Dhaka Bank PLC. & Its Subsidiaries

Consolidated

& Separate Financial Statements

As at and for the period ended 30 June 2026

Dhaka Bank PLC. and its Subsidiaries
Consolidated Balance Sheet
As at 30 June 2026

	Notes	30.06.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS			
Cash	3(a)	**19,505,155,688**	**18,183,714,511**
Cash in hand (Including foreign currencies)	3.1(a)	3,909,466,277	3,523,262,625
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	15,595,689,411	14,660,451,886
Balance with other banks and financial institutions	4(a)	**7,703,819,312**	**8,927,943,359**
In Bangladesh	4.1(a)	2,416,610,291	710,030,177
Outside Bangladesh	4.2(a)	5,287,209,021	8,217,913,182
Money at call on short notice	5(a)	**2,750,000,000**	**-**
Investments	6(a)	**116,934,186,972**	**121,619,784,987**
Government	6.1(a)	104,629,625,805	109,371,878,414
Others	6.2(a)	12,304,561,167	12,247,906,573
Loans, advances and lease/investments	7(a)	**283,788,586,205**	**276,995,927,803**
Loans, cash credits, overdrafts etc./investments	7.1(a)	272,309,139,278	273,514,739,972
Bills purchased and discounted	8(a)	11,479,446,927	3,481,187,831
Fixed assets including premises, furniture and fixtures	9(a)	**9,302,698,130**	**8,203,849,369**
Other assets	10(a)	**16,346,469,001**	**12,152,254,827**
Non-banking assets	11(a)	**30,680,000**	**30,680,000**
Total Assets		**456,361,595,308**	**446,114,154,857**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	**50,094,476,501**	**33,134,114,415**
Deposits and other accounts	13(a)	**331,258,373,291**	**338,261,902,864**
Current accounts and other accounts		53,262,628,306	50,759,814,966
Bills payable		8,282,133,369	1,846,906,222
Savings bank deposits		37,401,343,570	33,509,515,452
Term deposits	13.4(a)	232,312,268,046	252,145,666,224
Bond	14	**6,000,000,000**	**6,000,000,000**
Other liabilities	15(a)	**44,217,052,026**	**43,613,725,592**
Total Liabilities		**431,569,901,818**	**421,009,742,872**
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		**24,791,605,596**	**25,104,331,087**
Paid-up capital	16.2	10,569,323,490	10,569,323,490
Statutory reserve	17	10,569,323,490	10,569,323,490
Other reserve	18(a)	506,472,918	656,690,373
Surplus in profit and loss account	19(a)	3,146,485,698	3,308,993,734
Non-controlling interest	19.1(a)	87,894	80,898
Total Equity		**24,791,693,490**	**25,104,411,985**
Total Liabilities and Equity		**456,361,595,308**	**446,114,154,857**

	Notes	30.06.2026 Taka	31.12.2025 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21	**219,131,160,064**	**219,855,707,135**
Acceptances and endorsements		76,725,554,789	80,378,043,785
Irrevocable letters of credit		45,929,607,831	45,605,399,201
Letters of guarantee		61,048,406,563	60,919,913,865
Bills for collection		21,296,900,061	20,711,457,097
Other contingent liabilities		14,130,690,820	12,240,893,187
Other Commitments		-	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		**219,131,160,064**	**219,855,707,135**

Chief Financial Officer

Company Secretary

Managing Director

30/7/26

Director

Director

Dhaka Bank PLC. and its Subsidiaries
Consolidated Profit & Loss Account
For the period ended 30 June 2026

