo basis and consolidated basis. The bank capital management objectives are:

Preserving adequate capital resources to meet minimum regulatory capital requirements set by Bangladesh Bank in accordance with Basel III requirements

Maintaining sufficient capital resources to support the bank's risk appetite

Covering unexpected loss of the bank and support the bank's credit rating

Ensuring the bank holds capital in excess of minimum requirements in order to achieve the target capital adequacy ratios set by management and approved by the board, to maintain minimum adequacy in stress situation.

(BDT in Crore except %)

Particulars	2025	2024
Risk Weighted Asset	29,024	26,486
Total Eligible Capital (Solo)	3,887	3,551
Capital to Risk Weighted Asset Ratio (CRAR) (Solo)	13.39%	13.41%
Total Eligible Capital (Consolidated)	4,009	3,630
Capital to Risk Weighted Asset Ratio (CRAR) (Consolidated)	13.73%	13.42%

Risk Management Report

Risk Management Report consisting of various data related to Credit Risk, Market Risk, Liquidity Risk and Operational Risk from all related divisions are presented in the monthly meeting of Executive Risk Management Committee and Sub-risk Committee conducted under the supervision of Risk Management Division. The Supervisory Review Process (SRP) meetings are conducted bi-monthly. And, the Board Risk Management Committee (BRMC) meetings are held at least once every quarter from where reports are onward placed for Board review and approval.

Credit risk under Risk Management Report covers the sector concentration of the portfolio, area concentration, classification, recovery, provisioning, top 20 defaulters, collateral, fund diversion etc. Market Risk covers the Interest Rate Risk, Foreign Exchange Risk, and Equity Risk. Liquidity Risk covers Statutory Liquidity Requirement (SLR), Cash Reserve Ratio (CRR), Advance Deposit Ratio (ADR) etc. Operational Risk covers internal fraud, external fraud, evaluation of core risk management etc.

The Risk Management Report is submitted to the Risk Management Committee of the Board and the decisions are communicated to relevant divisions of the bank for implementation. The report is submitted to Bangladesh Bank on quarterly basis.

Basel III: Dhaka Bank Perspective

Dhaka Bank believes that stepping into the Basel III regime, the new capital accord, is sincere and most appropriate decision of Bangladesh Bank. This changeover is justified in order to make Bank's capital more risk-sensitive and shock-absorbent in changed scenario of banking industry of our country which is characterized by increased complexity, increased use of information technology and diversity in the asset portfolio of the Banks. Accordingly, Dhaka Bank has taken the issue of Risk Based Capital Adequacy for Banks under Basel III accord, as one of its topmost priorities.

Dhaka Bank has established an independent Basel Unit (BU) at Head Office on January 10, 2016 for effective implementation of the new capital accord and ensuring Board & Senior Management oversight. The BU, is exclusively responsible for planning & reviewing the implementation

of Basel III accord as per Bangladesh Bank's Road Map, for liaison about issues of Basel III with top management of DBL, for capacity building of concerned Bank personnel and for planning & developing process for assessing overall capital adequacy.

Dhaka bank has formed an exclusive body, named SRP Team to ensure that Dhaka Bank has a process for assessing overall capital adequacy in relation to their risk profile and a strategy for maintaining their capital at an adequate level. Accordingly, DBL is ensuring compliance under Pillar-2: Supervisory Review Process of Basel III Accord.

Supervisory Review Process (SRP) Team

The SRP Team, responsible for assessing overall capital adequacy in relation to their risk profile and capital planning conducts meeting once in every two months. The team consists of following members representing Senior Management and different cross-functional Divisions of the Bank:

Designation	Position in the Team
Managing Director & CEO	Chairman
Chief Risk Officer (CRO)	Member
Additional Managing Director	Member
Deputy Managing Directors	Member
Chief Financial Officer (CFO)	Member
Head of ICCD	Member
Head of CPC-Credit Operations Division	Member
Head of CRM Division	Member
Deputy CRO & In-charge, RMD	Member Secretary

Internal Capital Adequacy Assessment Process (ICAAP)

Internal Capital Adequacy Assessment Process has been formulated by Bangladesh Bank to facilitate the process of implementation of the Pillar-2 Supervisory Review Process (SRP) of Basel III.

A dialogue between SRP team of the Bank & Supervisory Review Evaluation Process (SREP) team of the Bangladesh Bank will also be held. The objective of the dialogue is to determine the adequate level of capital needed for a bank by reviewing the ICAAP and strategies of the bank.

The bank conducts ICAAP reporting each year to incorporate the additional capital requirement under Pillar 2 Supervisory Review Process. The assessment started from the year 2011 based on the year end figure of 2010 and completed the assessment up to the year 2024. The assessment for the year 2025 is under process.

Strategic Risk Management in the Digital and Smart Banking Age

Following a comprehensive review of the 2025 Annual Report within the broader global risk landscape, it is my privilege to present an update on Dhaka Bank PLC's principal and emerging risk factors. This update also highlights how our bank's robust risk management framework, policies, and strategies have effectively addressed these challenges.

Global Economic Landscape

The global economic landscape of 2025 was defined by a shift toward a lower-growth equilibrium, characterized by remarkable resilience in the face of significant trade disruptions and geopolitical volatility. While growth remained steady, it was increasingly uneven and dominated by a resurgence of protectionism, with U.S. effective tariff rates reaching their highest levels since the 1930s. According to the International Monetary Fund [IMF] the Global growth for 2025 is estimated at 3.2%, a slight moderation from 3.3% in 2024. Inflation continued its downward trajectory toward central bank targets across globally though with variations. According to the World Economic Forum, the year 2025 has marked a significant resurgence of economic protectionism, reversing decades of trade liberalization and driving a structural shift towards ' homeland economics', 'friend- shoring' and strategic autonomy. Driven primarily by the major power competition and the 2024 U.S. election, this era is characterized by widespread, aggressive tariff hikes, industrial subsidies and fragmentation of global trade into bloc-based, geopolitically aligned networks.

Primary factors and trends in 2025:

- The U.S.A. imposed Tariff Blitz where the Trump administration launched reciprocal tariffs starting early 2025.
- **Expansion of Industrial Policy:** nations are increasingly using subsidies and protectionist measures to secure critical sectors, such as green technology, semiconductors and AI, in the name of economic security.
- **Retaliation and fragmentation:** the rise in protectionism has triggered widespread counter measures. Between late 2024 and late 2025. The value of imports affected by new trade measures more than tripled.
- **Green Protectionism:** policies like the EU's Carbon Border Adjustment Mechanism [CBAM] are being utilized to penalize carbon intensive imports, which critics argue as a tariff favoring domestic.
- **The AI Productivity Engine:** Artificial intelligence transitioned from hype to a core driver of economic activity, estimated to account for a digital economy growth of 8.5%—three times the rate of the overall global economy. AI-related investment helped offset some of the negative impacts of trade policy shifts.

- **Geopolitical Fragmentation:** Trade increasingly followed political lines ("friend shoring"), with total trade between oppositional geopolitical blocs contracting more quickly than trade within those blocs.

Regional Performance Summary

United States: Remained the "global anchor" with 1.9%-2.0% growth, supported by robust consumer spending and AI-driven capital formation, despite a prolonged government shutdown risk and tariff-induced price pressures.

China: Growth eased to 4.8% as the property sector downturn persisted. Beijing responded by leaning into advanced manufacturing and green energy, with the clean energy sector now representing 10% of China's economy.

Euro Area: Experienced a gradual recovery of 1.2%-1.3%, though industrial competitiveness faced challenges from high energy costs and potential US-China trade diversion.

Emerging Markets: South Asia (led by India) and Sub-Saharan Africa showed strong momentum, though over one-quarter of developing nations still had per capita incomes below 2019 levels.

Bangladesh's Economic Landscape

The macroeconomic environment in Bangladesh in the fiscal year [FY] 2025 and [July 2024- to June2025] and early FY2026reflects a fragile and uneven recovery. Real growth of Gross domestic product [GDP] moderated sharply, registering only 3.97 percent in FY2025. Although it shows a partial picture of recovery from the disruptions caused by the political unrest, it remains substantially lower than the expected level of employment needed to be created to accommodate a rapidly growing labor force.

Inflation remains another stubborn macroeconomic challenge. However, headline inflation eased to 8.29 percent in November 2025, largely driven by a declaration of food prices rather than a comprehensive easing of price pressures across economy. Although the food inflation fell to 7.36 percent during the period offering some relief to the households, it is still not comfortable, as the wage growth has failed to keep pace with rising living costs.

Weak private investment is another defining feature of the current macroeconomic landscape. Private sector credit growth fell to 6.23 percent in October 2025, reflecting the subdued credit demand and tighter lending conditions in the banking system. In the banking sector; several banks have struggled to mobilize deposits amid declining public confidence, while non-performing loans [NPLs] have continued to rise. The NPL was 35.73 percent of total disbursed loans as of September 2025, mostly due to recent scrutiny of several bank's health by the Bangladesh Bank. The persistence of such vulnerabilities threatens the transmission of monetary policy.

External sector indicators present a mixed picture. Export growth was 8.6 percent and during July-November, remittance reached USD 13.04 billion, representing a year on year increase of over 17.1 percent and reflecting both increased overseas employment and policy measures to receive remittances through formal channels.

Dhaka Bank PLC's Risk Mitigation Approach

As a financial institution, Dhaka Bank PLC acknowledges that risk-taking is inherent in banking operations. Our role in economic development necessitates a proactive approach to identifying, assessing, and mitigating potential risks.

To safeguard against credit risk, we employ a rigorous credit assessment framework, maintain a diversified loan portfolio, and implement continuous monitoring mechanisms. In response to geopolitical instability and global trade disruptions, we emphasize business diversification, scenario planning, and real-time risk monitoring.

Market risk—stemming from interest rate fluctuations, exchange rate volatility, and other financial variables—is managed through well-defined hedging strategies and continuous market assessments. To address operational risks, we have strengthened our internal controls, risk management frameworks, and contingency planning measures. Liquidity risks are mitigated through stress testing and ensuring access to emergency funding sources.

In the face of rising cybersecurity threats, Dhaka Bank PLC has reinforced its digital security measures, enhanced employee training, and established robust incident response protocols to protect sensitive financial data. Additionally, recognizing the growing risks associated with financial crime, we have strengthened our anti-money laundering (AML) measures to prevent and detect illicit activities. With the increasing prominence of crypto assets facilitating rapid cross-border transfers, our AML framework is designed to take a holistic approach, ensuring regulatory compliance and financial integrity.

Description	2025
Gross NPL Ratio	3.77%
Capital to Risk-weighted Assets Ratio (CRAR)	13.39%
Advance/Investment-to-Deposit Ratio (ADR)	76.86%
Liquidity Coverage Ratio (LCR)	112.87%
Net Stable Funding Ratio (NSFR)	105.44%
Return on Assets (ROA)	0.61%
Return on Equity (ROE)	11.62%
Concentration in Top 20 Borrowers as percentage of the bank's total loans outstanding	21.98%
Top 20 defaulters as percentage of total loans outstanding	0.78%
Top 10 depositors' concentration	8.95%
Leverage Ratio	4.42%

Strengthening Risk Management at Dhaka Bank PLC

Throughout 2025, we took significant steps to enhance our risk management functions, reinforcing our ability to navigate an increasingly complex financial landscape.

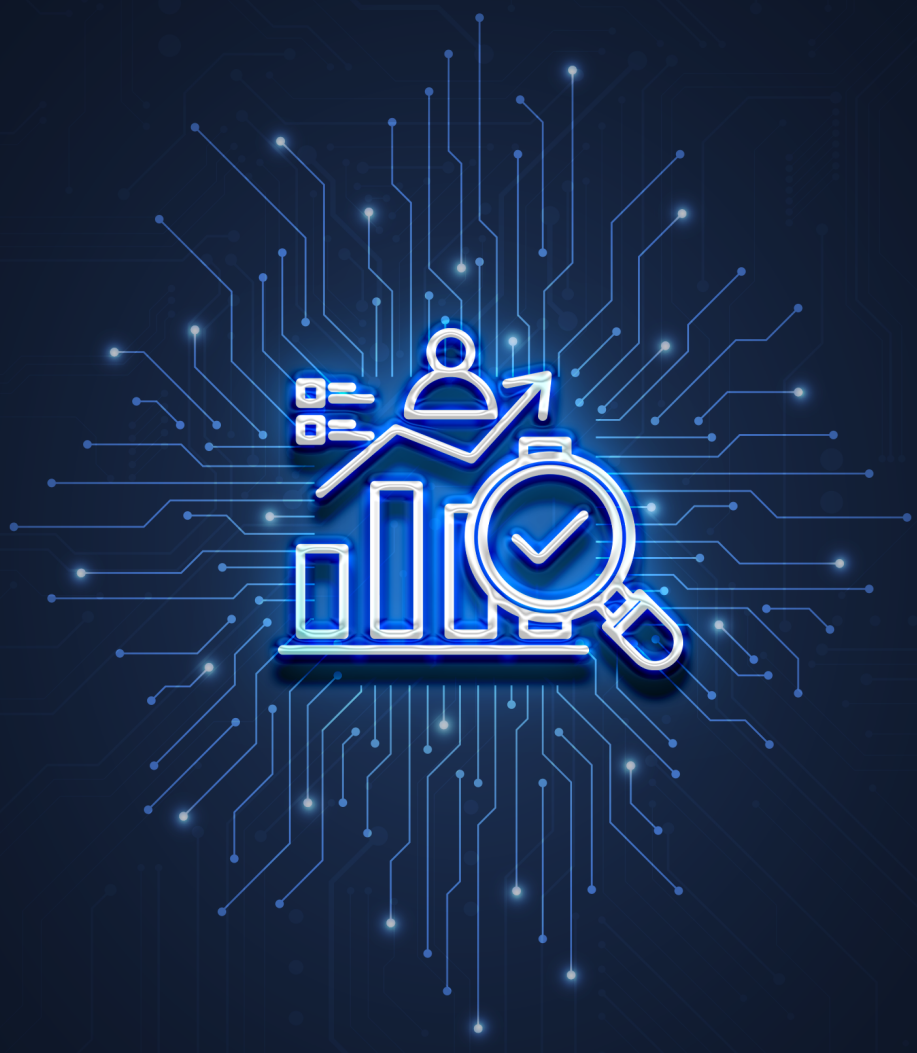
At Dhaka Bank PLC, we govern our core risk categories—those inherent in our strategy and business model—through distinct risk management frameworks, comprehensive policies, and a board-approved Risk Appetite Statement. This structured approach ensures that we remain resilient in the face of evolving risks while continuing to uphold our commitment to sustainable growth and financial stability.

Roles & Responsibilities of Risk related Committees

Dhaka Bank PLC has established several committees and teams to ensure effective governance, risk management, and strategic decision-making. Below is an overview of these key groups, along with their roles and responsibilities:

Level	Roles & Responsibilities
Senior Management Team Committee (Management Committee, Enterprise Risk Management Committee, Board Risk Management Committee, Supervisory Review Process Team, Basel Implementation Committee, Committee for PCA Framework, Committee for Bank's Recovery)	• Review and update the risk management strategies and policies annually. • Oversee and enforce the implementation of the risk management framework and procedures. • Ensure the establishment of a robust organizational structure for effective risk management. • Supervise the operations of the ERMC, SRP Team, and CRMC. • Define, assess, and recommend appropriate levels for risk appetite, limits, and tolerance. • Ensure adherence to Bangladesh Bank's guidelines on core risk management practices. • Conduct at least four meetings annually. • Provide the Board of Directors with proposals, recommendations, and summaries from BRMC meetings on a quarterly basis. • Ensure that the Risk Management Division (RMD) is adequately staffed and resourced. • Evaluate the overall performance and efficiency of the risk management function every year.
Asset-Liability Committee (ALCO)	• Manage liquidity, interest rate, and market risks to ensure solvency and profitability. • Monitor and balance assets and liabilities for maturity and interest rate alignment. • Optimize asset allocation for returns while adhering to risk tolerance and regulations. • Ensure sufficient liquidity for short-term obligations and efficient investment of excess funds. • Assess interest rate impacts on profitability and mitigate negative effects. • Maintain adequate capital to absorb losses per regulatory standards (e.g., Basel III). • Develop strategies for sourcing funding and managing the cost of funds. • Set investment policies ensuring portfolio aligns with risk appetite and goals. • Ensure compliance with liquidity, capital, and market risk regulations. • Track investment and liability performance, adjusting strategies based on market and internal metrics. • Address climate-related financial risks and opportunities in lending and investments. • Make decisions on funding, capital structure, and risk policies, especially in volatile conditions.

Level	Roles & Responsibilities
Central Compliance Department (CCD)	• Ensures compliance with laws and regulations from Bangladesh Bank and financial authorities. • Develops and implements internal compliance policies and procedures. • Identifies and mitigates compliance risks by monitoring internal controls. • Conducts audits and addresses compliance discrepancies. • Provides training on regulatory requirements and ethical conduct. • Maintains and submits compliance reports to regulatory authorities. • Implements anti-money laundering and counter-terrorist financing strategies. • Identifies fraud risks and develops prevention strategies. • Monitors activities and investigates suspicious or non-compliant behavior. • Submits accurate regulatory reports on time. • Serves as the liaison between the bank and regulatory bodies. • Prepares the bank for external audits and regulatory inspections.
Credit Risk Committee	• Identifies, assesses, monitors, and manages credit risk in the bank's loan portfolio. • Reviews and approves credit risk management policies, strategies, and guidelines. • Sets the bank's acceptable level of credit risk aligned with business strategy and regulations. • Approves significant credit exposures and complex facilities beyond set thresholds. • Monitors the quality and performance of the credit portfolio, including NPLs and provisioning. • Oversees the accuracy and effectiveness of credit risk assessments and approval processes. • Develops strategies to mitigate credit risks using collateral and other mechanisms. • Ensures compliance with regulatory requirements for credit risk management. • Reviews credit risk performance reports and emerging risks. • Assesses the impact of economic stress on the credit portfolio. • Evaluates internal controls and risk management effectiveness. • Collaborates with other risk management committees for integrated practices.
Budget Committee	• Develop and approve the bank's annual budget, aligning with strategic goals. • Estimate realistic future revenue and expenses. • Analyze budget performance, highlighting variances. • Allocate capital efficiently across departments and projects. • Identify financial risks and implement mitigation strategies. • Oversee budget execution and ensure departmental compliance. • Adjust the budget based on changing conditions or priorities. • Report budget progress and discrepancies to senior management. • Monitor cost management to stay within financial limits. • Provide strategic financial guidance for executive decision-making. • Ensure compliance with legal, regulatory, and internal policies.
Basel implementation committee	• Enhance Capital Resilience • Expand Risk Coverage within the Capital Framework • Introduce Leverage Ratio as a Backstop Measure • Ensure that the bank complies with the Basel III framework • Regularly assess Basel implementation and perform internal audits to ensure compliance with established standards.



Auditor’s Report & Audited Financial Statements

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	
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: • 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.	We tested the design and operating effectiveness of key controls focusing on the following: • 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).

Description of key audit matters	Our response to key audit matters
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. 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).	Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: • 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. 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.
2. Recognition of interest income from loans and advances	
Refer to note no. 22 and 22(a) to the consolidated and separate financial statements	
Recognition of interest income has a significant and wide influence on financial statements. Recognition and measurement of interest income is involved in a complex IT environment. 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. 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).	We tested the design and operating effectiveness of key controls over recognition and measurement of interest income from loans and advances. We have performed tests of operating effectiveness on automated control in place to measure and recognize interest income. We have also performed substantive procedures to check whether interest income is recognized completely and accurately. We have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
3. Loans and advances	
Refer to note no. 2.1, 2.15.3, 7 & 7(a) to the consolidated and separate financial statements	
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. 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.	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. 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.

Description of key audit matters	Our response to key audit matters
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). 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.	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.
4. Impairment assessment of unquoted shares	
Refer to note no. 6.2.1 to the consolidated and separate financial statements	
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. 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). 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.	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. We have tested a sample of investment valuation as at 31 December 2025 and compared our results to the recorded value. Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
5. Valuation of treasury bills and treasury bonds	
Refer to note no. 6.1 to the consolidated and separate financial statements	
The classification and measurement of treasury bills (T-Bills) and treasury bonds (T-Bonds) require judgment and complex estimates. 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. 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).	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and treasury bonds. 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. 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. Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
6. Legal and regulatory matters	
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. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities. 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.	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. We asked those charged with governance to obtain their views on the status of all significant litigation and regulatory matters. 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. We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information. We also assessed the Group and the Bank's provisions and contingent liabilities disclosure.

Description of key audit matters	Our response to key audit matters
7. IT systems and controls	
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. 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.	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. 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. 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.

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;

(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.

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



Md. Mominul Karim, FCA
Partner
ICAB Enrollment Number# 0934
DVC: **2604280934AS299966**

Dhaka,

28 April 2026

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**

Dhaka Bank PLC. and its Subsidiaries

CONSOLIDATED BALANCE SHEET (CONTINUED)

As at 31 December 2025

	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 consolidated financial statements.

Managing Director | **Director** | **Director** | **Director**

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

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

Md. Mominul Karim, FCA
Partner
ICAB Enrollment Number# 0934
DVC: **2604280934AS299966**

Dhaka,

28 April 2026

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
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
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)
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**

	Notes	2025 Taka	2024 Taka
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 Balance Sheet referred to in our separate report of even date.