	Notes	01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka	01-Apr-26 to 30-Jun-26 Taka	01-Apr-25 to 30-Jun-25 Taka
Interest income/profit on investments	22(a)	13,605,754,405	14,426,905,414	6,717,239,086	7,113,409,659
Interest/profit paid on deposits and borrowings etc.	23(a)	(12,382,438,790)	(12,207,234,525)	(6,174,317,235)	(6,149,627,227)
Net interest income		**1,223,315,615**	**2,219,670,889**	**542,921,851**	**963,782,432**
Investment income	24(a)	5,324,733,030	4,015,410,964	2,724,931,041	2,053,965,743
Commission, exchange and brokerage	25(a)	1,851,316,639	2,320,578,483	1,043,901,239	1,152,251,619
Other operating income	26(a)	515,921,298	190,648,677	441,255,427	112,089,716
		7,691,970,968	**6,526,638,125**	**4,210,087,708**	**3,318,307,077**
Total operating income (a)		**8,915,286,583**	**8,746,309,014**	**4,753,009,559**	**4,282,089,509**
Salary and allowances	27(a)	2,267,178,656	2,117,072,854	1,133,596,944	1,061,568,434
Rent, taxes, insurance, electricity etc.	28(a)	294,234,497	237,330,542	149,887,018	134,159,794
Legal expenses	29(a)	25,104,981	13,681,446	14,620,236	5,065,409
Postage, stamps, telecommunication etc.	30(a)	44,044,549	47,013,638	17,986,804	24,356,332
Stationery, printings, advertisements etc.	31(a)	267,714,721	218,873,986	143,747,073	113,262,770
Chief Executive's salary and fees	32(a)	14,436,667	10,600,000	7,540,000	5,300,000
Directors' fees	33(a)	3,251,339	3,256,094	1,942,407	1,708,855
Auditors' fees	34(a)	207,499	207,500	103,750	103,750
Depreciation and repairs of bank's assets	35(a)	664,582,145	610,634,687	350,604,112	304,021,782
Other expenses	36(a)	719,992,802	708,639,609	390,337,817	376,778,436
Total operating expenses (b)		**4,300,747,856**	**3,967,310,357**	**2,210,366,161**	**2,026,325,561**
Profit before provision and taxes (c = (a-b))		**4,614,538,727**	**4,778,998,656**	**2,542,643,398**	**2,255,763,948**
Provision against loans and advances	37(a)	2,271,175,220	2,512,622,600	1,159,997,077	1,632,580,925
Provision for diminution in value of investments	38(a)	(11,673,025)	115,425,019	12,094,334	100,513,082
Other provisions	39(a)	(41,724,462)	(11,681,404)	53,208,930	(82,759,460)
Total provision (d)		**2,217,777,733**	**2,616,366,215**	**1,225,300,341**	**1,650,334,547**
Total Profit before taxes (c-d)		**2,396,760,994**	**2,162,632,441**	**1,317,343,057**	**605,429,401**
Provision for Taxation		1,392,991,609	1,009,954,187	910,651,257	299,062,628
Current tax		1,662,927,122	1,202,370,044	1,040,861,105	415,008,929
Deferred tax		(269,935,513)	(192,415,857)	(130,209,848)	(115,946,301)
Net Profit after Taxation		**1,003,769,385**	**1,152,678,254**	**406,691,800**	**306,366,773**
Net profit after tax attributable to:					
Equity holders of DBL		1,003,762,389	1,152,673,011	406,687,437	306,365,902
Non-controlling interest		6,996	5,243	4,364	871
		1,003,769,385	**1,152,678,254**	**406,691,801**	**306,366,773**
Profit available for distribution					
Surplus in profit and loss account from previous year	19(a)	3,308,993,734	2,240,831,967	3,890,361,151	3,077,139,076
Net profit for the year		1,003,762,389	1,152,673,011	406,687,437	306,365,902
		4,312,756,123	**3,393,504,978**	**4,297,048,588**	**3,383,504,978**
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
Investment fluctuation fund		-	-	-	-
Dividends		1,056,932,349	-	1,056,932,349	-
Start-up Equity Investment Fund		9,338,076	-	3,630,541	-
Coupon/dividend on perpetual bond		100,000,000	100,000,000	90,000,000	90,000,000
Surplus in profit and loss account		3,146,485,698	3,293,504,978	3,146,485,698	3,293,504,978
		4,312,756,123	**3,393,504,978**	**4,297,048,588**	**3,383,504,978**
Consolidated earning per share (CEPS)	40(a)	**0.95**	**1.09**	**0.38**	**0.29**