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

Md. Mominul Karim, FCA
Partner
ICAB Enrollment Number# 0934
DVC: **2604280934AS299966**

Dhaka,

28 April 2026

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

(Amount in Taka)

Particulars	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	-	-	-	-	-	-	-	(503,301,119)	(503,301,119)
Changes in reserve	-	503,301,108	-	-	-	-	-	(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

(Amount in Taka)

Particulars	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	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	(12,509,192)	(12,509,192)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(228,500,000)	(228,500,000)
Non-controlling interest	-	-	-	-	-	-	3,039	(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 form 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**

Dhaka Bank PLC.

BALANCE SHEET (CONTINUED)

As at 31 December 2025

	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.

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

Md. Mominul Karim, FCA
Partner
ICAB Enrollment Number# 0934
DVC: **2604280934AS299966**

Dhaka,

28 April 2026

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.

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

Md. Mominul Karim, FCA
Partner
ICAB Enrollment Number# 0934
DVC: **2604280934AS299966**

Dhaka,
28 April 2026

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

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 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)	-
Cash dividend	-	-	-	-	-	(503,301,119)	(503,301,119)
Start-up fund	-	-	-	-	-	(26,877,771)	(26,877,771)
Coupon/dividend on perpetual bond	-	-	-	-	-	(200,000,000)	(200,000,000)
Changes in reserve	-	503,301,108	-	-	-	(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

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2024	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**59,687,403**	**1,587,997,681**	**21,786,290,479**
Surplus/deficit on account of revaluation of investments	-	-	-	-	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

(Amount in Taka)

Particulars	Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
Assets:						
Cash in hand (Including Balance with BB & 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
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
Fixed assets including premises, furniture and fixtures	-	-	-	-	8,144,506,152	8,144,506,152
Other assets	-	-	-	-	16,851,741,339	16,851,741,339
Non-banking assets	-	-	-	-	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**
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)	(338,844,369,587)
Bond	-	-		-	(6,000,000,000)	(6,000,000,000)
Other liabilities	-	-	-	(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)**
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**
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.

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 Shari'ah, 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 Khandakar 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 Offshore 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-J(1), Annexure-J(2), and Annexure-J(3).

1.4 Islamic banking

The Bank operates Islamic Banking in two branches designated for this purpose in compliance with the rules of Islamic Shari'ah. 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 Shari'ah 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 Shari'ah 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 Shari'ah 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 financial reporting requirements outlined in IFRS 9.

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 then 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 Offshore Banking Unit (OBU)

Reporting currency of Offshore 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 commencement date;

- 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%	02-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 (HFT)	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:

Category of assets	Rate of depreciation
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 participators 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 consolidated financial statements:

- 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	06-May-26
Entity Rating	January to December 2023	20-May-24	AA+	ST-2	07-Apr-25
Entity Rating	January to December 2022	17-May-23	AA	ST-2	07-Apr-24
Entity Rating	January to December 2021	17-May-22	AA	ST-2	07-Apr-23
Entity Rating	January to December 2020	18-May-21	AA	ST-2	07-Apr-22
Entity Rating	January to December 2019	30-Jun-20	AA	ST-2	07-Apr-21
Entity Rating	January to December 2018	29-May-19	AA	ST-2	07-Apr-20
Entity Rating	January to December 2017	23-May-18	AA	ST-2	07-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 period

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.

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
3.	**Cash**			
	Cash in hand (Including foreign currencies)	(Note: 3.1)	3,523,142,625	4,008,257,969
	Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	14,660,451,886	14,515,883,366
			18,183,594,511	**18,524,141,335**
3(a)	**Consolidated Cash**			
	Dhaka Bank PLC.	(Note: 3)	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.	(Note: 3.1)	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:		13,335,752,281	11,961,467,355
	Conventional		12,507,453,002	11,147,280,220
	Al-Wadiah current account		828,299,279	814,187,135
	In foreign currencies		1,092,700,327	2,291,322,401
			14,428,452,608	14,252,789,756
	Balance with Sonali Bank as agent of Bangladesh Bank		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.	(Note: 3.2)	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**

Particulars	31-Dec-25 Taka	31-Dec-24 Taka
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%**
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**

Particulars		31-Dec-25 Taka	31-Dec-24 Taka
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 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**
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**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
	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
	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		20,941,905	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**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
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	1,626,387,088
	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**
5.1	**With banking companies**			
	Janata Bank PLC.		-	1,900,000,000
	Dutch Bangla Bank PLc.		-	2,000,000,000
			-	3,900,000,000

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**			
			-	-
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
			116,969,197,099	**99,337,607,035**
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
			121,619,784,987	**103,763,456,996**
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
			108,454,322,401	**91,677,063,427**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
6.1(a)	**Consolidated government securities**			
	Dhaka Bank PLC.	(Note: 6.1)	108,454,322,401	91,677,063,427
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		917,556,013	1,009,121,388
			109,371,878,414	**92,686,184,815**
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
			13,358,971,943	**23,193,137,584**
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
			90,568,856,458	**65,950,412,943**
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
			8,514,874,698	**7,660,543,608**
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	-
			12,247,906,573	**11,077,272,181**
6.2.1	**Investment in shares**			
	Quoted (Publicly Traded)		662,627,773	585,296,682
	Unquoted		2,082,246,925	2,570,246,925
			2,744,874,698	**3,155,543,608**
	(Details are given in **Annexure - B**)			
6.2.2	**Investment in subordinated bonds**			
	The City Bank PLC.		80,000,000	160,000,000
	One Bank PLC.		-	105,000,000
	Shahjalal Islami Bank PLC.		-	100,000,000
	Trust Bank Ltd.		-	100,000,000
	Dutch Bangla Bank PLC.		2,000,000,000	100,000,000
	Islami Bank Bangladesh PLC.		-	100,000,000
	Eastern Bank PLC.		40,000,000	80,000,000
	United Commercial Bank PLC.		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-Bangla 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.

	Particulars	31-Dec-25 Taka	31-Dec-24 Taka
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**
6.3	**Investment in securities are classified as per Bangladesh Bank Circular**		
	Held for Trading (HFT)		
	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
	2 years Bangladesh government treasury bond	22,250,380,324	4,260,903,500
	5 years Bangladesh government treasury bond	1,054,508,000	1,001,963,000
	10 years Bangladesh government treasury bond	550,959,500	531,377,500
	15 years Bangladesh government treasury bond	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	-	750,030,271
	5 years Bangladesh government treasury bond	10,787,154,474	11,578,044,208
	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	26,420,797,552	25,499,450,424
	15 years Bangladesh government treasury bond	10,000,770,447	8,084,670,720
	20 years Bangladesh government treasury bond	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	-	-
		-	-
	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**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
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		-	-
			276,995,887,383	270,504,718,653
	Less: Intercompany transaction		(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		-	-
			273,514,699,552	267,161,699,426
	Less: Intercompany transaction		(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**
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	(Note: 8)	3,481,187,831	3,343,019,227
			276,121,395,585	**268,985,049,741**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
7.5	**Loans on the basis of significant concentration including bills** purchased & discounted			
	a. Advances to allied concerns of directors	(Note: 7.5.1)	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
Chattogram 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**
Rural		
Dhaka region	12,904,160,595	9,241,734,847
Chattogram 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**

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

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.

Particulars		31-Dec-25 Taka	31-Dec-24 Taka
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
b.	**Unsecured**	2,093,633,679	1,776,453,973
		276,121,395,585	**268,985,049,741**
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**

Particulars		31-Dec-25 Taka	31-Dec-24 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		3,481,187,817	3,343,019,213
Outside Bangladesh		15	14
		3,481,187,831	**3,343,019,227**

8(a) Consolidated bills purchased and discounted

Dhaka Bank PLC.	(Note: 8)	3,481,187,831	3,343,019,227
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		3,481,187,831	**3,343,019,227**

8.1 Maturity grouping of bills purchased & discounted

Payable within 1 month	1,494,119,943	1,372,535,307
Over 1 month but less than 3 months	1,756,894,174	1,676,916,928
Over 3 months but less than 6 months	230,173,715	293,566,992
6 months or more	-	-
	3,481,187,831	**3,343,019,227**

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	876,917,945	844,862,134
Office appliances and equipment	2,426,287,732	2,282,959,302
Computer	597,879,657	458,121,681
Software	884,088,933	865,036,925
Bank's vehicle	373,521,335	382,702,582
Right of use assets (ROU) as per IFRS 16	3,309,096,024	3,100,901,969
	14,603,214,618	14,070,007,584
Less: Accumulated depreciation	6,458,708,466	5,647,210,336
	8,144,506,152	**8,422,797,248**

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

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

Dhaka Bank PLC.	(Note: 9)	8,144,506,152	8,422,797,248
Dhaka Bank Securities Limited		55,585,076	72,839,526
Dhaka Bank Investment Limited		3,758,142	134,704
		8,203,849,369	**8,495,771,478**

	Particulars		31-Dec-25 Taka	31-Dec-24 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 (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 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**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
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		414,813	21,178,203
	Fees receivable		466,815,252	248,684,312
	Dividend receivable		43,569,270	53,589,679
	Finance to AD branches	(Note: 10.6.2.a & 10.6.2.b)	40	39
	Protestation account		19,482,413	3,012,677
	ATM settlement account		1,613,594,761	1,264,975,878
	Receivable from exchange houses		137,669	672,239
	Excise duty receivable		165,591,850	166,872,891
	Receivable from Dhaka Bank Securities Limited		-	-
			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	5,049,999,880	5,049,999,880
	Account receivable others:		
	Finance to AD branches	40	39
		-	-
		5,049,999,920	**5,049,999,919**
	Non-income generating		
	Stationery, stamps, printing materials etc.	60,883,725	22,279,592
	Advance rent	173,425,656	106,368,052
	Prepaid expenses against advertisement	49,241,123	31,793,565
	Interest/Profit accrued and other receivable	2,488,840,895	1,445,179,943
	Security deposit	22,486,172	23,977,898
	Preliminary, formation, work in progress, renovation expenses and prepaid expenses	340,204,148	310,604,991
	Suspense account	47,385,409	195,252,122
	Advance tax paid	5,470,935,857	17,013,897,057
	Deferred tax assets	838,732,407	872,509,538
	Account receivable others:		
	Receivable against Bangladesh/Paribar Sanchaya Patra	414,813	21,178,203
	Protestation account	19,482,413	3,012,677
	Receivable from exchange houses	137,669	672,239
	Fees receivable	466,815,252	248,684,312
	Excise duty receivable	165,591,850	166,872,891
	Dividend receivable	43,569,270	53,589,679
	ATM settlement account	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

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

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
11(a)	**Consolidated non-banking assets**			
	Dhaka Bank PLC.	(Note: 11)	30,680,000	36,680,000
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			30,680,000	**36,680,000**
12.	**Borrowings from other banks, financial institutions and agents**			
	In Bangladesh	(Note: 12.1)	23,168,407,823	45,712,802,196
	Outside Bangladesh		9,905,927,400	4,451,597,802
			33,074,335,223	**50,164,399,998**
12.1	**In Bangladesh**			
	Call Borrowing			
	Bank Al-Falah		-	-
			-	-
	Term Borrowing			
	Term Borrowing (DBU to OBU)		9,082,384,100	9,745,785,659
	Borrowing from Bangladesh Bank-ALS		10,027,858,000	24,075,567,000
	The City Bank PLC.		-	6,128,500,000
	Borrowing from SME Foundation		8,129,507	17,675,467
			19,118,371,606	**39,967,528,126**
	Less: Inter Unit (OBU)		9,082,384,100	9,745,785,659
			10,035,987,507	**30,221,742,467**
	Bangladesh Bank refinance			
	Small and Medium Enterprise		1,040,684,767	1,462,491,126
	Syndication		2,526,523,813	2,815,538,276
	PC Refinance		-	1,388,713,000
	Export development fund		9,070,468,174	9,405,326,860
	FSSP fund		436,123,562	105,336,467
	10 Taka Account		225,000	-
	Stimulus fund		29,055,000	200,710,000
	Digital Nano Loan Refinance		29,340,000	112,944,000
			13,132,420,316	**15,491,059,729**
	Total		**23,168,407,823**	**45,712,802,196**
	Outside Bangladesh			
	Bank Muscat		1,834,431,000	-
	ALUBAF ARAB INTL BANK		-	238,396,852
	Deutsche Bank AG.		978,363,200	-
	Caixa Bank		733,772,400	226,700,950
	RAK Bank		-	238,000,000
	National Bank of Ras Al-Khaimah		2,445,908,000	-
	Abu Dhabi Commercial Bank		1,834,431,000	-
	United Bank Limited		1,467,544,800	1,428,000,000
	Standard Chartered		-	1,428,000,000
	JP Morgan		611,477,000	892,500,000
			9,905,927,400	**4,451,597,802**
			33,074,335,223	**50,164,399,998**

12.2 Disclosure regarding outstanding repo on 31 December 2025

Sl. No.	Counterparty name	Agreement date	Reversal date	Amount in Taka
1	-	-	-	-

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

12.3 Disclosure regarding outstanding reverse repo on 31 December 2025

Sl. No.	Counterparty name	Agreement date	Reversal date	Amount in Taka
1	NCCBL	30-12-25	05-01-26	924,513,000
2	MIDLANDBK	30-12-25	05-01-26	185,256,400
3	NCCBL	30-12-25	05-01-26	181,429,400
4	NCCBL	30-12-25	05-01-26	922,750,000
5	MIDLANDBK	30-12-25	05-01-26	599,787,500
6	SOUTHSTBK	30-12-25	06-01-26	497,161,500

12.4 Disclosure regarding overall transaction of repo and reverse repo during the period from 01 January 2025 to 31 December 2025

Sl. No.	Counterparty name	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
Securities sold under Repo				
1	With Bangladesh Bank	-	13,202,175,044	3,081,057,717
2	With other Banks & FIs	-	2,106,475,448	36,205,250
Securities purchased under Reverse Repo				
1	From Bangladesh Bank	-	12,700,000,000	718,356,164
2	From other Banks & Fis	-	11,244,930,522	2,292,955,084

12.5	**Analysis by security**			
	Secured (assets pledge as security for liabilities)		-	-
	Unsecured		33,074,335,223	50,164,399,998
			33,074,335,223	**50,164,399,998**
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**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
	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 (NFCD)		2,473,216,976	2,371,485,423
			252,728,132,947	**223,986,110,613**

* 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
		252,145,666,224	**223,616,395,050**
	Total interest bearing account	**286,237,648,399**	**255,167,501,055**
	Total deposits and other accounts	**338,844,369,587**	**299,530,946,326**

	Particulars	31-Dec-25 Taka	31-Dec-24 Taka
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
		338,844,369,587	**299,530,946,326**
	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
		37,937,450	**1,562,968,864**
	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
		50,759,814,966	**42,498,268,041**
	ii) 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**
	iii) Savings deposits		
	Savings account	32,523,608,885	30,189,129,584
	Mudaraba savings accounts	985,760,156	992,111,927
		33,509,369,041	**31,181,241,511**
	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
		252,690,341,908	**222,423,290,680**
		338,806,432,137	**297,967,977,462**
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
		55,957,672,733	**47,481,584,316**
	b) Time deposits		
	Savings deposits (90%)	30,158,563,907	28,063,251,398
	Special notice deposits	38,033,734,397	40,733,524,704
	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 (NFCD)	2,473,216,976	2,371,485,423
		282,886,696,854	**252,049,362,010**
		338,844,369,587	**299,530,946,326**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
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 - 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.

- 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.

- 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.

- 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.

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
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**
	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**
			2,000,000,000	**2,000,000,000**
15.	**Other liabilities**			
	Accrued interest		667,533,265	1,024,722,022
	Provision on loans and advances	(Note: 15.1)	19,144,614,854	19,575,769,548
	Provision for good borrower	(Note: 15.2)	-	-
	Provision for Off-Balance Sheet exposure	(Note: 15.3)	1,768,333,699	1,778,469,614
	Interest suspense account	(Note: 15.4)	6,350,878,257	5,514,723,670
	Provision for expenses	(Note: 15.5)	629,847,003	849,029,456
	Provision for decrease in value of investments	(Note: 38)	177,448,590	11,592,702
	Provision for other assets	(Note: 15.6)	202,808,465	129,975,528
	Fund for Dhaka Bank Foundation	(Note: 36.1)	-	-
	Provision for current tax	(Note: 15.7)	8,149,451,223	18,138,534,275
	Tax deducted at source & payable		841,376,504	885,286,814
	Excise duty payable		404,244,540	384,624,193
	Other account payable	(Note: 15.9)	4,720,633,431	6,428,821,165
			43,057,169,831	**54,721,548,988**
15(a)	**Consolidated other liabilities**			
	Dhaka Bank PLC.	(Note: 15)	43,057,169,831	54,721,548,988
	Dhaka Bank Securities Limited		632,977,433	989,737,875
	Dhaka Bank Investment Limited		37,737,390	17,807,820
			43,727,884,653	55,729,094,683
	Less: Inter-company transactions			
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			-	-
			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		7,993,950,445	7,724,381,962
	Specific provision	(+)	2,665,345,654	4,521,351,143
	Additional provision against special general provision-COVID-19	(+)	-	-
	Recoveries from written off loans	(+)	-	-
	Fully provided debt written off	(-)	(5,879,155,920)	(4,259,980,816)
	Provision no longer required	(-)	1,132,477,059	8,198,156
	Provision held at the end of the year		**5,912,617,238**	**7,993,950,445**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
ii)	**The movement in general provision on unclassified loans:**			
	Provision held at the beginning of the year		11,581,819,103	9,340,623,044
	Provision no longer required	(-)	(1,190,306,635)	(122,772,757)
	Additional provision against special general provision-COVID-19	(+)	-	(295,752,144)
	Additional provision except special general provision-COVID-19	(+)	2,840,485,148	2,659,720,960
	Provision held at the end of the year		**13,231,997,616**	**11,581,819,103**
			19,144,614,854	**19,575,769,548**
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.

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

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-H**.

15.7.1 Reconciliation of effective tax rate

	31.12.2025		31.12.2024	
	%	Taka	%	Taka
Profit before income tax as per profit and loss account		6,013,708,184		3,450,370,642
Income tax as per applicable tax rate	37.50%	2,255,140,569	37.50%	1,293,888,991
Factors affecting the tax charge for current year				
Non deductible expenses	6.66%	400,277,429	11.53%	397,857,248
Inadmissible expenses/provisions	35.79%	2,152,572,727	77.77%	2,683,237,856
Admissible expenses	-24.13%	(1,451,119,361)	-49.58%	(1,710,722,409)
Turnover Tax Adjustment	7.46%	448,842,081	0.00%	-
Tax savings from reduced tax rates for dividend	-0.77%	(46,537,223)	-1.39%	(48,124,950)
Tax loss/(savings) from reduced tax rates for capital gain	-7.77%	(467,022,292)	-13.76%	(474,923,572)
Last year adjustment	0.00%	-	10.44%	360,053,756
Total income tax expenses	**54.74%**	**3,292,153,931**	**72.49%**	**2,501,266,919**

15.7(a) Consolidated provision for current tax

Dhaka Bank PLC.	(Note: 15.7)	8,149,451,223	18,138,534,275
Dhaka Bank Securities Limited		53,926,750	54,193,138
Dhaka Bank Investment Limited		36,462,546	17,677,495
		8,239,840,520	**18,210,404,908**

15.8 Deferred tax liabilities/(asset)

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	(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)**

31 December 2024	Carrying amount	Tax base	Taxable/(deductible) temporary difference
Fixed Asset excluding land	2,385,313,899	3,032,355,307	(647,041,408)
Deductible temporary difference:			
Provision against classified loan (BL)	(1,517,036,528)	-	(1,517,036,528)
Right of use-assets (net-off advance)	1,160,119,412	-	1,160,119,412
Lease obligation	(1,322,733,576)	-	(1,322,733,576)
			(2,326,692,099)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			**(872,509,537)**

Particulars		31-Dec-25 Taka	31-Dec-24 Taka
Deferred tax expense/(income)			
Closing deferred tax (asset)/liability		(838,732,406)	(872,509,537)
Opening deferred tax (asset)/liability		(872,509,538)	(570,694,032)
		33,777,131	**(301,815,506)**

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.

15.8(a) Consolidated deferred tax liabilities/(asset)

Dhaka Bank PLC.	33,777,131	(301,815,506)
Dhaka Bank Securities Limited	67,759,489	(86,555,127)
Dhaka Bank Investment Limited	79,852	1,376
	101,616,472	**(388,369,257)**

15.9 Other account payable

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 Shari'ah 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.