Chief Financial Officer

Company Secretary

Managing Director

30/07/26

Director

Director

Dhaka Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 30 June 2026

	Notes	01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		17,719,604,616	16,673,996,462
Interest/Profit payments		(12,667,781,198)	(12,141,679,121)
Dividend receipts		137,936,614	203,599,095
Recovery of loans previously written off		432,099,220	105,399,461
Fee and commission receipts in cash		1,361,015,546	1,374,934,663
Cash payments to employees		(2,281,615,323)	(2,127,672,854)
Cash payments to suppliers		(337,071,750)	(289,785,662)
Income taxes paid		(1,778,520,691)	(918,300,907)
Receipts from other operating activities	41(a)	126,982,769	233,498,918
Payments for other operating activities	42(a)	(1,432,783,073)	(1,344,232,978)
Operating profit before changes in operating assets & liabilities (i)		**1,279,866,730**	**1,769,757,077**
Increase/Decrease in operating assets and liabilities			
Sale/(Purchase) of trading securities		7,677,786,719	1,449,574,637
Loans and advances to customers		(6,792,658,401)	3,598,965,216
Other assets	43(a)	(2,383,553,729)	(1,114,176,986)
Deposits from other banks		(774,773,587)	(479,790,078)
Deposits from customers		(6,228,755,986)	18,799,292,997
Other liabilities account of customers		(759,337,140)	(789,768,756)
Other liabilities	44(a)	(3,038,917,075)	1,172,008,930
Cash flow from/(used in) operating assets and liabilities (ii)		**(12,300,209,199)**	**22,636,105,960**
Net cash flow from/(used in) operating activities (a)= (i+ii)		**(11,020,342,469)**	**24,405,863,037**
Cash flows from investing activities			
Proceeds from sale of securities		1,010,616,969	1,241,786,930
Payment for purchase of securities		(3,151,112,934)	(9,013,342,706)
Purchase of property, plant & equipment		(243,308,668)	(162,743,222)
Sale of property, plant & equipment		1,229,882	2,406,086
Non-banking assets		-	-
Purchase/Sale of subsidiary		-	-
Net cash used in investing activities (b)		**(2,382,574,751)**	**(7,931,892,912)**
Cash flows from financing activities			
Borrowing from other banks		16,960,362,087	(6,546,118,167)
Receipts from issuance of perpetual bond		-	-
Payments for redemption of non convertible subordinated bond		-	153,000,000
Coupon/dividend paid on perpetual bonds		(100,000,000)	(100,000,000)
Dividends paid		(1,056,932,349)	-
Net cash flow (used in)/from financing activities (c)		**15,803,429,738**	**(6,493,118,167)**
Net decrease in cash and cash equivalents (a+b+c)		**2,400,512,518**	**9,980,851,958**
Effects of exchange rate changes on cash and cash equivalent		447,435,912	794,988,182
Cash and cash equivalents at beginning year		27,115,397,870	27,868,878,663
Cash and cash equivalents at end of year*		**29,963,346,300**	**38,644,718,803**
***Closing cash and cash equivalents**			
Cash in hand		3,909,466,277	4,195,170,102
Balance with Bangladesh Bank and its agent bank(s)		15,595,689,411	20,713,109,670
Balance with other banks & financial institutions		7,703,819,312	9,931,759,831
Money at call on short notice		2,750,000,000	3,800,000,000
Prizebond		4,371,300	4,679,200
Total		**29,963,346,300**	**38,644,718,803**
Net Operating Cash Flows Per Share (NOCFPS)	46	**(10.43)**	**23.09**

Dhaka Bank PLC. and its Subsidiaries

Consolidated Statement of Changes in Equity

For the period ended 30 June 2026

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Start-up Equity Investment Fund	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	**-**	**535,970,681**	**-**	**80,898**	**114,159,061**	**3,308,993,734**	**25,104,411,985**
Changes in translation reserve	-	-	-	-	-	-	-	-		
Adjustment of provision and gain against NBA	-	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(159,555,531)	-	-	-	-	(159,555,531)
Net profit for the year	-	-	-	-	-	-	-	-	1,003,769,385	1,003,769,385
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,056,932,349)	(1,056,932,349)
Changes in reserve	-	-	-	-	-	-	-	-	-	-
Start-up Equity Investment Fund	-	-	-	-	-	-	-	9,338,076	(9,338,076)	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(100,000,000)	(100,000,000)
Non-controlling interest	-	-	-	-	-	-	6,996	-	(6,996)	-
Balance as at 30 June 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	**-**	**376,415,150**	**-**	**87,894**	**123,497,137**	**3,146,485,698**	**24,791,693,490**

For the year ended 30 June 2025

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Start-up Equity Investment Fund	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**308,256,088**	**-**	**69,851**	**87,281,290**	**2,240,831,967**	**22,775,044,591**
Changes in translation reserve	-	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(4,795,358)	-	-	-	-	(4,795,358)
Net profit for the year	-	-	-	-	-	-	-	-	1,152,678,254	1,152,678,254
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Changes in reserve	-	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(100,000,000)	(100,000,000)
Non-controlling interest	-	-	-	-	-	-	4,372	-	(4,372)	-
Balance as at 30 June 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**303,460,730**	**-**	**74,223**	**87,281,290**	**3,293,505,849**	**23,822,927,487**