Particulars		31-Dec-25 Taka	31-Dec-24 Taka
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**		
	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	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

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 Ltd.	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	1,267,487
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	12,281,423
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. Amir Ullah	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. Rakhi 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

			31-Dec-25 Taka	31-Dec-24 Taka
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**
	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**

	31-Dec-25 Taka	31-Dec-24 Taka
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	1,596,664,056	4,277,317,378
Operational risk	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-Dec-25 Taka	31-Dec-24 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**

		31-Dec-25 Taka	31-Dec-24 Taka
18.2	**Assets revaluation reserve**		
	Opening balance	-	-
	Less: Adjustment for reversal	-	-
		-	**-**
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**

			31-Dec-25 Taka	31-Dec-24 Taka
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**
21.	**Contingent liabilities**			
	Acceptances & endorsements		**80,378,043,785**	**75,335,305,525**
	Irrevocable letters of credit		**45,605,399,201**	**42,611,200,318**
	Usance/Defer letter of credit		20,968,687,227	16,435,076,817
	Sight letter of credit		8,553,240,879	8,229,839,822
	Back to back letter of credit		6,195,154,435	8,216,358,454
	BD-Sight (EDF)		1,195,753,184	1,941,712,165
	Back to back - local		8,692,563,476	7,788,213,060
	Letters of guarantee	(Note: 21.2)	**60,919,913,865**	**63,481,398,432**
	Bid bond		3,444,333,293	2,551,445,531
	Performance bond		22,806,503,064	25,296,968,859
	Counter guarantee		1,136,983,398	912,504,121
	Other guarantee		26,972,608,210	29,232,586,290
	Shipping guarantee		6,559,485,899	5,487,893,630
	Bills for collection		**20,711,457,097**	**23,499,376,317**
	Local bills for collection		13,433,073,905	13,953,633,395
	Foreign bills for collection		7,278,383,192	9,545,742,922
	Other contingent liabilities		**12,240,893,187**	**12,567,984,794**
	Forward exchange position	(Note: 21.1)	2,007,205,352	99,644,372
	Other contingent liabilities for ECA financing		3,230,018,819	3,535,854,736
	Contingent interest suspense		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/Bai-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	(Note: 22.1)	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.	(Note: 22)	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	(Note: 23.1)	1,487,882,536	1,310,723,528
			25,202,416,822	**20,603,872,077**
23.1	**Others**			
	Interest paid on NFCD		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	(Note: 23.1.1)	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**

			2025 Taka	2024 Taka
23(a)	**Consolidated interest/profit paid on deposits & borrowings etc.**			
	Dhaka Bank PLC.	(Note: 23)	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**
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**

			2025 Taka	2024 Taka
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**
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**

			2025 Taka	2024 Taka
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**
31(a)	**Consolidated stationery, printings, advertisements etc.**			
	Dhaka Bank PLC.	(Note: 31)	475,241,924	510,705,753
	Dhaka Bank Securities Limited		2,749,574	3,801,103
	Dhaka Bank Investment Limited		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.	(Note: 32)	12,000,000	17,216,400
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			12,000,000	**17,216,400**
33.	**Directors' fees**			
	Directors fees		5,087,096	4,876,600
	Fees related to Shari'ah Council Meeting		158,750	220,000
	Board/Executive Committee/Shari'ah 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.	(Note: 33)	5,252,196	5,107,555
	Dhaka Bank Securities Limited		749,795	468,701
	Dhaka Bank Investment Limited		193,000	143,000
			6,194,991	**5,719,256**

			2025 Taka	2024 Taka
34.	**Auditor's fees**		**3,450,000**	**2,213,750**
34(a)	**Consolidated auditor's fees**			
	Dhaka Bank PLC.	(Note: 34)	3,450,000	2,213,750
	Dhaka Bank Securities Limited		287,500	287,500
	Dhaka Bank Investment Limited		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.	(Note: 35)	1,212,112,193	1,177,090,848
	Dhaka Bank Securities Limited		26,835,501	27,716,329
	Dhaka Bank Investment Limited		229,218	34,112
			1,239,176,912	**1,204,841,289**
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	(Note: 36.1)	-	-
	Interest expense for lease liability as per IFRS 16		59,207,583	66,340,538
			1,287,760,196	**1,217,092,220**

			2025 Taka	2024 Taka
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	(Note: 36)	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**
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**

			2025 Taka	2024 Taka

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		334,978,317	459,416,149
	Other operating income		181,417,424	163,822,187
			516,395,741	**623,238,336**
	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
			539,084,766	641,693,548
	Less: Intercompany Transactions		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
			2,580,032,111	2,416,396,721
	Dhaka Bank Foundation		-	-
			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**
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.	(Note: 43)	(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**

			2025 Taka	2024 Taka
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.	(Note: 44)	(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)**			
	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	Offshore 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-Dec-25 Taka	31-Dec-24 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	06-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.

Dhaka Bank PLC.

Annexure-A

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	Equivalent amounts in Taka	Amounts in foreign currency	Conversion rate	Equivalent amounts in Taka
Standard Chartered Bank	New York	USD	5,520,795	122.30	675,167,889	4,148,681	119.00	493,693,010
Mashreq Bank	New York	USD	34,032,654	122.30	4,162,037,005	3,581,275	119.00	426,171,731
OBU (USD)	New York	USD	6,691,570	122.30	818,348,196	252,859	119.00	30,090,217
OBU (EUR)	Frankfurt	EUR	54,051	143.98	7,782,183	534,501	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	972,540	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	1,696,133	119.00	201,839,875
Wells Fargo Bank N.A.	New York	USD	-	122.30	-	1,846,213	119.00	219,699,348
JP Morgan Chase Bank NA	USA	USD	5,419,518	122.30	662,782,113	2,927,336	119.00	348,353,034
Standard Chartered Bank	Mumbai	ACUD	1,342,833	122.30	164,222,252	660,875	119.00	78,644,080
Sonali Bank	Kolkata	ACUD	114,421	122.30	13,993,207	111,889	119.00	13,314,809
AB Bank	Mumbai	ACUD	1,487,374	122.30	181,899,020	815,382	119.00	97,030,426
Nabil Bank	Nepal	ACUD	54,534	122.30	6,669,251	54,919	119.00	6,535,355
Sampath Bank	Srilanka	ACUD	142	122.30	17,375	142	119.00	16,906
Bhutan National Bank	Bhutan	ACUD	14,905	122.30	1,822,834	2,061	119.00	245,279
Bank of Bhutan	Bhutan	ACUD	879	122.30	107,527	6,529	119.00	776,980
Habib Metropolitan Bank Ltd.	Pakistan	ACUD	336,151	122.30	41,109,679	110,731	119.00	13,176,935
ICICI Bank Limited	India	ACUD	1,058,574	122.30	129,458,754	213,981	119.00	25,463,733
Mashreq Bank	Mumbai	ACUD	757,471	122.30	92,635,174	410,238	119.00	48,818,321
Punjab National Bank, India	Kolkata	ACUD	694,236	122.30	84,901,921	220,543	119.00	26,244,624
Axis Bank Ltd, India	Mumbai	ACUD	1,087,668	122.30	133,016,775	302,425	119.00	35,988,557
Union Bank of Switzerland	Switzerland	CHF	113,021	155.04	17,522,707	35,878	135.33	4,855,288
Commerz Bank	Frankfurt	EUR	487,126	143.98	70,135,685	349,493	127.94	44,714,820
Standard Chartered Bank	Frankfurt	EUR	235,835	143.98	33,955,175	162,853	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	127.94	5,573
Commerz Bank	Frankfurt	AUD	95,792	81.97	7,852,490	87,608	76.14	6,670,766
Standard Chartered Bank	Japan	JPY	2,691,581	0.78	2,106,162	10,463,969	0.77	8,104,344
Standard Chartered Bank	London	GBP	126,826	165.12	20,941,905	229,664	154.20	35,413,390
Commerz Bank	Frankfurt	CAD	34,517	89.35	3,084,123	89,740	84.74	7,604,991
Al-Rajhi Bank	Saudi Arabia	SAR	15,804	32.61	515,303	236,352	32.48	7,677,703
Zhejiang Chouzhou Commercial Bank	China	USD	356,199	122.30	43,561,498	216,400	119.00	25,751,595
Zhejiang Chouzhou Commercial Bank	CHINA	CNY	21,811	17.46	380,877	86,345	16.72	1,443,260
Mashreq Bank Psc Uae	UAE	AED	355,613	33.29	11,840,111	3,212,272	33.21	106,694,646
HDFC Bank Limited	Mumbai	ACUD	1,174,275	122.30	143,608,491	599,248	119.00	71,310,538
Citi Bank NA	New York	USD	1,136,509	122.30	138,989,829	229,985	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.

Annexure-B

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	9.83	33,527,120
SHANTA FIRST INCOME UNIT FUND	10	7,238,971	10.56	76,455,012	10.78	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.

Annexure-C

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**

Dhaka Bank PLC.

Annexure-D

SCHEDULE OF FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES

As at 31 December 2025

Asset Group	Cost (Taka)				Rate of Depreciation (%)	Depreciation (Taka)				Written down value (Taka)
	Opening balance of cost as on 01 January 2025	Additions during the year	Adjustment (Sale/ Discard)	Closing balance of cost as on 31 December 2025		Opening balance of depreciation as on 01 January 2025	Charged during the year	Adjustment (Sale/Discard)	Closing balance as on 31 December 2025	
Land	4,658,655,505			4,658,655,505		-			-	4,658,655,505
Building & Renovation	1,476,767,487			1,476,767,487	2.5	251,609,107	36,919,187		288,528,294	1,188,239,193
Furniture & Fixtures	844,862,134	35,294,150	3,238,339	876,917,945	10	568,459,360	50,066,515	3,233,944	615,291,931	261,626,014
Office Appliances & Equipment	2,282,959,302	154,009,221	10,680,790	2,426,287,732	20	1,890,169,362	177,192,103	10,655,738	2,056,705,727	369,582,005
Computer	458,121,681	140,862,129	1,104,153	597,879,657	20	314,079,917	57,645,073	1,104,098	370,620,892	227,258,765
Software	865,036,925	19,052,008		884,088,933	10	559,021,682	79,202,552		638,224,234	245,864,699
Motor Vehicle	382,702,582	12,919,146	22,100,394	373,521,334	20	341,796,783	14,811,153	22,100,387	334,507,549	39,013,785
Right of use assets (ROU)	3,100,901,969	208,194,056		3,309,096,024	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**	**14,603,214,618**		**5,647,210,336**	**848,592,298**	**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**	**14,070,007,584**		**4,857,823,601**	**817,534,531**	**28,147,795**	**5,647,210,336**	**8,422,797,248**

* Straight-line Method.

Dhaka Bank PLC.

Annexure- E

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.

Annexure- F

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	2,193,960,000
8	B. R. Steel Mills	262,814,507	45,206,969	217,607,537	
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 Thai Aluminum	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 Banijyalay	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 & Dairy 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.

Annexure-G

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
			Semicentennial Textiles Ltd.	Chairman & CEO
			Purbani Lifestyle Ltd.	Director
			Purbani Traders	Proprietor
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

Sl. no.	Name	Status with the Bank	Name of the firms/Companies in which they have interest	Status in the interested entities
			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
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
Amir Ullah	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

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

Dhaka Bank PLC.

Annexure-H

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.

Distribution of Profit under Islamic Banking Operation

Dhaka Bank PLC. has been operating two Islamic Banking branches in complying with the rules of Islamic Shari'ah. 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 Shari'ah 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%
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%

Sl. no.	Type of deposit	Weightage	Final rate
			For the period from January to December 2025 (%)
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)

Annexure-I(1)

BALANCE SHEET

As at 31 December 2025

Particulars	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**
Bai 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 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**

Dhaka Bank PLC. (Islamic Banking)

Annexure-I(1)

BALANCE SHEET (CONTINUED)

As at 31 December 2025

Particulars	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)

Annexure-I(2)

PROFIT & LOSS ACCOUNT

For the year ended 31 December 2025

Particulars	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	-	-
Shari'ah 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)

Annexure-I(3)

CASH FLOW STATEMENT

For the year ended 31 December 2025

Particulars	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 financiang 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)**	**-**

NOTES TO THE FINANCIAL STATEMENTS

As at and for the year ended 31 December 2025

	Particulars		31.12.2025 Taka	31.12.2024 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			
			-	-
			-	-

	Particulars		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**

	Particulars		31.12.2025 Taka	31.12.2024 Taka
5.4	**Investments under the following broad categories**			
	Investments		3,077,957,446	2,983,565,022
	Bai Murabaha/Bai Muajjal		4,191,770,247	4,934,777,921
			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**
5.5	**Investments on the basis of significant concentration including Bills Purchased and Discounted (MDBI)**			
	a. Investments to allied concerns of Directors		-	-
	b. Investments to chief executive		-	-
	c. Investments to other senior executives		7,657,141	8,422,704
	d. Investments to customer's group:			
	Agriculture investments		-	-
	Commercial Investment		16,610,710	-
	Export financing		-	-
	Consumer credit scheme		203,136,712	131,767,577
	Special program investments (SME)		1,059,699,064	1,210,712,899
	Staff investments		24,106,918	18,516,822
	Others		5,967,328,299	6,550,347,803
			7,278,538,844	**7,919,767,804**
5.6	**Industry-wise investments**			
	Agricultural			-
	Pharmaceuticals		225,738,813	101,255,000
	Textile & garment		856,704,033	915,320,017
	Chemical		929,516,830	951,328,264
	Food & alied		238,514,490	193,599,656
	Transport & communication		10,730,788	6,120,349
	Electronics & automobile			-
	Housing & construction		2,057,496,836	1,455,673,670
	Engineering & metal industries including ship breaking		712,880,073	1,398,804,544
	Energy & power			277,105,174
	Service		850,417,329	796,019,526
	Others		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		7,007,433,071	6,647,926,591
	Chattogram region		271,105,773	1,271,841,213
	South region		-	-
	North region		-	-
	Sylhet region		-	-
			7,278,538,844	**7,919,767,804**
	Rural			
	Dhaka region		-	-
	Chattogram 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**

	Particulars		31.12.2025 Taka	31.12.2024 Taka
5.9	**Classification of Investments**			
	Unclassified			
	Standard		7,151,110,227	6,302,790,813
	Special Mention Account		3,980,649	-
			7,155,090,877	**6,302,790,813**
	Classified			
	Sub-Standard		77,320,085	169,090,402
	Doubtful		41,690,258	1,472,815
	Bad and loss		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	0.25, 1 & 2	72,073,343	56,704,751
	Special mention account	0.25, 1	199,032	642,737
			72,272,375	**57,347,487**
	Classified:			
	Sub-Standard	20	4,117,253	19,226,506
	Doubtful	50	4,723,594	687,828
	Bad and loss	100	4,028,264	745,299,902
			12,869,111	**765,214,237**
	Required provision for investments		85,141,486	822,561,724
	Total provision maintained		85,141,486	822,561,724
	Excess/short provision		**-**	**-**
	B) Provision for good borrower		**-**	**-**
	C) Provision required for Off-Balance Sheet exposures			
	Status			
	Acceptances and endorsements		1,963,334,736	14,461,050
	Letters of credit		1,235,364,173	6,320,224
	Letters of guarantee		407,188,829	-
	Bills for Collection		126,886,390	3,739,005
	Required provision		3,732,774,128	24,520,278
	Total provision maintained		3,732,774,128	24,520,278
	Excess/short provision		**-**	**-**
5.11	**Securities against investments including Bills Purchased and Discounted/MDBI**			
	a. Secured			
	Collateral of movable/immovable assets		5,138,679,235	5,709,270,698
	Local banks & financial institutions guarantee		-	-
	Foreign banks guarantee		-	-
	Export documents		8,811,151	1,424,861
	Government guarantee		-	-
	Own FDR		197,834,066	201,794,652
	FDR of other banks		-	-
	Personal guarantee		1,472,812,922	1,336,833,159
	Corporate guarantee		-	-
	Other Securities		460,276,344	670,316,671
	Government bonds		-	-
			7,278,413,717	7,919,640,041
	b. Unsecured		125,127	127,763
			7,278,538,844	**7,919,767,804**

	Particulars		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		-	-
	Furniture and fixture including office decoration		7,847,123	7,847,123
	Office appliances and equipment		31,919,337	31,366,056
	Computer		4,824,891	4,357,631
	Software		421,959	421,959
	Bank's vehicle		2,850,375	2,850,375
	Right of use assets (ROU) as per IFRS 16		128,545,962	128,545,962
			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		-	-
	Protestation account		-	-
	ATM settlement account		-	-
	Receivable from exchange houses		-	-
	Excise duty receivable		10,198,899	8,816,999
	Receivable from Dhaka Bank Securities Limited		-	-
			13,796,576	**8,933,620**

	Particulars		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**

	Particulars		31.12.2025 Taka	31.12.2024 Taka
12.	**Non convertible subordinated bond**		-	-
13.	**Other liabilities**			
	Accrued profit		38,689	38,266
	Provision on loans and advances		-	-
	Provision for good borrower		-	-
	Provision for Off-Balance Sheet exposure		-	-
	Provision on Investment		85,141,486	822,561,724
	Profit suspense account		46,765,091	259,895,702
	Provision against expenses		3,500,000	711,385
	Tax deducted at source & payable		18,614,000	22,131,093
	Excise duty payable		20,357,500	18,124,870
	Other account payable	(Note: 13.1)	187,466,627	219,244,958
			361,883,393	**1,342,707,998**
13.1	**Other account payable**			
	Application, processing, membership & utilisation fee		79,636	73,504
	Adjusting account credit		1,134,265	1,818,841
	Export proceeds suspense		-	-
	Finance from Bill Discounting OBU		-	-
	Compensation Income of Islamic Banking operations		183,749,327	203,733,962
	Lease liabilities as per IFRS 16		2,503,399	13,618,651
			187,466,627	**219,244,958**
14.	**Contingent liabilities**			
	Acceptance & endorsement		**1,963,334,736**	**1,446,104,954**
	Letters of credit		**1,235,364,173**	**632,022,351**
	Usance/Defer letter of credit		772,894,435	274,451,171
	Sight letter of credit		397,811,990	308,687,860
	Back to back - local		64,657,748	48,883,320
	Letters of guarantee		**407,188,829**	**373,900,527**
	Bid bond		12,531,200	15,408,700
	Performance bond		127,641,958	124,176,362
	Other guarantee		236,281,091	234,315,465
	Shipping guarantee		30,734,580	-
	Bills for collection		**126,886,390**	**282,000,672**
	Local bills for collection		124,203,513	279,381,164
	Foreign bills for collection		2,682,877	2,619,509
	Other contingent liabilities		**18,477,589**	**2,112,008,514**
	Contingent profit suspense		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**

	Particulars		2025 Taka	2024 Taka
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	(Note: 16.1)	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 remmittance/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	(Note: 21.1)	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**
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**

	Particulars	2025 Taka	2024 Taka
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.	**Shari'ah Supervisory Committee's fees**		
	Directors fees	-	-
	Fees related to Shari'ah 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)	8,545,215	8,084,612
	Fuel costs	465,234	383,246
	Entertainment (canteen & other)	673,839	788,500
	Travelling expenses	95,503	166,445
	Conveyance	285,000	227,184
	Training expenses	44,423	74,172
	Books and papers	13,590	13,012
	WASA charges	40,000	34,000
	Staff uniform	91,600	77,326
	Potted plants	-	12,000
	Business development & promotion	10,000	232,251
	Fees and expenses for credit card	268,180	156,330
	ATM network service charges	205,833	60,000
	Profit paid for lease liability as per IFRS 16	3,334,368	3,604,646
		14,093,800	**13,913,724**

Dhaka Bank PLC. (Offshore Banking Unit)

Annexure- J(1)

BALANCE SHEET

As at 31 December 2025

Particulars	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

Particulars	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. (Offshore Banking Unit)

Annexure- J(2)

PROFIT AND LOSS ACCOUNT

For the year ended 31 December 2025

Particulars	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.

Annexure- J(3)

Dhaka Bank PLC. (Offshore Banking Unit)

CASH FLOW STATEMENT

For the year ended 31 December 2025

Particulars	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 financiang 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. (Islamic Banking)

LIQUIDITY STATEMENT (ASSET AND LIABILITY MATURITY ANALYSIS)

As at 31 December 2025

	Upto 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**	**7,774,600,222**	**-**	**-**	**-**	**-**	**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)	-	-	(74,290,253)	(9,085,356,180)	(155,290,253)	(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)	-	-	(12,258)	(1,499,147)	(1,446,368)	(176,884,099)	(1,693,943)	(207,161,441)	(5,071,167)	(620,180,381)
Total Liabilities	**(4,995,373)**	**(610,911,135)**	**-**	**-**	**(83,249,426)**	**(10,181,021,830)**	**(1,446,368)**	**(176,884,099)**	**(75,984,196)**	**(9,292,517,621)**	**(165,675,362)**	**(20,261,334,685)**
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)**	**(176,884,099)**	**(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**	**-**	**-**

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.

Particulars	31-Dec-25		31-Dec-24	
	USD	Taka	USD	Taka
3 Loans, advances and lease/investments				
3.1 Loans, cash credits & overdrafts etc:				
In Bangladesh				
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	16,753,852	2,048,919,045	12,407,534	1,476,496,553
Payable outside Bangladesh:				
Foreign bills purchased & discounted	-	-	-	2
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

Particulars	31-Dec-25		31-Dec-24	
	USD	Taka	USD	Taka
Repayable on demand	6,202,169	758,496,756	9,799,895	1,166,187,518
Not more than 3 months	94,092,401	11,507,067,803	85,956,764	10,228,854,912
More than 3 months but not more than 1 year	63,462,346	7,761,152,957	80,546,587	9,585,043,884
More than 1 year but not more than 5 years	-	-	12,050,196	1,433,973,318
More than 5 years	-	-	-	-
	163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**

3.4 Maturity grouping of bills purchased & discounted

Payable within 1 month	7,646,721	935,158,756	6,813,641	810,823,271
Over 1 month but less than 3 months	7,929,869	969,786,525	5,360,792	637,934,235
Over 3 months but less than 6 months	1,177,262	143,973,764	233,101	27,739,050
6 months or more	-	-	-	-
	16,753,852	**2,048,919,045**	**12,407,534**	**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	12,329,028	1,507,783,373	6,094,700	725,269,333
Export financing	16,753,852	2,048,919,043	249,064	29,638,651
Consumer credit scheme	-		-	-
Small and Medium Enterprise (SME)	-		-	-
Staff loan	-		-	-
Others	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	4,936,226	603,677,699	2,906,208	345,838,791
Textile & garment	78,670,692	9,621,063,797	56,405,763	6,712,285,780
Chemical	11,210,566	1,371,000,670	9,811,062	1,167,516,346
Food & allied	13,502,875	1,651,339,496	7,138,759	849,512,328
Transport & communication	534,694	65,390,628	521,218	62,024,990
Electronics & automobile	10,554,562	1,290,774,412	9,223,156	1,097,555,608
Housing & construction	1,150,785	140,735,667	864,050	102,821,929
Engineering & metal industries including ship breaking	2,873,218	351,381,319	13,211,929	1,572,219,607
Energy & power	3,043,543	372,211,366	2,430,237	289,198,149
Service	1,112,061	135,999,899	168,616	20,065,325
Others	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	144,902,272	17,720,881,314	165,848,768	19,736,003,337
Chattogram region	18,854,644	2,305,836,202	22,504,675	2,678,056,295
South region	-	-	-	-
North region	-	-	-	-
Sylhet region	-	-	-	-
Other	-	-	-	-
	163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**

Particulars		31-Dec-25		31-Dec-24	
		USD	Taka	USD	Taka
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**
3.9 Classification of loans & advances					
Unclassified (including staff loan)		163,756,916	20,026,717,516	188,353,442	22,414,059,633
Special mention account		-	-	-	-
Sub-Standard		-	-	-	-
Doubtful		-	-	-	-
Bad or loss		-	-	-	-
		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	1,623,476	198,543,609	1,883,234	224,104,867
Special mention account	1	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		-	-	-	-
3.11 Securities against loans including bills purchased & discounted					
a. Secured					
Collateral of movable/immovable assets		7,971,524	974,880,709	36,644,110	4,360,649,066
Local banks & financial institutions guarantee		-		-	-
Government guarantee		-		-	-
Foreign banks guarantee		-		-	-
Export documents		23,081,324	2,822,739,806	4,147,653	493,570,759
Fixed Deposits Receipts		-		-	-
1. Own FDR		2,217,176	271,150,467	-	-
2. FDR of other banks		-		-	-
Personal guarantee		-		13,030,765	1,550,661,087
Corporate guarantee		-		-	-
Other securities		130,486,891	15,957,946,533	134,530,914	16,009,178,720
b. Unsecured		-	-	-	-
		163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**

Particulars		31-Dec-25		31-Dec-24	
		USD	Taka	USD	Taka
3.12	**Particulars of loans and advances**				
(i)	Loans considered good in respect of which the bank company is fully secured;	138,458,415	16,932,827,242	171,175,023	20,369,827,786
(ii)	Loans considered good against which the banking company holds no security other than the debtor's personal guarantee;	23,081,324	2,822,739,806	17,178,419	2,044,231,847
(iii)	Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;	-	-	-	-
(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;	-	-	-	-
(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;	-	-	-	-
(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;	-	-	-	-
(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;	-	-	-	-
(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;	-	-	-	-
b)	Amount realized against loan previously written off;	-	-	-	-
c)	Amount of provision kept against loan classified as 'bad/loss" on the date of preparing the balance sheet;	-	-	-	-
d)	Interest creditable to the Interest Suspense A/c;	-	-	-	-
(xi)	Cumulative amount of the written off loan;	-	-	-	-
4	**Other assets**				
	Accrued interest	-	-	-	-
	Suspense account	106,359	13,007,249	106,359	12,656,753
	Prepaid expenses	3,598	439,975	3,672	436,922
	Finance to AD branches for IBP	-	40	-	39
	Finance to AD branches for import bill discounting	-	-	-	-
	Branch adjustment	-	-	-	-
		109,957	**13,447,265**	**110,031**	**13,093,714**

	Particulars	31-Dec-25		31-Dec-24	
		USD	Taka	USD	Taka
5	**Borrowing from other banks/financial institutions**	**155,290,253**	**18,991,283,580**	**170,805,743**	**20,325,883,461**
5.1	**Maturity grouping of borrowings**				
	Repayable on demand	-	-	-	-
	Repayable within 1 month	-	-	8,408,385	1,000,597,802
	Over 1 month but within 6 months	81,000,000	9,905,927,400	80,500,000	9,579,500,000
	Over 6 months but within 1 year	-	-	-	-
	Over 1 year but within 5 years	74,290,253	9,085,356,180	81,897,358	9,745,785,659
		155,290,253	**18,991,283,580**	**170,805,743**	**20,325,883,461**

According to BCD circular no. (P)744(27) dated 17 December 1985 of Bangladesh Bank, Dhaka Bank maintained foreign currency accounts with Offshore Banking Units in the manner they maintain such accounts with their foreign correspondents.

6	**Deposits and other accounts**				
6.1	**Current and other accounts**				
	Foreign currency deposits	2,538,474	310,443,725	5,226,128	621,909,250
	Margin under L/C	533,867	65,289,517	3,163,577	376,465,712
	Margin under L/G	-	-	-	-
		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	2,237,167	273,595,283	384,629	45,770,801
	Deposits awaiting disposal	-	-	-	-
	Sundry deposit	-	-	-	-
		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	3,072,342	375,733,243	8,389,721	998,376,747
	Repayable within 1 month	-	-	-	-
	Over 1 month but within 6 months	-	-	-	-
	Over 6 months but within 1 year	2,237,167	273,595,283	384,629	45,770,801
	Over 1 year but within 5 years	-	-	-	-
	Over 5 years but within 10 years	-	-	-	-
		5,309,509	**649,328,526**	**8,774,349**	**1,044,147,548**
7	**Other liabilities**				
	Accrued interest	1,446,368	176,884,099	1,273,515	151,548,304
	Provision on loans and advances	1,693,943	207,161,441	1,883,534	224,140,596
	Finance from bill discounting	12,258	1,499,147	15,904	1,892,625
	Refinance by SWAP Woori Bank	-	-	-	-
	Import payment suspense	30,838	3,771,330	30,838	3,669,707
	Export proceeds suspense	1,887,759	230,864,271	807,996	96,151,470
	Interest suspense account	-	-	712,374	84,772,469
	Tax deducted at source & payable	1	92	511	60,817
	Lease liabilities as per IFRS 16	-	-	-	-
	Branch adjustment	-	-	-	-
		5,071,167	**620,180,381**	**4,724,672**	**562,235,989**

	Particulars	31.12.2025		31.12.2024	
		USD	Taka	USD	Taka
8	**Contingent liabilities**				
	Acceptance & endorsement	35,115,659	4,294,483,603	18,252,530	2,172,051,120
	Letters of credit	19,328,053	2,363,731,980	11,908,497	1,417,111,126
	Letters 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
		68,746,675	**8,407,402,150**	**39,701,513**	**4,724,480,097**

		2025		2024	
		USD	Taka	USD	Taka
9	**Interest income**				
	Interest on advances	13,348,341	1,632,440,684	13,677,853	1,627,664,514
	Interest on money at call on short notice	-	-	-	-
	Call lending and fund placement with banks	3,111	380,474	-	-
	Accounts with foreign banks	-	-	-	-
		13,351,452	**1,632,821,158**	**13,677,853**	**1,627,664,514**
10	**Interest/profit paid on deposits and borrowings etc.**				
	Term deposits	110,932	13,566,483	17,933	2,133,990
	Fund borrowings	8,705,451	1,064,636,610	7,141,365	849,822,435
	Inter branch interest paid	-	-	-	-
		8,816,383	**1,078,203,093**	**7,159,298**	**851,956,425**
11	**Commission, exchange and brokerage**				
	Commission/fees income	800,808	97,935,193	803,217	95,582,863
	Exchange gain including gain form foreign currency dealings	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	13,929	1,703,453	14,887	1,771,586
	Swift charge recoveries	38,883	4,755,257	30,273	3,602,428
	Other fees	680	83,161	832	99,008
		53,492	**6,541,871**	**45,992**	**5,473,022**
13	**Other expenses**				
	Contractual service charge	4,245	519,197	4,269	508,005
	Petrol, oil and lubricants (vehicle & generator)	2,256	275,872	1,604	190,893
	Entertainment (canteen & other)	6,424	785,622	3,641	433,294
	Travelling	-	-	-	-
	Conveyance	1,158	141,557	701	83,430
	Training expenses	-	-	-	-
	Books and papers	-	-	-	-
	Staff uniform	-	-	-	-
	Potted plants	-	-	-	-
	Business development & promotion	-	-	-	-
	Other charges	-	-	2,683,686	319,358,586
	Interest expense for lease liability as per IFRS 16	-	-	-	-
		14,083	**1,722,247**	**2,693,901**	**320,574,208**

	Particulars	2025		2024	
		USD	Taka	USD	Taka
14	**Cash received from other operating activities**				
	Commission & exchange	941,435	115,133,220	828,604	98,603,830
	Other operating income	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**

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.

Dhaka Bank Securities Limited

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of Dhaka Bank Securities Limited

Report on the Audit of the Consolidated and Separate 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.

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: 260317169AS119131
Date: 15 March 2026

Dhaka Bank Securities Limited

STATEMENT OF FINANCIAL POSITION

As at 31 December 2025

Particulars	Notes	31-Dec-25 Taka	31-Dec-24 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	364,565,068	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 net 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	355,597,352	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.: 2603171619AS119131
Date: 15 March 2026

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

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 Taka	31-Dec-24 Taka
Operating Income			
Brokerage commission income	24	41,586,275	47,776,958
Direct expenses	25	(6,247,798)	(7,145,932)
Net brokerage commission income		**35,338,477**	**40,631,026**
Interest income	26	110,269,615	92,689,171
Interest expense	27	(11,005,952)	(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)	(101,768,414)
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.: 2603171619AS119131
Date: 15 March 2026

Howladar Yunus & Co.
Chartered Accountants
Firm 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	(67,856,291)
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		(17,452,340)	(3,552,558)
Decrease in margin loans to clients		648,713,349	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)
		252,086,046	**83,938,761**
Net cash (used in)/flow from operating activities		**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 un-quoted 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 PLC.		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**

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 2014) 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 PLC.

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, Dhanmondi, 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 (BSEC)	CDBL- DP 17	Depository Functions with Central Depository Bangladesh Limited (CDBL)
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 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 floor 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 Axt, 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. DBSL 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 disburses 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/51/1162 Dated February 19, 2024 offered Dhaka Bank Securities Limited loan amounting Taka. 10.00 Crore. 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 shrinked. 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

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
3.	**Property, plant and equipment**			
	I. Tangible Assets			
	(A) Cost:			
	Opening balance		59,553,352	56,235,722
	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	3,005,795
			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		117,303,773	106,392,263
	Add: Addition during the year		99,298	10,911,510
			117,403,071	**117,303,773**
	(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 DSE	(Note: 4.1)	661,843,958	661,843,958
	Investment in shares of CSE	(Note: 4.2)	233,922,505	233,922,505
	Central Depository Bangladesh Limited (CDBL) (2,284,721 nos.)		18,277,770	18,277,770
			914,044,233	**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%)	2,525,287	308,860,530	308,860,530
			5,411,329	**661,843,958**	**661,843,958**

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

5	Deferred tax assets	Accounting Base	Tax Base	Deductible Temporary Difference
	As at 31 December 2025			
	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	(72,588,218)	-	(72,588,218)
	Provision for Own 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 Crore (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 that aspect, provision against unrealized loss of earlier years has not been considered in deferred tax calculation.

	Accounting Base	Tax Base	Deductible Temporary Difference
As at 31 December 2024			
Property, plant and equipment	13,111,478	21,157,561	(8,046,084)
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 Own Portfolio	(210,648,997)		(210,648,997)
	(562,477,677)	**21,157,561**	**(583,635,238)**
			27.50%
Applicable tax rate			**(160,499,690)**
Deferred tax assets as at 31 December 2024			

6	Particulars	31-Dec-25 Taka	31-Dec-24 Taka
	Investment in quoted shares		
	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	238,039,848
	Ledger balance in BO Account (Special Portfolio-ICB Fund)	14,475	11,663
	Investment in Special Portfolio (ICB Fund: 2024)	104,207,056	96,217,308
	Ledger balance in BO Account (Special Portfolio-ICB Fund:2024)	386,131	4,301,670
		2,782,355,610	**2,502,684,340**

Particulars		31-Dec-25 Taka	31-Dec-24 Taka
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 2025	Market value of shares in 2025	Total cost of shares in 2024
Banks/Finance	4,888,349	210,775,325	117,907,577	227,295,101
Insurance	114,801	15,978,003	5,430,087	15,978,003
Bond	77,527	6,980,531	4,419,039	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	127,435,439	428,235,928
Pharmaceuticals and chemicals	1,606,893	215,212,834	126,420,365	241,970,325
Engineering / travel and leisure	515,291	175,426,872	55,157,589	170,545,941
Textile		-	-	-
Food, tannery and miscellaneous	2,456,203	1,272,848,338	849,329,257	1,071,267,115
		2,318,209,430	**1,287,381,522**	**2,164,030,432**

Investment in Special Portfolio (ICB Fund):

Business segments	No. of shares	Total cost of shares in 2025	Market value of shares in 2025	Total cost of shares in 2024
Banks/Finance	451,490	29,525,095	22,084,817	14,788,882
Bond	2,052,000	205,689,521	205,590,642	118,978,223
Insurance	51,485	7,465,325	2,435,241	7,465,324
Fuel and power	1,320,000	63,355,955	16,236,000	63,379,074
Cement	72,000	6,916,320	3,362,400	6,916,320
Pharmaceuticals and chemicals	-	-	-	136,380
Engineering / travel and leisure	-	-	-	-
Food, tannery and miscellaneous	78,122	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 2025	Market value of shares in 2025	Total cost of shares in 2024
Banks/Finance	100,000	7,057,600	6,310,000	10,624,577
Food, tannery and miscellaneous	12,350	5,150,156	3,918,925	-
Pharmaceuticals and chemicals	411,974	91,999,300	81,818,036	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	161,854,849
		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	65,552,065	90,254,268
		874,491,798	**1,523,205,147**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
8	**Accounts and other receivable**			
	Receivable from non-margin clients		6,034,307	5,854,171
	Receivable from DSE Broker		14,687,960	243,135
	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	**30,805,872**
8.1	**Other receivable**			
	Receivable from DBIL		1,014,115	-
	Cash dividend receivable		26,521,831	24,708,566
			27,535,946	**24,708,566**
9	**Advance income tax**			
	Opening balance		168,960,570	156,434,535
	Add: Addition during the year	(Note: 9.1)	35,075,269	32,671,505
			204,035,839	**189,106,040**
	Less: Adjustment during the year		31,548,505	20,145,470
			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)**			
	AIT/TDS on brokerage commission - DSE		4,802,759	8,312,130
	AIT/TDS on brokerage commission - CSE		146	3,638
	TDS/AIT (Interest income, dividend income etc.)		27,172,365	23,232,736
			31,975,269	**31,548,505**
9.1.2	**Advance income tax paid**			
	Paid to NBR		3,100,000	1,000,000
	Paid to while renewal of License, Certificates etc.		-	123,000
			3,100,000	**1,123,000**
10	**Advances, deposits and prepayments**			
	Advances	(Note: 10.1)	-	-
	Prepayments	(Note: 10.2)	108,970	14,490,394
			108,970	**14,490,394**
10.1	**Advances**			
	Advance - IPO Application for dealer A/C		-	-
10.2	**Prepayments**			
	Prepaid rent - premises		-	13,524,000
	Prepaid insurance - vehicles and premises		60,871	58,295
	Prepaid non-judicial stamp		100	100
	Advance to Suppliers/Vendors		48,000	908,000
	Interest rcvbl		-	-
			108,970	**14,490,394**
11	**Cash and cash equivalents**			
	Cash in hand	(Note: 11.1)	120,000	120,000
	Cash at bank		364,445,068	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 Taka	31-Dec-24 Taka
A. Consolidated Customers' Bank A/C					
Dhaka Bank PLC	Local Br.	SND A/C	201.150.2972	161,393,131	247,069,211
Dhaka Bank PLC	Local Br.	SND A/C	201.150.3444	-	-
IFIC Bank PLC	Stock Ex. Br.	SND A/C	1090.358002.001	17,924,426	16,679,414
UCB Limited	Forex. Br.	CD A/C	721.101.000.000.049	-	-
Standard Chartered	Motijheel	SND A/C	32.1183892.02	1,232,025	1,236,716
				180,549,583	**264,985,341**

Name of the Bank	Branch Name	Account Type	Account No.	31-Dec-25 Taka	31-Dec-24 Taka
B. Bank Accounts for Dealer Operations					
IFIC Bank PLC	Stock Ex. Br.	SND A/C	1090.358447.041	338,212	613,554
IFIC Bank PLC	Stock Ex. Br.	CD A/C	1090358447001	5,000	5,000
IFIC Bank PLC	Stock Ex. Br.	SND A/C	190.168.404.041	32,212	31,316
IFIC Bank PLC	Stock Ex. Br.	SND A/C	1090.358002.041	1	1
IFIC Bank PLC	Stock Ex. Br.	SND A/C	190.168.403.041	42	41
Dhaka Bank PLC	Gulshan	SND A/C	215.150.2242	108,457	27,214
Dhaka Bank PLC	Local Br.	SND A/C	Bal. in ICB loan A/C DBL (28926)	382,786	1,238
Standard Chartered	Motijheel	SND A/C	32.1183892.01	1,413	1,563
				868,123	**679,927**

C. Bank Accounts for Company's own Transactions				31-Dec-25	31-Dec-24
Dhaka Bank PLC.	Local	SND A/C	201.150.2960	182,773,779	28,950,104
Dhaka Bank PLC.	Local	SND A/C	22486	253,584	577,467
				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	4,657,922,800	2,107,922,800
Add: Capital Raise 2024	-	2,550,000,000
Add: Stock dividend	-	-
	4,657,922,800	**4,657,922,800**

Name of Shareholders	% of Shareholding	Number of Shares held	Amount Taka	Amount Taka
1. Dhaka Bank PLC.	99.9999987%	465,792,274	4,657,922,740	4,657,922,740
Represented By:				
Mr. Altaf Hossain Sarker				
Mr. Reshadur Rahman				
Mr. Feroz Ahmed				
Mr. Sheikh Mohammad Maroof				
2. Mr. Dilawar Hossain	0.0000002%	1	10	10
3. Mr. Choudhury Md. Humayun Kabir	0.0000002%	1	10	10
4. Mr. Md. Mahbubur 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. Shahnaz Naznin	0.0000002%	1	10	10
	100%	**465,792,280**	**4,657,922,800**	**4,657,922,800**

	Particulars	31-Dec-25 Taka	31-Dec-24 Taka
13	**Retained earnings**		
	Opening balance	(60,421,470)	(61,365,928)
	Add: Net profit/(loss) for the year	14,418,969	944,458
		(46,002,501)	(60,421,470)
	Less: Bonus shares issued	-	-
		(46,002,501)	**(60,421,470)**
14	**Lease liabilities**		
	Opening balance	58,957,426	61,300,933
	Add: Addition during the year	2,798,969	-
		61,756,395	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	92,115,121	-
	Add: Loan Increased	-	100,000,000
	Less: Paid during the year	32,335,928	7,884,879
		59,779,193	**92,115,121**
	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/51/1162 Dated February 19, 2024 offered Dhaka Bank Securities Limited loan amounting Taka. 10.00 Crore. 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.

17	**Current portion of Lease Liabilities**		
	Opening Balance	-	16,876,200
	Add: Transferred to Current portion of Lease Liabilities	10,485,709	-
		10,485,709	**16,876,200**
	Less: Payment During the Year	-	16,876,200
		10,485,709	**-**
18	**Short term loan**		
	Loan from Dhaka Bank PLC. (Note: 18.1)	**(40,420)**	**(47,950)**
18.1	**Loan from Dhaka Bank PLC.**		
	Opening balance	(47,950)	2,444,367,206
	Add: Addition during the year	624,841,884	624,841,884
		624,793,934	3,069,209,089
	Less: Repayment during the year	624,834,354	3,069,257,040
		(40,420)	**(47,950)**

Dhaka Bank PLC., vide their Sanction Letter No. DBL/HO/CR/2023/5416 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.

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
19	**Accounts payable**			
	Payable to clients		175,565,819	222,520,679
	IPO application money		-	-
	Payable to Vendors/Suppliers		42,255	373,293
	Payable to DSE		2,000,752	2,408,827
	Payable to CSE		-	-
	Payable to CDBL		109,551	396,221
	Interest payable to clients for CCBA		542,376	38,150,404
			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)	31,548,505	20,145,470
			53,926,750	**55,742,310**
20.1	**Adjustment during the year**			
	AIT/TDS on brokerage commission - DSE		7,942,016	7,964,881
	AIT/TDS on brokerage commission - CSE		3,638	28,357
	AIT/TDS on Brok. Comm Dealer Trade DSE		370,114	10,131
	AIT/TDS on Brok. Comm Dealer Trade CSE		-	-
	TDS/AIT (Interest income, dividend income etc.)		23,232,736	12,142,101
			31,548,505	**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	210,648,997
	Provision for loss on margin loan	(Note: 21.2)	72,588,218	365,710,781
	Provision for stipulation fund for affected investors	(Note: 21.3)	8,760,904	8,760,904
	Provision on Total Margin Loan as Per BSEC RBCA Rule, 2019	(Note: 21.4)	16,099,232	16,099,232
			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 Fluctiation Fund		-	-
	Less: Transferred to Provision for Total margin Loan as per BSEC RBCA Rules, 2019		-	-
			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	263,942,367
	Less: Written off during the year		346,722,563	-
			18,988,218	263,942,367
	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.

	Particulars	31-Dec-25 Taka	31-Dec-24 Taka
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.

21.4	**Provision on Total Margin Loan as Per BSEC RBCA Rule, 2019**		
	Opening balance	16,099,232	15,751,003
	Add: Transferred from Provision for loss on own portfolio	-	-
	Add: Addition During the Year	-	348,229
		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	-	-
	Audit fees	287,500	287,500
	Accrued expenses-Others	730,470	12,499,901
	VAT current A/C	246,634	254,280
	Withholding tax liabilities	416,500	463,355
		1,681,104	**13,505,036**
24	**Brokerage commission income**		
	Brokerage - DSE	41,584,578	47,757,107
	Brokerage - CSE	1,698	19,850
		41,586,275	**47,776,958**
25	**Direct expenses**		
	Laga charges	3,909,609	4,492,029
	Howla Charge	4,130	7,747
	CDBL Expense-Daily settlement (Pay in/Pay out)	1,692,334	2,060,859
	Sales Associate Commission	641,725	585,297
		6,247,798	**7,145,932**
25.1	**Laga charges**		
	Laga charges- Dhaka Stock Exchange Limited (DSE)	8,938,428	8,938,428
	Laga 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	133,598,646
	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**

	Particulars		31-Dec-25 Taka	31-Dec-24 Taka
27	**Interest expense**			
	On loan from Dhaka Bank PLC.		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	(Note: 28.1)	15,050,202	62,104,157
	Dividend on shares		124,076,298	106,976,672
	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		106,695,416	514,682,492
	Cost price of shares		(91,645,214)	(452,578,334)
			15,050,202	**62,104,157**
29	**Fees and other income**			
	Account opening and closing fees		149,168	72,074
	BO 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	2,401,053
			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	135,273
	CDBL income-bonus/Right/IPO/split/demat		-	3,600
	CDBL Income-Pledge/unpledge		-	1,222,966
			975,212	**1,361,839**
	B.Central Depository Bangladesh limited (CDBL) expenses			
	CDBL expense-Transfer in/out		366,006	76,027
	CDBL income-bonus/ Right/IPO/split/demat		1,090	90
	CDBL Income-Pledge/unpledge		165,777	679,426
	CDBL expense-monthly connection fees		6,000	6,000
			538,873	**761,542**
	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	(4,903,698)	(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)	(287,500)
	Repairs and maintenance	30.8	(9,066,363)	(9,167,964)
	Other expenses	30.9	(11,242,952)	(9,008,450)
	Depreciation and amortization	30.10	(17,769,138)	(18,548,365)
	Total Administrative Expenses		**(80,896,571)**	**(92,221,861)**

	Particulars	31-Dec-25 Taka	31-Dec-24 Taka
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	95,596
	Electricity Expenses	1,886,111	2,048,678
	Fuel expense - generator / pool 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	352,578
		423,202	**442,195**
30.5	**Stationery, printing, advertisement etc.**		
	Stationery expense - (printed materials)	2,477,342	3,548,089
	Stationery - general (table/petty stationery)	122,542	150,209
	Stationery- computer consumable (paper & accessories)	131,210	102,605
	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	268,800
	Meeting, seminar and conference expenses	297,395	199,901
		749,795	**468,701**
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	1,537,412	1,472,439
	Computer, software, printer, UPS etc.	690,006	1,383,711
	Vehicles	1,347,144	1,472,092
	Network connectivity expense	1,400,975	1,391,826
		9,066,363	**9,167,964**

	Particulars	31-Dec-25 Taka	31-Dec-24 Taka
30.9	**Other expenses**		
	Bank charges	55,132	54,701
	Excise duty expense	283,000	218,000
	Commission expenses- bank guarantees	932,778	943,000
	Regular canteen expense	1,539,762	1,806,617
	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	2,441,472
	Security guard expenses	-	831,546
	Training and Development Expenses	9,360	-
	Conveyance expense	195,259	197,688
	Business promotion expenses	303,106	7,236
	Newspapers	31,017	41,916
	IPO 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	140,075
		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	14,579,392	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)	(160,499,690)
	Opening balance of deferred tax assets	(160,499,690)	(73,944,564)
	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	(40,420)	(47,950)
Dhaka Bank PLC	Parent Company	Consolidated Customers' Bank A/C	(85,676,080)	161,393,131	247,069,211
Dhaka Bank PLC	Parent Company	Bank A/Cs for Dealer Operation	462,791	491,243	28,452
Dhaka Bank PLC	Parent Company	SND A/C for Company's own Transactions	153,499,791	183,027,362	29,527,571
Mrs. Rokshana Zaman and Ms. Tanveen Zaman	Director and her Daughter	Advance Rent for Leased Premises	(1,980,000)	5,940,000	7,920,000

Dhaka Bank Securities Limited

SCHEDULE OF PROPERTY, PLANT AND EQUIPMENT

As at 31 December 2025

Annexure-A

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	Balance as at 31-Dec-25	
A. Tangible Assets										
Furniture and fixtures	25,135,396	45,655	1,354,158	23,826,893	10%	16,564,723	1,346,199	507,809	17,403,113	6,423,780.10
Office appliances and equipment	10,533,364	123,850	671,065	9,986,149	20%	8,810,992	670,815	503,299	8,978,508	1,007,640.14
Computer	16,300,337	-		16,300,337	20%	13,481,904	920,732		14,402,636	1,897,701.30
Motor vehicles	7,584,255	-		7,584,255	20%	7,584,255	-	-	7,584,255	-
Sub-total	**59,553,352**	**169,505**	**2,025,223**	**57,697,634**		**46,441,874**	**2,937,746**	**1,011,108**	**48,368,512**	**9,329,122**

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	Balance as at 31-Dec-25	
B. Intangible Assets										
Software	4,831,461	1,260,000	4,831,461	1,260,000	20%	4,831,461	252,000	4,831,461	252,000	1,008,000
Sub-total	**4,831,461**	**1,260,000**	**4,831,461**	**1,260,000**		**4,831,461**	**252,000**		**252,000**	**-**

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	Balance as at 31-Dec-25	
C. Right of Use (ROU) Assets										
Right of Use (ROU) Assets	117,303,773	99,298		117,403,071		57,575,725	14,579,392		72,155,117	45,247,954
Sub-total	**117,303,773**	**99,298**		**117,403,071**		**57,575,725**	**14,579,392**		**72,155,117**	**45,247,954**
As at 31 December 2025	**181,688,586**	**1,528,803**		**176,360,705**		**108,849,060**	**17,769,138**		**120,775,629**	**54,577,075**
As at 31 December 2024	**167,459,446**	**14,229,140**		**181,688,586**		**90,300,695**	**18,548,365**		**108,849,060**	**72,839,526**

Dhaka Bank Investment Limited

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of Dhaka Bank Investment Limited

Report on the Audit of the Consolidated and Separate Financial Statements

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



Farhana Sultana FCA
Engagement Partner
ICAB Enrollment No.: 1619
DVC No.: 263181619AS241091
Date: 15 March 2026

Dhaka Bank Investment Limited

STATEMENT OF FINANCIAL POSITION

As at 31 December 2025

Particulars	Notes	31-Dec-25 Taka	31-Dec-24 Taka
ASSETS			
Non Current Assets			
Property, Plant & Equipments	4	3,758,142	134,704
Investment in Bonds	5	917,556,013	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 LIABILITES			
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	17,677,143
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 Enrollment No.: 1619
DVC No.: 263181619AS241091
Date: 15 March 2026

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

Dhaka Bank Investment Limited

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the period ended 31 Dec 2025

Particulars	Notes	31-Dec-25 Taka	31-Dec-24 Taka
Operating Income			
Investment Income	15	122,120,311	37,171,701
Other income	16	21,463,941	14,777,193
Total Operating Income		**143,584,252**	**51,948,894**
Operating Expenses			
General and administrative expenses	17	10,386,998	4,540,189
Financial expenses	18	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**

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.: 263181619AS241091
Date: 15 March 2026

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

Dhaka Bank Investment Limited

STATEMENT OF CHANGES IN EQUITY

For the period ended 31 December 2025

(Amount in Taka)

Particulars	Share Capital	Share Money Deposit	Retained Earnings	Total Equity
Balance as at 01 January 2025	250,000,000	750,000,000	102,094,888	1,102,094,888
Increase in paid-up capital during the period	750,000,000	-	-	750,000,000
Conversion of share money deposit into share	-	(750,000,000)	-	(750,000,000)
Net profit for the period	-	-	96,047,829	96,047,829
Balance as at 31 December 2025	**1,000,000,000**	**-**	**198,142,717**	**1,198,142,717**
Balance as at 01 January 2024	250,000,000	-	72,640,702	322,640,702
Net profit for the period	-	-	29,454,186	29,454,186
Share money deposited	-	750,000,000	-	750,000,000
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 December 2025

	Particuulars	31-Dec-25 Taka	31-Dec-24 Taka
A.	**Cash flows from operating activities**		
	Net profit before tax	132,894,673	47,139,047
	Add: Non-Cash item:		
	Depreciation	173,438	34,112
	Amortization of Premium of Treasury Bond	1,401,695	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	(12,408,934)	(8,333,043)
	(Increase)/ Decrease in CDBL Security Deposit	(200,000)	-
	(Decrease)/ Increase in other liability	1,064,313	19,799
	Income Tax paid	(17,981,588)	(6,227,750)
		(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**

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 Paltan 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.B-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.

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 2024.

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 Banking license from Bangladesh Securities and Exchange Commission on 30 March 2023 vide registration certificate no.- M.B-2021/102.

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 financial obligations.

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 recongnized 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 nature.

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 the same tax authority on the same taxable entity.

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 tax benefit will be realized.

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 reprting 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 37th Board of Directors Meeting held on 15 March 2026.

Notes	Particulars	31-Dec-25 Taka	31-Dec-24 Taka
4	**Property, Plant and Equipment**		
	Cost:		
	Opening Balance	185,731	138,431
	Add: Purchased during the year	3,796,875	47,300
	Less: Disposals	-	-
	Closing Balance (A)	**3,982,607**	**185,731**
	Accumulated Depreciation		
	Opening Balance	51,027	16,915
	Add: Charged during the Year	173,438	34,112
	Less: Disposals	-	-
	Closing Balance (B)	**224,465**	**51,027**
	Written down Value (A-B)	**3,758,142**	**134,704**
5	**Investment in Bonds**		
	Treasury Securities		
	Opening Balance	1,009,761,274	73,432,817
	Add: Purchase/(Matured)/(Sale) during the year	(95,495,101)	936,328,457
	Less: Accum. Amortization of Premium on Treasury Bond (Note 5.2)	2,041,581	639,886
	Add: Accum. Accretion of Treasury Bond Discount (Note 5.3)	5,331,421	-
	Closing Balance	**917,556,013**	**1,009,121,388**
5.2	**Accum. Amortization of Premium on Treasury Bond**		
	Opening Balance	639,886	26,102
	Add: Charge During The Year	1,401,695	613,783
	Less: Adjustment	-	-
	Closing Balance	**2,041,581**	**639,886**
5.3	**Accum. Accretion of Treasury Bond Discount**		
	Opening Balance	-	-
	Add: Charge During The Year	5,331,421	-
	Less: Adjustment	-	-
	Closing Balance	**5,331,421**	**-**
6	**Investment in quoted shares**		
	Investment in own portfolio/dealer account (6.1)	36,632,032	-
		36,632,032	**-**

6.1 Investment in own portfolio/dealer account

Business segments	No. of shares	Total cost of shares in 2025	Market value of shares in 2025	Unrealized Gain/(Loss)
Bank	1,300,447	30,227,891	30,880,145	652,254
Pharmaceuticals & Chemicals	500	1,384,074	1,336,750	(47,324)
Food & Allied	20,000	5,020,067	4,972,000	(48,067)
Total		**36,632,032**	**37,188,895**	**556,863**

*In accordance with the IFRS Conceptual Framework (prudence, also referred to as conservatism), no unrealised gain has been recognised in profit or loss

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

Notes	Particulars			31-Dec-25 Taka	31-Dec-24 Taka
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	34,293,526	40,999,021
	Dhaka Bank PLC	Gulshan Circle-2	102.150.0018	3,261,461	1,073,877
				37,554,987	**42,072,898**
	Investment at Bank (Term Deposit)				
	Dhaka Bank PLC	Gulshan Circle-2	1026480000019	100,000,000	-
	Dhaka Bank PLC	Gulshan Circle-2	1023410001718	-	51,017,431
	Dhaka Bank PLC	Foreign Exchnage	2036470000044	100,000,000	-
				200,000,000	**51,017,431**
				237,554,987	**93,090,328**
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 Mr. Amir Ullah Mr. Tahidul Hossain Chowdhury Mr. Mirza Yasser Abbas Mr. Mohammed Ali Taslim	99,999,995	99.999995%	999,999,950
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 as per circular of FRC has been completed in May 6, 2025

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			27.5%
Deferred tax liability as on 31.12.2025			**87,863**
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			**79,852**

Particulars		31-Dec-25 Taka	31-Dec-24 Taka
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**
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
		36,766,992	**17,683,486**
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	-
		17,981,588	**6,227,750**

*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 detucted at source		9,480	7,667
		1,186,980	**122,667**

Notes	Particulars	31-Dec-25 Taka	31-Dec-24 Taka
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
		115,000	**115,000**
15	**Investment Income**		
	Interest on Treasury Bond	122,100,311	37,104,056
	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	3,527,159	2,672,617
	Office Rent	1,426,460	-
	Utility Expenses	191,454	-
	Legal & Professional Expenses*	1,390,020	607,556
	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 Maintainanace	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
	Deffered Tax Expense/ (Income)	79,852	1,376
	Previous Year Tax Adjustment*	304,445	6,343
		36,846,844	**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 Limited

FIXED ASSETS SCHEDULE

For the period ended 31 December 2025

Annexure-A

Amount in TK

A. Properties, Plant & Equipment

Particulars	Cost				Rate (%)	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		Balance as at 01.01.25	Addition during the period	Disposal during the Period	Balance as on 31.12.2025	
Computer & Computer Equipment	185,731	423,700	-	609,431	20%	51,027	58,255	-	109,282	500,149
Furniture & Fixure	-	2,139,026	-	2,139,026	10%	-	53,476	-	53,476	2,085,550
Office Appliances & Equipment	-	1,234,150	-	1,234,150	20%	-	61,707	-	61,707	1,172,442
Total	**185,731**	**3,796,875**	**-**	**3,982,607**		**51,027**	**173,438**	**-**	**224,465**	**3,758,142**

Disclosures on Risk Based Capital

(Under Pillar-3 of Basel-III Framework)

For the year ended 31 December 2025

BACKGROUND:

The Disclosure on Risk Based Capital (under pillar 3 of Basel III framework) has been prepared in accordance with the Guidelines on 'Risk Based Capital Adequacy' published by Bangladesh Bank on December 2014. These disclosures are purported to affirm the information on Minimum Capital Requirement (MCR) under Pillar 1 and Supervisory Review Process (SRP) under Pillar 2 and ensure transparency about the capital adequacy of the Bank, capital adequacy framework, risk assessment and mitigation methodologies, risk exposure in various spectrum so that the stakeholders of the industry can examine the risk related compliance of the Bank.

1. SCOPE OF APPLICATION:

1.1 Qualitative Disclosure:

a) The Risk Based Capital Adequacy and related disclosures are applicable for **Dhaka Bank PLC.** which is the top corporate entity of the group having 2 (two) subsidiaries-viz.1) Dhaka Bank Securities Limited and 2) Dhaka Bank Investment Limited.

b) **Brief Description of the Subsidiaries:**

1. Dhaka Bank Securities Limited:

Dhaka Bank Securities Limited (the name of company has been changed from DBL Securities Limited to Dhaka Bank Securities Limited dated 27 April 2014) 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 Company limited by Shares having its registered office at Adamjee Court (1st Floor), 115-120, Motijheel C/A, Dhaka -1000. The company is the Trading Right Entitlement Certificate (TREC) holder of both 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 of Dhaka Bank PLC.

2. Dhaka Bank Investment Limited:

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 71, Purana Paltan Lane, Level-5, Kakrail, Dhaka-1000. Finally, Bangladesh Securities & Exchange Commission has issued the Merchant Banker Registration Certificate vide registration no. - M.B-2021/102, dated: March 30, 2023 in favor of Dhaka Bank Investment Limited to operate the activities of Issue Manager/Underwriter/Portfolio Manager.

Basis for Consolidation:

The quantitative disclosures are made on the basis of audited financial statements of the bank and its subsidiaries as at and for the year ended December 31, 2025. The consolidated financial statements have been prepared in accordance with International Financial Reporting Standard-10 "Consolidated Financial Statements". The consolidated financial statements are prepared to a common financial year ended December 31, 2025.

All intra-group transactions, balances, income and expenses are eliminated on consolidation. Profit and loss resulting from transaction between Groups is also eliminated on consolidation.

c) Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group: **Not applicable.**

1.2 Quantitative Disclosure:

The aggregate amount of surplus capital of insurance subsidiaries (whether deducted or subjected to an alternative method) included in the capital of the consolidated group: **Not applicable**

2. CAPITAL STRUCTURE

2.1Qualitative Disclosure

Under Basel-III Accord regulatory capital of a bank will be categorized into two tiers: (a) Tier – 1 Capital/Core Capital, and (b) Tier-2 Capital/Supplementary Capital.

Total eligible regulatory capital of Dhaka Bank PLC. consists of partly Tier-1 Capital and partly Tier-2 Capital. Almost **64.15%** (Solo basis) of total eligible capital is Tier-1 or core capital, which comprises of Paid-up Capital, Statutory Reserve, Retained Earnings, General Reserve, Perpetual Bond etc. On the other hand, Tier-2 or supplementary capital (comprises of General Provision and Non-convertible Subordinated Bond) is **35.85%** of total eligible capital and almost **55.89%** of Tier-1 capital.

Non-convertible Subordinated Bond

Dhaka Bank PLC. issued Redeemable Non-Convertible 4th Subordinated Bond worth **BDT 4,000,000,000** for a term of 7 (Seven) years to strengthen the Tier-2 capital base of the bank on the consent of BSEC vide letter no. BSEC/CFD/CRD/DS-231/2023/298 dated 24.11.2024. As per Bangladesh Bank BRPD Circular No. 10/2002 and 13/2009, present outstanding of **BDT 4,000,000,000** of the bond which is treated as Tier-2 (Supplementary Capital).

Moreover, Dhaka Bank previously issued 1st Subordinated bond worth **BDT 2,000,000,000,** 2nd Subordinated bond worth **BDT 3,000,000,000** and 3rd Subordinated Bond worth **BDT 5,000,000,000** which were fully redeemed in 2017, 2023 and 2025 respectively.

Perpetual Bond

Dhaka Bank has successfully launched the first Perpetual Bond of BDT 2,000,000,000. 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%.

2.2 Quantitative Disclosure

Sl. No.	Particulars	Amount (in Crore BDT)	
		Consolidated	Solo
A.	**Tier-1 Capital (Going-Concern Capital):**		
	Common Equity Tier- 1 Capital (CET- 1)		
	Fully Paid-up Capital	1,056.93	1,056.93
	Statutory Reserve	1,056.93	1,056.93
	General Reserve	0.66	0.66
	Retained Earnings	330.90	254.90
	Minority Interest in Subsidiaries	0.01	-
	Sub-Total:	**2,445.43**	**2,369.42**
	Less: Regulatory Adjustment:		
	Book value of Goodwill and value of all other Intangible Assets**	24.59	24.59
	Deferred Tax Assets (DTA)	60.75	51.49
	Sub-Total:	**85.34**	**76.07**
	Total Common Equity Tier- 1 Capital (CET 1)	**2,360.09**	**2,293.35**
	Additional Tier- 1 Capital (AT- 1)	**200.00**	**200.00**
	Total Tier-1 Capital (A):	**2,560.09**	**2,493.35**

Sl. No.	Particulars	Amount (in Crore BDT)	
		Consolidated	Solo
B.	**Tier-2 Capital (Gone Concern Capital):**		
	General Provision (including provision for Off-Balance Sheet Exposure)	1,448.94	1,393.56
	Non-convertible Subordinated Bond	-	-
	Sub Total:	**1,448.94**	**1,393.56**
	Less: Regulatory Adjustment		
	Total Tier-2 Capital (B):	**1,448.94**	**1,393.56**
C.	**Total Eligible Regulatory Capital (A+B):**	**4,009.03**	**3,886.91**

***Written down value of Software which is treated as Intangible Assets*

3. CAPITAL ADEQUACY

3.1 Qualitative Disclosure

As per the Guidelines on Risk Based Capital Adequacy (RBCA) for Banks under Basel-III Accord each bank has to maintain Capital to Risk-weighted Asset Ratio (CRAR) on solo basis and consolidated basis as per instructions given by Bangladesh Bank from time to time. The requirement for minimum CRAR for the year ended December, 2025 was 12.50% of total Risk Weighted Assets.

Dhaka Bank PLC. strictly follows the guidelines of Bangladesh Bank regarding capital adequacy and its policy is to maintain regulatory capital at a level higher than the minimum required capital.

3.2 Quantitative Disclosure:

Sl. No.	Particulars	Amount (in Crore BDT)	
		Consolidated	Solo
1.	**Risk Weighted Assets:**		
	For Credit Risk:		
	On-Balance Sheet	20,252.49	20,621.01
	Off-Balance Sheet	5,508.24	5,508.24
	For Market Risk	672.79	159.67
	For Operational Risk	2,767.94	2,734.83
	Total:	**29,201.46**	**29,023.74**
2.	**Minimum Capital Required:**		
	For Credit Risk	2,576.07	2,612.92
	For Market Risk	67.28	15.97
	For Operational Risk	276.79	273.48
	Total Capital Required	**2,920.14**	**2,902.37**
3.	**Total Eligible Regulatory Capital:**		
	Tier-1 Capital/Core Capital	2,360.09	2,293.35
	Additional Tier- 1 Capital (AT- 1)	200.00	200.00
	Total Tier-2 Capital/Supplementary Capital	1,448.94	1,393.56
	Total Regulatory Capital	**4,009.03**	**3,886.91**
	Surplus Capital	**1,088.88**	**984.54**
4.	**Capital Adequacy Ratio:**		
	Tier-1 Capital to RWA	8.77%	8.59%
	Tier-2 Capital to RWA	4.96%	4.80%
	Total:	**13.73%**	**13.39%**

(Amount in Crore BDT)

Particulars	2025
Required provision for loans & advances	1,914.46
Total provision maintained	1,914.46
Provision maintained	**100%**

4. CREDIT RISK

4.1 Qualitative Disclosure Exposure to Credit Risk

Credit risk is the risk of financial loss resulting from failure by a client or counterparty to meet its contractual obligations to the Bank. Bank is exposed to credit risk from its dealing with or lending to corporate, individuals, and other banks or financial institutions.

Past due Claims

Special mention: These assets have potential weaknesses thus deserve management's close attention. If left uncorrected, these weaknesses may result in a deterioration of the repayment prospects of the borrower.

Sub–standard: These are the loans where bank has reason to doubt about the repayment of the loan although recovery prospect is encouraging.

Doubtful: Full repayment of principal and interest is unlikely and the possibility of loss is extremely high.

Bad /Loss: These are the loans that have a bleak recovery possibility.

Capital Requirement for Credit Risk

The capital requirement for credit risk is based on the risk assessment made by external credit assessment institutions (ECAIs) recognized by BB for capital adequacy purposes. Banks are required to assign a risk weight to both on-balance sheet and off-balance sheet exposures based on external credit rating (solicited) which mapped with the BB rating grade or a fixed weight specified by BB.

Minimum regulatory capital for credit risk is calculated by multiplying the Risk Weighted Assets (RWA) for both on balance sheet and off-balance sheet exposure with a certain percentage (12.50% for 2025).

Credit Risk Management System

Dhaka Bank is managing Credit Risk through a robust process that enables the bank to proactively manage loan portfolios in order to minimize losses and earn an acceptable level of return for shareholders.

Credit risk is controlled and monitored by establishing appropriate limits and operational controls to constrain credit exposure to individual counter parties and counterparty groups. There are specific policies and procedures applicable to different business segments.

Credit Risk Mitigation

Banks use a number of techniques to reduce their credit risk to which they are exposed. Guidelines on Risk Based Capital Adequacy (RBCA) consider two aspects of credit risk mitigation:

a) Collateral for Credit Risk Mitigation

Taking collateral is the most common way to mitigate credit risk. The Bank generally takes collaterals in the form of pledges of sufficient eligible marketable securities or cash, mortgages over the property etc. All of the collaterals taken do not necessarily qualify for availing capital relief under the Basel-III Accord on capital adequacy.

Where a transaction is secured by eligible financial collateral and meets the eligibility criteria and minimum requirements, banks are allowed to reduce their credit exposure or potential credit exposure by taking into account the risk mitigating effect of the collateral for the calculation of capital charge.

To ensure with a high degree of certainty that the collateral value will cover the exposure, discounts ("haircuts") are generally applied to the current market value. These reflect the quality, liquidity, volatility and, in some cases, the complexity of the individual instruments. Exposures and collateral values are continuously monitored, and margin calls or close-out procedures are enforced, when the market value of collateral falls below a predefined trigger level. Concentrations within individual collateral portfolios and across clients are also monitored where relevant and may affect the discount applied to a specific collateral pool.

Dhaka Bank has developed stringent process on collateral management. The collaterals considered by Dhaka Bank for credit risk mitigation (for capital calculation under standardized approach) comprise of financial collaterals (Bank deposits (FDR & DPS), Gold, Debt securities, equities, units of mutual funds etc.).

Majority of financial collaterals held by Dhaka Bank are in the form of own deposits (FDR & DPS), and thus are not exposed to any uncertainty in realization in case of default by counterparty. As such, there is no risk concentration on account of nature of collaterals.

b) Guarantee for Credit Risk Mitigation

To reduce credit risk transaction may be secured by guarantees. Where guarantees are direct, explicit, irrevocable and unconditional banks may consider such credit protections in calculating capital requirements through a substitution approach. Only guarantees issued by entities with a lower risk weight than the counterparty will lead to reduced capital charge, whereas the uncovered portion retains the risk weight of the underlying counterparty.

In Dhaka Bank only those guarantees that are direct, explicit, irrevocable and unconditional, are taken into consideration for calculating capital requirement. Use of such guarantees for capital calculation purpose is strictly as per Bangladesh Bank Guidelines on Risk Based Capital Adequacy.

4.2 Quantitative Disclosure:

4.2.1 Total gross credit risk exposures broken down by major types of credit exposure

(Amount in Crore BDT)

Particulars	Consolidated	Solo
Cash and Cash equivalents	352.33	352.31
Claims on Bangladesh Government and Bangladesh Bank	12,403.23	12,311.48
Claims on Banks & NBFI	1,240.91	1,238.61
Claims on Corporate	15,636.05	15,548.60
Claims under Credit Risk Mitigation	5,104.66	5,104.66
Claims included in retail portfolio & Small Enterprise	2,380.51	2,380.51
Claims on Consumer Loan	389.90	389.90
Claims fully secured by residential property	133.50	133.50
Claims fully secured by commercial real estate	432.46	432.46
Past due claims	2,510.23	2,510.23
Capital market exposure	40.78	40.78
Unlisted equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in banking book	774.80	1,190.22
Investments in venture capital	100.00	100.00
Investments in premises, plant and equipment and all other fixed assets	820.38	814.45
All other assets:		
I) Claims on GOB & BB	547.14	547.14
ii) Staff Loan / Investment	132.12	132.12
iii) Claims on Offshore Banking Unit (OBU)	-	-
iv) Other Assets	671.16	636.11
Total	**43,670.16**	**43,863.08**

4.2.2 Types of Credit Exposure:

(Amount in Crore BDT)

Types of Loan	DECEMBER, 2025	DECEMBER, 2024
Secured Overdraft/Quard	4,016.56	4,533.76
Cash Credit/Murabaha	664.92	883.35
House Building Loan	407.35	403.14
Transport Loan	163.04	165.17
Term Loan	12,200.72	9,368.16

Loan Against Trust Receipt	425.23	626.97
Payment Against Documents	9.34	32.62
Loan Against Imported Merchandize	-	-
Loan Against Accepted Bills	774.42	1,371.25
Packing Credit	124.05	196.43
Lease Finance / Izara	380.24	545.18
Credit Card	182.26	147.74
Retail Loan	135.74	217.19
Bills Purchased and discounted	348.12	334.30
Other Loans (Including Bai-Muajjal)	7,780.15	8,073.24
Grand Total	**27,612.14**	**26,898.50**

4.2.3 Geographical Distribution of Exposure (Region Based):

(Amount in Crore BDT)

	DECEMBER, 2025	DECEMBER, 2024
Urban		
Dhaka Region	22,044.05	21,476.88
Chattogram Region	3,344.62	3,629.44
South Region	208.94	213.80
North Region	342.99	313.33
Sylhet Region	124.68	97.69
Other	-	-
Sub. Total	**26,065.30**	**25,731.13**
		Rural
Dhaka Region	1,290.42	924.17
Chattogram Region	88.30	79.32
South Region	0.25	0.04
North Region	162.37	156.54
Sylhet Region	5.52	7.30
Other	-	-
Sub. Total	**1,546.84**	**1,167.38**
Grand Total	**27,612.14**	**26,898.50**

4.2.4 Industry or counterparty type distribution of exposures:

(Amount in Crore BDT)

INDUSTRY TYPE	DECEMBER, 2025	DECEMBER, 2023
Agriculture	489.38	396.18
RMG	3,364.12	3,892.53
Textile	3,025.78	2,061.02
Ship Building	601.15	560.32
Ship Breaking	19.28	226.16
Other Manufacturing	8,422.41	8,532.15
SME Loans	3,262.26	3,171.54
Construction	2,348.60	1,178.88
Power, Gas	1,216.37	1,170.86
Transport, Storage & Communication	839.97	471.97
Trade Service	1,529.69	2,214.11
Commercial Real Estate Finance	374.66	769.31
Residential Real Estate Financing	8.56	190.74
Consumer Credit	1,046.87	753.12
Capital Market	40.78	36.97
Others	883.12	1,089.10
Non-Bank Financial Institutions	139.14	183.55
Grand Total	**27,612.14**	**26,898.50**

4.2.5 Residual contractual maturity of credit exposure:

(Amount in Crore BDT)

PARTICULARS	DECEMBER, 2025	DECEMBER, 2024
On demand	2,406.76	3,582.34
Upto one month	2,348.70	2,574.01
Not more than three months	3,570.14	3,663.60
More than three months but not more than six months	4,662.80	5,633.76
More than six months but not more than one year	1,679.05	1,473.00
More than one year but not more than five years	5,997.25	6,892.27
More than five years	6,947.43	3,079.53
TOTAL	**27,612.14**	**26,898.50**

4.2.6 Major Industry type amount of impaired loans (as of December, 2025):

(Amount in BDT Crore)

INDUSTRY TYPE	SS	DF	BL	TOTAL
Agriculture	1.06	5.77	7.74	14.57
RMG	-	-	122.06	122.06
Textile	-	-	71.55	71.55
Ship building	-	-	97.18	97.18
Ship breaking	-	-	19.28	19.28
Other manufacturing	8.74	33.17	242.48	284.39
SME loans	42.80	32.06	258.84	333.70
Construction	2.57	15.46	11.93	29.95
Power, gas	-	-	-	-
Transport, storage & communication	-	-	0.54	0.54
Trade service	7.67	-	9.88	17.55
Commercial real estate finance	-	-	-	-
Residential real estate financing	-	0.28	0.89	1.17
Consumer credit	6.15	6.15	16.23	28.53
Capital market	-	-	-	-
Others	-	12.52	4.53	17.04
Non-bank financial institutions	-	-	2.72	2.72
Grand total	**69.00**	**105.40**	**865.82**	**1,040.22**

4.2.7 Gross Non Performing Assets (NPAs)

(Amount in Crore BDT)

	2025	2024
Gross Non-Performing Assets (NPAs)	1,040.22	1,434.06
Non-Performing Assets (NPAs) to Outstanding Loans & Advances	3.77%	5.33%
Movement of Non-Performing Assets (NPAs):		
Opening Balance	1,434.06	1,251.37
Additions	687.12	824.57
Reductions	1,080.95	641.88
Closing Balance	**1,040.22**	**1,434.06**

	2025	2024
Movement of specific provisions for NPAs:		
Provision held at the beginning of the year	799.40	772.44
Specific provision	266.53	452.14
Recoveries from written off loans	-	-
Fully provided debt written off	587.92	426.00
Provision no longer required	113.25	0.82
Provision held at the end of the year	**591.26**	**799.40**

5. Equities: Disclosures for Banking Book Positions

5.1 Qualitative Disclosures

Dhaka Bank has considerable investment in equity shares of various companies and mutual funds and has active participation in the secondary market through Dhaka Bank Securities Ltd. The bank also participates in the primary market by the purchase of shares and securities from IPOs. In the investment process Dhaka Bank PLC. strictly follow the internal policies and procedures put into place in this respect.

Valuation of Equity Securities

Shares and securities are valued as per the prescribed guideline of Bangladesh Bank and adequate provision is maintained accordingly for unrealized losses (if any).

Capital Charge for Equity Position Risk

Capital charge for equities are calculated on the basis of their current market value in the bank's trading book. This capital charge is calculated taking into account both the specific risk and the general market risk factor by applying the same rate of minimum capital adequacy ratio (12.50% for 2025).

5.2 Quantitative Disclosure

5.2.1 Equity Position

Sl. No.	Particulars	Amount (in Crore BDT)	
		Consolidated	Solo
1.	Investment in Equity Securities:		
	Cost price	343.84	65.64
	Market Price	214.79	48.14
	Difference	(102.05)	(17.50)
2.	The cumulative realized gains(losses) arising from sales and liquidation	127.26	-
3.	Total unrealized gains (losses)	(102.05)	(17.50)
4.	Total latest revaluation gains (losses)	-	-
5.	Any amount of the above included in Tier 2 capital	-	-
6.	Capital requirements broken down by appropriate equity grouping, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory provisions regarding regulatory capital requirements (10% on market value).	-	-
	Specific Market Risk	32.22	6.56
	General Market Risk	32.22	6.56

6. Interest Rate Risk in the Banking Book (IRRBB)

6.1 Qualitative Disclosures

Interest rate risk is the risk where changes in the market interest rates might adversely affect a bank's financial condition. The immediate impact of changes in interest rates is on the Net Interest Income (NII). A long term impact of changing interest rates is on the bank's net worth since the economic value of banks' assets, liabilities and off-balance sheet positions get affected due to variation in market interest rates.

In Dhaka Bank the responsibility of interest rate risk management rests with the bank's Assets Liability Management Committee (ALCO). The Bank periodically computes the interest rate risks in the banking book that arises due to re-pricing mismatches in interest rate sensitive assets and liabilities. For the purpose of monitoring such interest rate risk, the bank has in place a system that tracks the re-pricing mismatches in interest bearing assets and liabilities. For the computation of the interest rate mismatch the guidelines of the Bangladesh Bank are followed.

6.2 Quantitative Disclosures (for 1% change in interest rate for both asset and liability portfolio of the bank)

The Increase (decline) in earning or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB broken down by currency (as relevant):

Particulars	3 months	6 months	1 year	Above 1 year	Total
Rate Sensitive Assets	10,001.27	2,629.83	5,259.66	22,139.01	40,029.77
Rate Sensitive Liabilities	8,984.05	3,008.06	6,016.12	13,547.76	31,556.00
GAP	1,017.22	(378.23)	(756.46)	8,591.24	8,473.77
Cumulative GAP	1,017.22	638.99	(117.47)	8,473.77	-
Adjusted Interest Rate Changes	1.00%	1.00%	1.00%	1.00%	1.00%
Quarterly Earnings Impact	10.17	(3.78)	(7.56)	85.91	84.74
Accumulated Earnings Impact	10.17	6.39	(1.17)	84.74	-

7. Market Risk

7.1 Qualitative Disclosure

Views of Board of Directors (BODs) on trading/investment activities:

Market risk is the risk that the fair value of future cash flows of the financial instruments will fluctuate due to changes in different market variables, namely:

- Interest Rate Risk
- Equity Position Risk
- Foreign Exchange Risk
- Commodity Risk

All these risks are monitored by the Treasury. The foreign exchange risk is managed by setting limits on open foreign exchange position.

Methods Used to Measure Market Risk

To measure of market risk, the Bank uses Value-at-Risk (VaR).

Market Risk & Liquidity Risk Management Policies and System

The objective of investment policy covering various facts of Market Risk is to assess and minimize risks associated with treasury operations by extensive use of risk management tools. Broadly it encompasses policy prescriptions for managing systematic risk, credit risk, market risk, operational risk and liquidity risk in treasury operations.

For market risks arising out of various products in trading book of the Bank and its business activities, the bank sets regulatory internal and ensure adherence thereto. Limits for exposure to counter-parties, industries and countries are monitored and the risks are controlled through Stop Loss limits, Overnight limit, Daylight limit, Aggregate Gap limit, Value at Risk (VAR) limit for forum, inter-bank dealing and investment limit etc.

For the Market Risk Management of the bank, it has a mid-office with separate Desks for Treasury & Asset Liability Management (ALM). Asset Liability Management Committee (ALCO) is primarily responsible for establishing the market risk management, asset liability management of the bank, procedures thereof, implementing core risk management framework issued by regulator, best risk management practices followed globally and ensuring that internal parameters, procedures, practices/polices and risk management prudential limits are adhered to.

Liquidity risk of the bank is assessed through Gap analysis for maturity mismatch based on residual maturity in different time buckets as well as various liquidity ratios and management of the same is done within the prudential limit fixed thereon. Further bank is also monitoring the liquidity position through various stock ratios. The bank is proactively using duration gap and interest rate forecasting to minimize the impact of interest rate changes.

Interest Rate Risk in the Trading Book

Dhaka Bank uses maturity method in measuring interest rate risk in respect of securities in the trading book. However, the capital charge for entire market risk exposure is calculated under the standardized approach using the maturity method and guideline of Bangladesh Bank in this respect.

7.2 Quantitative Disclosure: Capital Requirement for Market Risk

Particulars	Amount (in Crore BDT)	
	Consolidated	Solo
The capital requirements for:		
Interest Rate Risk	-	-
Equity position risk	64.44	13.13
Foreign exchange risk	2.84	2.84
Commodity risk	-	-
Total	**67.28**	**15.97**

8. OPERATIONAL RISK

8.1 Qualitative Disclosure

Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems (for example failed IT systems, or fraud perpetrated by a DBL employee), or from external causes, whether deliberate, accidental or natural. It is inherent in all of the Bank's activities.

Views of Board of Directors (BODs) to Operational Risk

Dhaka Bank's approach to operational risk is not designed to eliminate risk altogether but rather, to contain risks within levels deemed acceptable by senior management. Operational risks are monitored and, to the extent possible, controlled and mitigated.

All functions, whether business, control or logistics functions, must manage the operational risks that arise from their activities. Operational risks are pervasive, as a failure in one area may have a potential impact on several other areas. The Bank has therefore established a cross-functional body to actively manage operational risk as part of its governance structure.

The foundation of the operational risk framework is that all functions have adequately defined their roles and responsibilities. The functions can then collectively ensure that there is adequate segregation of duties, complete coverage of risks and clear accountability. All the functions use their controls to monitor compliance and assess their operating effectiveness in several ways, including self-certification by staff, tracking of a wide range of metrics (for example, the number and characteristics of client complaints, deal cancellations and corrections, un-reconciled items on cash and customer accounts, and systems failures), and the analysis of internal and external audit findings.

Performance Gap of Executives and Staffs

Dhaka Bank always tries to be the best pay master in the sector and ensure best workplace safety for its employees to avoid inconsistent employment practices and unsound workplace safety caused by way of discrimination regarding employee's compensation, health and safety.

Potential External Events

Dhaka Bank has invested heavily in IT infrastructure for better automation and online transaction environment. The bank also has huge investment on alternative power supply (both UPS & generators) and network links to avoid business disruption and system failure. Its IT system does not allow any kind of external access to avoid external fraud by way of theft/ hacking of information assets, forgery etc. Dhaka Bank has also invested considerable amount for security from terrorism and vandalism to avoid damage to physical assets.

Approach for Calculating Capital Charges for Operational Risk

For calculating eligible regulatory capital under Basel-II Capital Accord, Dhaka Bank follows the Basic Indicator Approach.

8.2 Quantitative Disclosure

Capital requirement for Operational Risk exposure of Dhaka Bank is as below:

Particulars	Amount (in Crore BDT)	
	Consolidated	Solo
The capital requirements for Operational Risk	276.79	273.48

9. LIQUIDITY RATIO

9.1 Qualitative Disclosure

Qualitative Disclosures	(a)	**Views of Board of Directors on system to reduce liquidity Risk:** The Board reviews and approves the Assets Liability Management Policies and ensures that senior management manages liquidity risk effectively in the context of the Bank's business plan, long term funding plan and economic and financial position. DBL uses liquidity ratios and stressed liquidity gaps as key metrics to establish its liquidity risk tolerance levels. These metrics measures the Bank's ability to fulfill all its payment obligations stemming from ongoing business operations under various stress scenarios. The tolerance levels are defined either in the form of limits or management action triggers (MAT) and are part of the Bank's overall liquidity management framework which is approved and reviewed by the Board on an annual basis.
	b)	**Methods used to measure Liquidity risk:** There are different tools prescribed by Bangladesh Bank to measure and monitor liquidity risks. Following ratios are used by DBL as indicators for liquidity risks: I. Statutory Liquidity Requirement (SLR); II. Cash Reserve Ratio (CRR); III. Asset to Deposit Ratio (ADR); IV. Structural Liquidity Profile (SLP); V. Maximum Cumulative Outflow (MCO); VI. Medium Term Funding Ratio (MTF); VII. Liquidity Coverage Ratio (LCR); VIII. Net Stable Funding Ratio (NSFR); IX. Liquid Asset to Total Deposit Ratio; X. Liquid Asset to Short Term Liabilities; In addition to the above, DBL uses Stress Testing report and Liquidity mismatch profile as the methods to measure Liquidity risk.
	c)	**Liquidity risk management system:** Asset Liability Management Committee (ALCO) of DBL sets the direction for the Bank's liquidity management. ALCO meets at least once in every month and more as and when required. ALM desk of the Treasury Division closely monitors and controls liquidity requirements on regular basis by proper coordination of funding activities. It also monitors market developments, understanding their implications for the Bank's liquidity risk exposure and recommends appropriate risk management measures to ALCO. Another strategy of liquidity risk management is to develop a diversified funding base. It aims to align sources of funding with their use.

	d)	**Policies and processes for mitigating liquidity risk:** Dhaka Bank PLC. has Contingency Funding Plan and Treasury Policy as a policy support to mitigate liquidity risk. The Board and the management of DBL put into operation the following check points and mechanisms for superior liquidity risk management: • **Liquidity risk tolerance:** Bank set liquidity risk tolerance like Maximum Cumulative Outflow at 16%; • Maintaining adequate levels of liquidity considering the average daily withdrawal by the customers and maintaining CRR & SLR efficiently; • Identification and measurement of contingent liquidity risks arising from unseen scenarios. • **Contingency funding plan:** Contingency funding plans incorporate events that could rapidly affect the bank's liquidity arising from sudden inability to call back long-term loans and advances, or the loss of a large depositor or counterparties. • Public disclosure in promoting market discipline under Pillar 3 of Basel III. • Maturity ladder of cash inflows and outflows are effective tool to determine banks cash position; that estimates cash inflows and outflows with net deficit or surplus (GAP) both on a day to day basis and over a series of specified time periods. • A bucket wise (e.g. call, 2-7 days, 1 month, 1-3 months, 3-12 months, 1-5 years, over 5 years) maturity profile of the assets and liabilities is prepared to understand mismatch in every bucket.

9.2 Quantitative Disclosure:

Particulars	Unit	Position
Liquidity Coverage Ratio (LCR)	%	112.87%
Net Stable Funding Ratio (NSFR)	%	105.44%
Stock of High Quality Liquid Assets	(in Crore BDT)	11,605.77
Total net cash outflows over the next 30 calendar days	(in Crore BDT)	10,282.43
Available amount of stable funding	(in Crore BDT)	35,540.45
Required amount of stable funding	(in Crore BDT)	33,707.86

10. LEVERAGE RATIO

10.1Qualitative Disclosure

Qualitative Disclosures	(a)	**Views of Board of Directors on system to reduce liquidity Risk:** An underlying cause of the global financial crisis was the build-up of excessive on- and off-balance sheet leverage in the banking system. At the height of the crisis, financial markets forced the banking sector to reduce its leverage in a manner that amplified downward pressures on asset prices. This deleveraging process exacerbated the feedback loop between losses, falling bank capital and shrinking credit availability. To defuse the crisis, the Basel III framework introduced a non-risk-based capital measure, the leverage ratio, as an additional prudential tool to complement minimum capital adequacy requirements. Leverage ratio is the relative amount of Tier- 1 capital to total exposure of the Bank (not risk-weighted) which has been set at minimum 3.75%. Under Basel III, a simple, transparent, non-risk based regulatory leverage ratio has been introduced to achieve the following objectives: Ø Restrict the leverage in the banking sector, thus helping to mitigate the risk of the destabilizing deleveraging processes which can damage the financial system and the economy Ø Reinforce the risk-based requirements with a simple, transparent, independent measure of risk The Board Risk Management Committee regularly reviews the leverage ratios and advises the management to strictly monitor the ratio in addition to the Pillar- 1 Minimum Capital Requirement.

	b)	**Policies and processes for managing excessive on and off-balance sheet leverage:** The bank reviews its leverage position as per the Guidelines on Risk Based Capital Adequacy (revised regulatory capital framework for banks in line with Basel III). In addition, the bank has Risk Appetite as per Credit Risk Management Policy. Bank also employs Annual Budget Plan and Capital Growth Plan for managing excessive on and off-balance sheet leverage.
	c)	**Approach for calculating exposure:** The bank calculates the exposure under standardized approach as per the Guidelines on Risk Based Capital Adequacy (revised regulatory capital framework for banks in line with Basel III).

10.2 Quantitative Disclosure:

(in Crore BDT)

Particulars	Amount (Consolidated)	Amount (Solo)
Leverage Ratio	4.53%	4.42%
On balance sheet exposure	43,934.81	43,853.27
Off balance sheet exposure	12,561.91	12,561.91
Total exposure	56,496.72	56,415.18

**Leverage ratio came into effect from March 31, 2015 as per RBCA Guidelines.*

11. REMUNERATION

11.1 Qualitative Disclosure

Qualitative Disclosures	(a)	The remuneration committee provides assistance to the Board in relation to the remuneration arrangements of the Bank. The Board makes all final decisions in relation to those arrangements. The current members of the Committee are as follows: 1. A K M Shahnawaj, Managing Director (Current Charge) 2. Sahabub Alam Khan FCA, SEVP & CFO 3. M Rezaur Rahman, SEVP & Head, Human Resources Division The committee is responsible to give input into the total risk framework in relation to remuneration risk, in particular, recommending to the Board the remuneration arrangements. The Committee's remuneration responsibilities include conducting reviews of, and making recommendations to the Board on, the remuneration policy taking into account the Bank's strategy, objectives, risk profile, shareholder interests, regulatory requirements, corporate governance practices and employee interests. The Committee may consult a professional adviser or expert, at the cost of the Bank, if the committee considers it necessary to carry out its duties and responsibilities. No remuneration recommendations were obtained from external consultants during the reporting period. The Board has approved a remuneration policy which applies to the Bank. The policy does not apply to service contracts with third parties. The policy deals with base remuneration and performance based remuneration including the deferral of short-term incentive payments. As on 31 December 2025, we have 117 branches, 3 SME service centers, 36 Sub- branches and 2 Offshore Banking Unit in different areas of Bangladesh. The Bank has no foreign subsidiaries and branches. For the purposes of the accompanying remuneration disclosures, the "senior managers" of the bank comprise of Managing Director, the heads of appropriate big branches, the heads of operation, corporate, and credit risk functions and the company secretary. There were 83 senior managers as at the end of the reporting period.

	(b)	The policy establishes a remuneration framework designed to attract, retain, and motivate employees to achieve the objectives of the bank. The framework is structured to provide the desired flexibility and reward arrangements to support the Bank's strategy. The main features of the remuneration framework are: simplicity, fairness, alignment with values, appropriate risk behavior and transparency. Salary & benefits structure implemented with effect from 1 July 2016. The major objectives of the remuneration policy includes: I. To ensure market driven pay and benefits, II. To retain bright professionals of the bank; III. To take the advantage over other banks in terms of attracting prospective employees due to less advantageous pay and benefits compared to the competitors. Dhaka Bank reviewed its employee remuneration during 2022. Accordingly, changes were made. Managers to manage the branch and employees to handle the cash are remunerated by charge allowance and risk allowance respectively. Risk and control personnel are still eligible to receive an annual bonus payment under the performance bonus plan.
	(c)	The remuneration framework includes the following arrangements and processes designed to ensure that remuneration outcomes appropriately take into account the impact of business risk. The Board has discretion, having regard to the recommendation of the Committee, to provide variable remuneration to reflect the following: i. The outcomes of business activities; ii. The risk related to the business activities taking into account, where relevant. iii. Unexpected or unintended consequences that are not foreseen by the Board. On recommendation of the Management, the Board at its discretion may approve the performance/incentive bonus for the employees of the bank as a financial measure to minimize the risk. Risk and Compliance requirements represent a gateway to whether a bonus payment is made and the size of the payment. Notwithstanding financial performance and an individual's contribution and performance, if the individual does not meet, or only partially meets, risk and compliance requirements, no award or a reduced award may be made. There were no changes to the nature and type of measures used during the reporting period.
	(d)	The remuneration framework includes the following arrangements designed to ensure that remuneration outcomes are linked to performance: **Fixed base:** There is an annual review for all eligible employees. Performance ratings for the performance period are taking into consideration as well as individual circumstances for annual increment. **Performance base:** Performance bonus or incentive bonus are given to all eligible employees as per performance ratings for a performance period. Amounts of individual remuneration are linked to individual performance as per their performance ratings for the performance period. In addition, amounts of individual remuneration also linked to bank's growth. In determining the payment of a bonus to individuals, the factors taken into account include: 1. Team financial and strategic performance; 2. Individual contribution to team performance; 3. Individual performance including alignment with corporate values and meeting performance objectives. Long term incentives are designed to link a component of remuneration with key performance measures that underpin sustainable longer term growth in shareholder value.
	(e)	The remuneration framework describes short term and long term benefits. Short term benefits include salary, festival bonus, Travel Passage, and performance bonus as variable payments. Long term benefits include Gratuity, Provident Fund, Superannuation Fund and Leave encashment.
	(f)	Dhaka Bank PLC. has no variable remuneration like cash, shares and share-linked instruments and other forms.

11.2 Quantitative Disclosure:

Number of meeting held by the main body overseeing remuneration during the financial year and remuneration paid to its member.	(g)	The Committee met twice during the financial year. No additional fees are paid for serving on board committees.
Number of employees having received a variable remuneration award during the financial year. Number and total amount of guaranteed bonuses awards made during the financial year. Number and total amount of sign-on awards made during the financial year. Number and total amount of severance payments made during the financial year.	(h)	Number of employee: 1785 emplyees Performance bonuses/Incentives amount: BDT 216,809,743 Number of total guaranteed bonus (festival bonus): 2 Total amount of guaranteed bonus (festival bonus): BDT 219,526,140 The bank did not have provide sign-on award for the year 2025. Number of severance payments: 71 employees Total amount of severance payments: BDT 347,736,543 which includes Provident Fund, Gratuity Fund, Superannuation Fund. PF : BDT 166,167,634 to 71 employees SF : BDT 15,312,633 to 62 employees GF : BDT 166,256,276 to 62 employees **Total : BDT 347,736,543**
Total amount of outstanding deferred remuneration, spilt into cash, shares and share-linked instruments and other forms. Total amount of deferred remuneration paid out in the financial year	(i)	PF : BDT 3,296,731,736 to 1892 employees SF : BDT 182,648,576 to 1472 employees GF : BDT 1,994,906,734 to 1519 employees **Total : BDT 5,474,287,046** Outstanding total deferred remuneration: Deferred remuneration paid: PF : BDT 202,568,495 SF : - GF : BDT 554,771,672 **Total : BDT 757,340,167**
Breakdown of amount of remuneration awards for the financial year to show: - Fixed and variable. -Deferred and non-deferred. -Different forms used (cash, shares, and share linked instruments, other forms).	(j)	• Fixed: BDT 3,795,101,225, Variable: BDT. 300,000,000 • Deferred: BDT 254,007,732, Non-deferred: Nil • Different forms used: Cash only
Quantitative information about employees' exposure to implicit (e.g. fluctuations in the value of share or performance units) and explicit adjustments (e.g. claw backs or similar reversals or downward revaluations of awards) of deferred remuneration: Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments. Total amount of reductions during the financial year due to ex-post implicit adjustments.	(k)	Not applicable for Dhaka Bank PLC.

Region wise Branch & Sub-Branch Network

Dhaka Region

Branch

Sl. No.	Br. Code	Branch Name	Branch Address
1	0208	Amin Bazar Branch	Market Complex (1st floor), Amin Bazar Jame Mosque, 780 Amin Bazar, Savar, Dhaka
2	0206	Banani Branch	73/B Kemal Ataturk Avenue, Banani C/A, Dhaka-1213
3	0117	Banani Road No 11 Branch	Eleven Square, Holding No.-01, Road No.-11, Dhaka.
4	0227	Banashree Branch	Nilachal (1st floor), Plot#14, Block#B, Banashree, Rampura, Dhaka.
5	0210	Bangshal Branch	88, Shaheed Syed Nazrul Islam Sharani, Bangshal, Dhaka.
6	0122	Bashundhara Branch	Union Tower, Block-A, Bashundhara R/A, Thana-Vatara, District-Dhaka.
7	0218	Baridhara Branch	House# 23, Block-K, Shaheed Suhrawardy Avenue, Dhaka
8	0219	Board Bazar Branch	Karam Ali Complex, Board Bazar, National University, Gazipur Sadar, Gazipur
9	0212	Dhaka EPZ Branch	Ground Floor, 1st floor & 2nd Floor, Commercial Complex, Dhaka EPZ, Ganakbari Savar, Dhaka
10	0205	Dhanmondi Branch	House No-20, Road-7, Dhanmondi R/A, Dhaka
11	0226	Dhanmondi Model Branch	Plot#275/G, Road#27 (old), Shahid Sheikh Kamal Sharani, Dhanmondi R/A
12	0105	Eskaton Branch	Shanta Garden, 50/B, New Eskaton Road, Dhaka
13	0213	Fantasy Kingdom Branch	Chowdhury Plaza, Jamgara, Ashulia, Savar,Dhaka
14	0203	Foreign Exchange Branch	Biman Bhaban,100, Motijheel C/A, Dhaka
15	0126	Forum Branch	Plot Nos. 187 and 188/B, Bir Uttam Mir Shawkat Ali Road (Gulshan-Tejgaon Link Road), Tejgaon Industrial Area, Dhaka- 1208
16	0107	Goran SME Service Center	179, North Goran, 1st floor, Khilgaon, Dhaka 1219
17	0215	Gulshan Branch	24, Gulshan Avenue, Gulshan-1, Dhaka
18	0102	Gulshan Circle -2 Branch	Bilquis Tower, Plot No. 06, Road No.46, Gulshan Circle -02, Dhaka-1212
19	0120	Gulshan Corporate Branch	Plot-CWS(C)-10, Bir Uttam A K Khandakar Road, Gulshan 1, Dhaka.
20	0209	Imamganj Branch	Sardar Mansion, 01, Imamgonj Lane, Imamgonj Bazar, Dhaka
21	0214	Islamic Banking Branch	Modhumita Cinema Hall Building, 158/160 Motijheel C/A, Dhaka
22	0211	Islampur Branch	6-7, Islampur Road, Dhaka
23	0242	Jatrabari Branch	Holding No.- 101, Shaheed Faruque Road, Ward-50, Thana-Jatrabari, District-Dhaka 1204.
24	0216	Joypara Branch	Munshi Super Market(1st floor), 1083, Joypara Bazar Main Road, Dohar, Dhaka
25	0113	Kalatia Branch	Shamshedpur, Kalatia Bazar, Keranigonj, Dhaka
26	0106	Kakrail Branch	71, Purana Paltan Lane, Dhaka
27	0110	Kamarpara Branch	Hasmat Tower, 30/A Kamarpara Bazar Road, Khairtek, Nishat Nagar, Turag, Dhaka
28	0121	Kapasia Branch	Admiral Market, Banar Howla, Kapasia, Gazipur
29	0125	Karatia Branch	1st floor, Mouza-Karatia, Union-4 No.Karatia, Upazila-Tangail Sadar, Tangail.
30	0207	Karwan Bazar Branch	39, karwan Bazar C/A, Dhaka
31	0221	Keraniganj Branch	Khan Plaza (1st floor), Shahid Delwar Hossain Road, East Aganagar, Keraniganj, Dhaka
32	0224	Khilgaon Branch	389/B, Khilgaon Chowdhurypara, Dhaka
33	0243	Kishoregonj Branch	Chartterjee Market (1st & 2nd floor), 154, Natun Bazar, Ishakha Road, Kishoregonj
34	0220	Konabari Branch	Plot No.146/147, BSCIC, Konabari, Gazipur
35	0201	Local Office Branch	Adamjee Court Building, 115-120, Motijheel C/A, Dhaka
36	0116	Mawna Branch	L.K.Tower, 2nd floor,Sonabo, Tengra, Telihati Union Parishod, Sreepur, Gazipur
37	0223	Mirpur Branch	Plot-01, Road-05, Block-A, Section-10, Mirpur, Dhaka
38	0225	Mohakhali Branch	100, Mohakhali(Ground & 1st floor), Bir Uttam A K Khandakar Road, Dhaka

Sl. No.	Br. Code	Branch Name	Branch Business Address
39	0701	Mymensingh Branch	Momen Tower, Holding 65, Dr. Bipin Sen Road, Choto Bazar, Mymensingh
40	0111	Nandipara Branch	Haji Mohammad Sadek Ali Mansion, Union-Dakkhingaon, Thana-Khilgaon, Dhaka
41	0114	Pragati Sarani Branch	Skill House (1st & 2nd floor), KA-53/2, Pragati Sarani, Gulshan, Dhaka
42	0230	Rajanagar Branch	Smriti Plaza (1st floor), Rajanagar, Serajdikhan, Munshigonj
43	0124	Ruhitpur Branch	Liton Plaza, Ruhitpur Bazar Road, Ruhitpur, Keranigonj Model, Dhaka.
44	0222	Savar Bazar Branch	Alam Plaza (1st floor), 122, Jaleshwor, Savar Bazar Bus Stand, Savar, Dhaka
45	0217	Shahjahanpur Branch	Navana Circular Heights, Holding#20, Outer Circular Road, Ward-11, Dhaka
46	0108	Shewrapara SME Service Centre	Plot-1036, 1st Floor, Shewrapara, Mirpur, Dhaka-1216
47	0119	Sonargaon Janapath Branch	Holding NO.56, Sonargaon Janapath Road, Sector-09, Uttara, Dhaka.
48	0103	Tangail Branch	Noorjahan Complex (1st floor), Maszid Road, Tangail
49	0204	Uttara Branch	House#01, Road#13, Sector#1, Uttara, Dhaka

Sub- Branch

Sl. No.	Br. Code	MIS Code	Branch Name	Branch Business Address
1	0204	UTR01	Ashkona Sub Branch	Holding-373, Ashkona, Ward-49, DNCC, Thana-Dokkhinkhan, District-Dhaka.
2	0213	FKG01	Ashulia Sub Branch	Holding No.- 1681, Ashulia Bazar, Ashulia, Savar, Dhaka
3	0226	DMB01	Arshinagar Sub Branch	1299/1, Mostafa Tower, Modder Chor, Shahid Buddhijibi Road, Union- Sakta, Keraniganj, Dhaka
4	0209	IMG01	Badamtoli Sub Branch	Holding-19/4, Sahajada Mia Lane, Dhaka South City Corporation, Kotwali, Dhaka.
5	0106	KRL01	Baily Road Sub Branch	Guide House, Holding No-02, Natok Shoroni, New Baily Road, Ramna, Dhaka-1000
6	0111	NAN01	Bashabo Sub Branch	Dhaka Complex Private Limited, Holding-1/GA, Central Bashabo, Shabujbagh, Dhaka.
7	0121	KAP01	Bir Uzali Bazar Sub Branch	Village-Bir Uzali, Union-Toke, Thana-Kapasia, District-Gazipur.
8	0221	KRJ01	Hasnabad Sub Branch	Hasnabad, South Keraniganj, Ekurai, Subhadaya Union
9	0105	ESK01	Hatirpool Sub Branch	89, Nasir Trade Center, Bir Uttam C R Datta Road, Kalabagan, Dhaka.
10	0113	KLT01	Hazratpur Sub Branch	1st Floor, Holding No: 9609, Taz Square, Village: Hazratpur, Police Station: Keraniganj Model, Dist: Dhaka
11	0218	BDH01	Jagannathpur	R. A. S Plaza, Holding-KA-11/2, Bashundhara Main Road, Vatara, Dhaka.
12	0242	JTB01	Jurain Sub Branch	Rezia Alam Shopping Complex, Holding-413/3, Alambagh Road, Kadamtoli, Dhaka.
13	0209	IMG02	Kamrangirchar	Holding-72, West Rasulpur Main Road, Ward-56, Kamrangirchar, Dhaka.
14	0210	BSL01	Lakshmibazar	Holding-29, Subhash Bose Avenue, Dhaka South City Corporation, Sutrapur, Dhaka.
15	0205	DHN01	Lalbagh Sub Branch	Holding-15, Dhakeswari Road, Ward-26, Dhaka South City Corporation, Lalbagh, Dhaka.
16	0114	PSR01	Madani Avenue Sub Branch	Holding No.-51, Grameen Banglar Akshay Tower, Ward No. 40, Madani Avenue, Thana- Vatara, District- Dhaka
17	0214	IBM02	Manda Sub Branch	Hazi Awlad Hossain Building, Holding-04, Manda Main Road, Mugda, Dhaka.
18	0214	IBM01	Matuail Sub Branch	Briliant Shafi Tower, Holding-142, Konapara-Dogair Main Road, Jatrabari, Dhaka.
19	0217	SHP01	Mouchak Sub Branch	Maruf Market, Holding-238/1, Outer Circular Road, Shahjahanpur, Dhaka.

Sl. No.	Br. Code	MIS Code	Branch Name	Branch Business Address
20	0207	KBR01	Panthapath Sub Branch	Holding-152/1/H, Green Road (Panthapath), Thana-Kalabagan, District-Dhaka.
21	0224	KGB01	Rampura Sub Branch	Holding-64, D.I.T Road, Ward-23, DNCC, Thana-Rampura, District-Dhaka
22	0223	MRP01	Rupnagar Sub Branch	H#56, R#19, Main Road, Rupnagar R/A, Rupnagar, Mirpur, Dhaka
23	0220	KNB01	Shafipur Sub Branch	1st floor B-37, Shukur Tower, Shafipur Bazar, Shafipur, Kaliakair, Gazipur.
24	0242	JTB02	Shanir Akhra Sub Branch	Shuvechha Zahangir Tower, 28/1, Noor Mosjid Road, Gobindapur Bazar, Shanir Akhra, Jatrabari, Dhaka
25	0119	SJB01	Tongi Sub Branch	Meher Super Market, Holding No. 119, Tongi Bazar Road, Gazipur City Corporation, Tongi, Gazipur

Chattogram Region

Branch

Sl. No.	Br. Code	Branch Name	Branch Address
1	0016	Agrabad Branch	World Trade Center, 102-103, Agrabad Commercial Area, Chattogram
2	0027	Anderkilla Branch	Mozahar Bhaban, 222-223, Abdus Sattar Road, Rahmatgonj, Anderkilla, Chattogram
3	0002	Ashuganj Branch	Dulal Tower (1st floor), Ashuganj Bazar, Brahmanbaria
4	0010	Azadi Bazar Branch	Azim-Jashim Market, Union-Dharmapur, Thana-Fatikchhari, District-Chattogram.
5	0009	Chandpur Branch	City Heart Building, Kalibari Moor, Chandpur Sadar, Chandpur
6	0020	CDA Avenue Branch	565/A, CDA Avenue (Ground Floor), East Nasirabad, Chattogram
7	0004	CEPZ SME Service Centre	Commercial Complex, Chattogram EPZ, South Halishahar, Chattogram
8	0082	Chakaria Branch	Taher Plaza(1st floor), Chiringa, Old Bus Stand, Chakaria, Cox's Bazar
9	0006	Chhagalnaiya Branch	Nur Islam Plaza, Holding#826, Ward#06, Chhagalnaiya, Feni
10	0007	Chowmuhani Branch	Rupali Bhaban, Feni Road, Chowmuhani Pourashava, Thana-Begumganj, District-Noakhali
11	0071	Cumilla Branch	20, Kandirpar Moor (1st floor), Adarsha Sadar, Cumilla
12	0081	Cox'sbazar Branch	Rakshit Market (1st floor), Main Road, Laldighirpar, Sadar, Cox's Bazar
13	0024	Fatickchari Branch	Fatickchari Branch, College Gate, Bibirhat, Fatickchari, Chattogram
14	0096	Feni Branch	City Center (1st floor),132, S.S.K. Road, Feni
15	0026	Gohira Branch	1st floor, Chowmuhoni, Gohira, Raozan, Chattogram
16	0008	Gunabati Branch	Wadud Akbar Garden, Gunabati Bazar, Union-12 no. Gunabati union, P.S-Chauddagram, Dist- Cumilla
17	0023	Halishahar Branch	14/A, Nusrat Mension (1st floor), Block#G, Halishahar H/E, P.C Road, Chattogram
18	0021	Hathhazari Branch	Sobahan Plaza, Kachari Road, Hathazari, Chattogram
19	0019	Islamic Banking Branch, Chattogram	A H Paragon (1st & 2nd floor), 282, CDA Avenue, Muradpur, Chattogram
20	0018	Jubilee Road Branch	Liberty Tower, 183 Jubilee Road, Chattogram
21	0017	Khatungonj Branch	291, Khatungonj, Chattogram
22	0005	Lakshmipur Branch	126/1, Thana Road, Bolram Bhaban, Sadar, Lakshmipur
23	0003	Maijdee Branch	Mostafa Plaza, Holding#142, Road#01, Main Road, Maijdee, Noakhali
24	0025	New Market Branch, Chattogram	Al-Karan Biponi Bitan Centre (2nd floor), H#388, Road# Kotwali, Chattogram
25	0022	Patiya Branch	A S Rahat Ali High School Market(1st floor), Thana Road, Patiya, Chattogram
26	0091	Sonaimuri Branch	Tofael Shopping Mall, Sonaimuri Bazar, Sonaimuri, Noakhali
27	0001	Teknaf Branch	Farid Market, 1st floor, Madrasha Road, Teknaf Pouroshova, Teknaf, Cox's Bazar

Sub- Branch

Sl. No.	Br. Code	MIS Code	Branch Name	Branch Business Address
1	8151	CXB01	Bus Terminal Sub Branch	Raidee Complex, Central Bus Terminal, Bypass Road, Cox's Bazar
2	2351	HAL02	Colonel Hat Sub Branch	Plot-17, Block-G, D.T Road Colonel Hat, Akbar Shah, Chattogram.
3	7151	CML01	Cumilla EPZ Sub Branch	Old Customs Building, EPZ Road-01 No. Gate, Thana-Sadar Dakkhin, District-Cumilla.
4	2351	HAL01	Halishahar Sub Branch	Nahian Centre, Plot-8, Road-2, H & S Road, Thana-Pahartali, District-Chattogram.
5	0001	TKF01	Hnila Sub Branch	Jamal Market (1st Floor), Hnila Station, Hnila, Teknaf, Cox'sbazar.
6	2051	CDA01	Khulshi Sub Branch	Holding-7/A/1/52, Zakir Hossain Road, Thana-Khulshi, District-Chattogram.
7	2651	GHR01	Raozan Sub Branch	Holding-PH 917, Chattogram-Rangamati Main Road, Thana-Raozan, District-Chattogram.
8	1651	AGR01	Sheikh Mujib Road Sub Branch	Holding-440/544, Sheikh Mujib Road, Doublemuring, Chattogram

Narayangonj Region

Branch

Sl. No.	Br. Code	Branch Name	Branch Address
1	0101	Araihazar Branch	Suptasha Bhaban, Plot#1,Thana Road, Araihazar Bazar, Narayanganj
2	0232	Bangabandhu Road Branch	127 (1st floor), Bangabandhu Road, Narayanganj
3	0241	Bhairab Bazar Branch	166, Kalibari Road, Bhairab Bazar, Bhairab, Kishoreganj
4	0234	Bhulta Branch	Nur Mansion Market (1st Floor), Bhulta, Rupganj, Narayanganj
5	0104	Gopaldi Branch	Musa Market (1st & 2nd floor), Gopaldi Bazar
6	0115	Kalibari Branch	Mumtaz Plaza, Kalibari Adarsha Bazar, Union-02, Thana-Araihazar,District-Narayanganj
7	0236	Madhabdi Bazar Branch	8, Bank Road, Madhabdi Bazar, Narsinghdi
8	0109	Murapara Branch	Brothers Riaz Uddin Khan Plaza(1st floor), Murapara Bazar, Rupgonj, Narayangonj
9	0231	Narayanganj Branch	Sattar Tower, 48, S.M. Maleh Road, Tanbazar, Narayangonj
10	0123	Narsingdi Branch	T.Hossain Tower, Holding-382, Borobazar, Thana-Narsingdi Sadar, District-Narsingdi.
11	0233	Pagla Bazar Branch	Al-Haj Afsar Karim Bhaban, D.N.Road, Pagla Bazar, Narayangonj
12	0112	Panchdona Branch	Microgreen City, Shreechandi,Union-Maherpara, Ward-09,P.S-Narshingdi Sadar, Narshingdi
13	0118	Rupshi Branch	City Staff Quarter, Holding No.-498 & 499, Shaheed Bokul Road, P.S- Rupganj, Dist- Narayanganj

Sub- Branch

Sl. No.	Br. Code	MIS Code	Branch Name	Branch Business Address
1	0231	NGJ01	Netaiganj Sub Branch	Holding No.-5/1, Bangabandhu Road, Thana-Narayanganj, District-Narayanganj.
2	0234	BHL01	Panchrukhi Sub Branch	Ohi Tower, Dag No.- R.S 1303, 1305, Khatian No.- R.S 260, 1475, Mouza-Panchrukhi, Union-Satgram, Thana- Araihazar, District- Narayanganj

North Region

Branch

Sl. No.	Br. Code	Branch Name	Branch Address
1	0401	Belkuchi Branch	Jamuna Shopping Complex, Mukundogati Bazar, Belkuchi, Sirajgonj
2	0411	Bogura Branch	Shaha Complex, Kobi Nazrul Islam Sarok, Jhawtola, Bogra
3	0302	Chandaikona Branch	Happy Store Bhaban, Bazar Road, Chandaikona Bazar, Raiganj, Sirajganj
4	0305	Chapai Nawabganj Branch	3, Godagari Road, Chapainawabganj Sadar, Chapainawabganj
5	0303	Chatmohar Branch	J.S Shopping Complex, 516, Narikel Para, Chatmohor Sadar, Chatmohor, Pabna
6	0437	Dinajpur Branch	Rowshan Tower (1st floor), 44/42, North Munshipara Road, Dinajpur
7	0602	Hili Branch	Hili Land Port Building, Pouroshabha- Hakimpur (Hili), Thana-Hakimpur, Dinajpur.
8	0306	Mokamtala Branch	Bozlur Rahman (Master Plaza), Union-11 No. Mokamtala, Shibganj, Bogura.
9	0307	Natore Branch	1st floor, 590-03, Kanaikhali, Ward No.04, Police Station- Natore Sadar, Natore
10	0301	Pabna Branch	1st floor, Munshi Complex, Hazi Abdul Goni Road, Boro Bazar C/A, Pabna
11	0421	Rajshahi Branch	73, Ganakpara, Shaheb Bazar, Rajshahi
12	0431	Rangpur Branch	Bangladesh Muktijoddha Sangsad, Rangpur Unit (1st floor), Shahid Mokter Elahi Sarani, Station Road, Rangpur
13	0436	Saidpur Branch	1st Floor (Shahid Dr, Zikrul Houqe Road), Saidpur, Nilphamari
14	0403	Shahajadpur Branch	Hamid Market (1st floor), H#38, Dariapur Bazar, Shahajadpur, Shahajadpur, Sirajganj
15	0304	Sherpur Branch	H#2339,(1st & 2nd floor), Sherpur Pourosova, Bogura
16	0402	Sirajganj Branch	Mahbub Shopping Center, (1st floor), SS Road, Sirajganj

South Region

Branch

Sl. No.	Br. Code	Branch Name	Branch Address
1	0228	Akij City Branch	Akij City, Holding-148, Ward-7, Noapara, Abhaynagar, Jashore
2	0229	Benapole Branch	Rahman Chamber, Holding-490, Ward-7, Benapole Port, Jashore.
3	0601	Barishal Branch	Talukder Mansion, 86, Sadar Road, Barishal
4	0244	Faridpur Branch	Holding No.90 (1st & 2nd floor), Thana Road, Chawk Bazar, Faridpur
5	0521	Jashore Branch	Rashid Center (1st floor), 7/A R.N. Road Jashore
6	0404	Kalapara Branch	Rashid Plaza, 218, Notun Bazar Sarak, Ward No.02, Kalapara, Patuakhali
7	0502	KDA Avenue Branch	2B KDA Avenue, Khulna
8	0235	Kushtia Branch	Holding-176-178, Block-C, N.S Road, Ward-01, Kushtia, Kushtia.
9	0501	Satkhira Branch	Bara Bazar, Thana Road, Satkhira Sadar, Satkhira

Sub- Branch

Sl. No.	Br. Code	MIS Code	Branch Name	Branch Business Address
1	0228	CXB01	Noapara Sub-Branch	1st Floor, Holding No: 154, Khulna-Jashore Highway, Ward No-06, Noapara Pourasova, Thana- Ajaynagar, District- Jashore.

Sylhet Region

Branch

Sl. No.	Br. Code	Branch Name	Branch Address
1	0152	Goalabazar Branch	Rahman Complex(1st floor), Goalabazar, Sylhet
2	0154	Habigonj Branch	Khaza Garden City (1st floor) Town Hall Road, Habigonj
3	0151	Laldighirpar Branch	960, Laldighirpar, sylhet
4	0150	Madina Market Branch	Mahmud Complex, 1st Floor, Madina Market, West Pathantula, Sylhet
5	0161	Moulvibazar Branch	S.R. Plaza (1st Floor), 1151/3/ M. Saifur Rahman Road, Moulvibazar
6	0153	Uposhahar Branch	House#10, Road#32, Block#D, Shahjalal Uposhahar, Sylhet

Abbreviations

ABB	Association of Bankers, Bangladesh
AC	Audit Committee
AD	Authorized Dealer
ADC	Alternative Delivery Channel
ADM	Automated Deposit Machine
ADR	Advance to Deposit Ratio
ALCO	Asset Liability Committee
ALS	Assured Liquidity Support
ATM	Automated Teller Machine
BAB	Bangladesh Association of Banks
BACH	Bangladesh Automated Clearing House
BB	Bangladesh Bank (Central Bank of Bangladesh)
BCP	Business Continuity Plan
BIBM	Bangladesh Institute of Bank Management
BSEC	Bangladesh Securities and Exchange Commission
BO	Beneficiary Ownership
BORC	Bank Operational Risk Committee
BRMC	Bank Risk Management Committee
BRPD	Banking Regulation and Policy Department (of Bangladesh Bank)
CAGR	Compound Annual Growth Rate
CAMLCO	Chief Anti-Money Laundering Compliance Officer
CDBL	Central Depository Bangladesh Limited
CRAB	Credit Rating Agency of Bangladesh
CRM	Core Risk Management
CRM	Cash Recycler Machine
CMU	Cash Management Unit
CP	Commercial Paper
CRAR	Capital to Risk-weighted Assets Ratio
CSU	Customer Support Unit
CSP	Core Service Parameters
CRR	Cash Reserve Ratio
CRM	Credit Risk Management
CSE	Chittagong Stock Exchange
CSR	Corporate Social Responsibility
CSBM	Customer Satisfaction and Brand Management
CRGM	Credit Risk Grading Matrix
CDCS	Certified Documentary Credit Specialist
CRISL	Credit Rating Information and Services Ltd.

DSE	Dhaka Stock Exchange
DTA	Deferred Tax Assets
DCFCL	Departmental Control Function Check List
DR	Disaster Recovery
EGM	Extraordinary General Meeting
EPL	Equity Partners Limited
EPS	Earnings Per Share
ERM	Enterprise Risk Management
EVA	Economic Value Added
EC	Executive Committee
ECAI	External Credit Assessment Institution
ESDD	Environmental & Social Due Diligence
ESIA	Environmental and Social Impact Assessment
EFT	Electronic Fund Transfer
EMI	Equal Monthly Installment
EPZ	Export Processing Zone
E&SR	Environmental and Social Risk
ETP	Effluent Treatment Plant
FD	Fixed Deposit
FTP	Fund Transfer Pricing
FY	Fiscal Year
FCY	Foreign Currency
FDI	Foreign Direct Investment
FI	Financial Institution
FUM	Fund under Management
FY	Financial Year
GABV	Global Alliance on Banking for Values
GDP	Gross Domestic Product
GOB	Government of Bangladesh
GRI	Global Reporting Initiatives
GTFP	Global Trade Finance Program
HFT	Held for Trading
HRD	Human Resources Division
ICAB	Institute of Chartered Accountants of Bangladesh.
ICAAP	Internal Capital Adequacy Assessment Process
ICCD	Internal Control & Compliance Division
IFC	International Finance Corporation
IFRS	International Financial Reporting Standards
IIRC	International Integrated Reporting Council
IT	Information Technology

Registered Office: Plot # CWS(C)-10, Bir Uttam A K Khandakar Road, Gulshan-1, Dhaka-1212

Notice of the 31st Annual General Meeting

Notice is hereby given to all the members of Dhaka Bank PLC. that the **31st Annual General Meeting** of the members of the Company will be held virtually by using digital platform through the link "**https://dhakabank.bdvirtualagm.com**" on **Thursday, June 25, 2026 at 12:30 p.m. (BST)** to transact the following business:

1. To receive, consider and adopt the Profit and Loss Account of the Company for the year ended 31st December, 2025 and Balance Sheet as of that date together with the Reports of the Directors and the Auditors thereon.
2. To declare dividend for the Shareholders out of the profits of the year ended 31st December, 2025 as recommended by the Board of Directors.
3. To re-elect Directors who will retire from their Office and to re-appoint Independent Director.
4. To appoint the Auditors of the Company for the term until the next Annual General Meeting and to fix their remuneration.
5. To appoint the Compliance Auditors for the year 2026 as per Corporate Governance Code and to fix their remuneration.
6. Any other matter with the permission of the Chair.

By order of the Board of Directors,

May 21, 2026

Sd/-

Md. Shahjahan Miah
Company Secretary

NOTES:

1. The Shareholders whose names appeared in the CDS/Register of Members of the Company on the **'Record Date' (May 18, 2026)** will be entitled to the dividend and participate and vote in the AGM.
2. Shareholders entitled to participate and vote at this virtual AGM may also appoint a proxy to participate and vote. The 'Proxy Form', duly filled, signed and stamped along with other documents, if necessary must be submitted to the Share Department of the company situated at Head Office, Level-4, Plot# CWS(C)-10, Bir Uttam A K Khandakar Road, Gulshan, Dhaka-1212 not later than 48 hours before commencement of the AGM.
3. Annual Report-2025 along with Proxy Form and Notice of the AGM will be sent to the members through their e-mail address available as per CDBL record. Members may also collect the Annual Report & Proxy Form from the Share Department of the company situated at Head Office, Level-4, Plot# CWS(C)-10, Bir Uttam A K Khandakar Road, Gulshan, Dhaka-1212 or may download the same from the website of the company, i.e.www.dhakabank.com.bd.
4. Concerned Depository Participants (DPs) / Stock Brokers are requested to provide us with a list of their margin loan holders who held Bank's shares on 'Record Date' with the details of Shareholders' name, BO ID, shareholding position, cash dividend receivable, tax rate, etc. within June 4, 2026 along with the name of their contact person to the Share Department of the Company situated at Head Office, Level-4, Plot# CWS(C)-10, Bir Uttam A K Khandakar Road, Gulshan, Dhaka-1212 or at share.department@dhakabank.com.bd. The DPs/ Stock Brokers are also requested to provide us with their Bank Account name & number, routing number, etc. to aforementioned email address for receiving the dividends of their margin loan holders.
5. The Shareholders are requested to join the virtual AGM through the link https://dhakabank.bdvirtualagm.com. The shareholders will be able to submit their questions/ comments and also cast vote electronically before 25 (twenty-five) hours of commencement of the AGM through this link and also during the AGM. In order to login for the virtual AGM, the shareholders need to click on the link and provide their 16 digit BO Account Number/ Folio Number and no. of shares held on 'Record Date'.
6. Shareholders are requested to login to the system well ahead of the Meeting at appointed time for the AGM on Thursday, June 25, 2026. For any assistance, the respected members may contact at +8801678616304.

Registered Office: Plot-CWS(C)-10, Bir Uttam A K Khandakar Road, Gulshan-1, Dhaka-1212

Proxy Form

I/We .....

Folio/BO ID No. | | | | | | | | | | | | | | | |

Address .....

.....being a shareholder of Dhaka Bank PLC., do hereby appoint

Mr./Ms.....

of.....

as my/our Proxy in my / our absence to attend and vote for me/us on my/our behalf at the 31st Annual General Meeting of the Company scheduled to be held on Thursday, June 25, 2026 at 12.30 p.m. (Bangladesh Standard Time) virtually by using Digital Platform through the link 'https://dhakabank.bdvirtualagm.com' and at any adjournment thereof..

As wished, I / We have attested Signature of the Proxy Holder on ..... day of ..... 2026.

Signature of the Proxy .....

Signature of the Shareholder(s) .....

No. of Shares held on 'Record Date': .....

Revenue Stamp of Tk. 100.00

Notes:

1. A Member entitled to attend and vote at the 31st Annual General Meeting (AGM) may appoint a Proxy to attend and vote on his/her behalf.
2. Signature of the Shareholder(s) must agree with the Specimen Signature recorded with the Bank.
3. The Proxy Form, duly stamped and completed in all respect, must be deposited at least 48 (Forty-Eight) hours before the appointed time of the Meeting.

DHAKA BANK PLC.

Registered Office: Plot-CWS (C)-10, Bir Uttam A K Khandakar Road, Gulshan-1, Dhaka-1212.
Phone: +88 096 6670 0325 (Hunting number)
Website: www.dhakabank.com.bd, Swift: DHBLBDDH

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