Dhaka Bank PLC.
Balance Sheet
As at 30 June 2026

	Notes	30.06.2026 Taka	31.12.2025 Taka
<u>PROPERTY AND ASSETS</u>			
Cash	3	**19,505,035,688**	**18,183,594,511**
Cash in hand (Including foreign currencies)	3.1	3,909,346,277	3,523,142,625
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	15,595,689,411	14,660,451,886
Balance with other banks and financial institutions	4	**7,639,546,068**	**8,904,949,743**
In Bangladesh	4.1	2,352,337,047	687,036,561
Outside Bangladesh	4.2	5,287,209,021	8,217,913,182
Money at call on short notice	5	**2,750,000,000**	**-**
Investments	6	**112,004,871,459**	**116,969,197,099**
Government	6.1	103,566,628,314	108,454,322,401
Others	6.2	8,438,243,145	8,514,874,698
Loans, advances and lease/investments	7	**282,986,428,333**	**276,121,395,585**
Loans, cash credits, overdrafts etc./investments	7.1	271,506,981,406	272,640,207,754
Bills purchased and discounted	8	11,479,446,927	3,481,187,831
Fixed assets including premises, furniture and fixtures	9	**9,248,368,889**	**8,144,506,152**
Other assets	10	**21,056,246,914**	**16,851,741,339**
Non-banking assets	11	**30,680,000**	**30,680,000**
Total Assets		**455,221,177,351**	**445,206,064,429**
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	**50,051,354,353**	**33,074,335,223**
Deposits and other accounts	13	**331,709,208,776**	**338,844,369,587**
Current accounts and other accounts		53,262,628,306	50,759,814,966
Bills payable		8,282,133,369	1,846,906,222
Savings bank deposits		37,401,343,570	33,509,515,452
Term deposits		232,763,103,531	252,728,132,947
Bond	14	**6,000,000,000**	**6,000,000,000**
Other liabilities	15	**43,498,945,657**	**42,943,010,770**
Total Liabilities		**431,259,508,786**	**420,861,715,580**
Capital/Shareholders' Equity			
Total Shareholders' Equity		**23,961,668,565**	**24,344,348,849**
Paid-up capital	16.2	10,569,323,490	10,569,323,490
Statutory reserve	17	10,569,323,490	10,569,323,490
Other reserve	18	506,472,918	656,690,373
Surplus in profit and loss account	19	2,316,548,667	2,549,011,496
Total Liabilities and Shareholders' Equity		**455,221,177,351**	**445,206,064,429**

	Notes	30.06.2026 Taka	31.12.2025 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21	**219,131,160,064**	**219,855,707,135**
Acceptances and endorsements		76,725,554,789	80,378,043,785
Irrevocable letters of credit		45,929,607,831	45,605,399,201
Letters of guarantee		61,048,406,563	60,919,913,865
Bills for collection		21,296,900,061	20,711,457,097
Other contingent liabilities		14,130,690,820	12,240,893,187
Other commitments		-	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		**219,131,160,064**	**219,855,707,135**

Chief Financial Officer

Company Secretary

Managing Director

30/07/26

Director

Director

Dhaka Bank PLC.
Profit & Loss Account
For the period ended 30 June 2026

	Notes	01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka	01-Apr-26 to 30-Jun-26 Taka	01-Apr-25 to 30-Jun-25 Taka
Interest income/profit on investments	22	13,573,249,109	14,399,121,407	6,700,434,872	7,101,701,279
Interest/profit paid on deposits and borrowings etc.	23	(12,393,912,489)	(12,213,040,843)	(6,181,193,397)	(6,155,091,205)
Net interest income		**1,179,336,620**	**2,186,080,563**	**519,241,475**	**946,610,075**
Investment income	24	5,213,287,054	3,879,546,324	2,668,976,203	1,986,164,557
Commission, exchange and brokerage	25	1,821,739,773	2,311,283,011	1,025,147,687	1,147,738,629
Other operating Income	26	515,573,660	188,473,546	441,102,219	110,062,104
		7,550,600,488	**6,379,302,881**	**4,135,226,110**	**3,243,965,290**
Total operating income (a)		**8,729,937,108**	**8,565,383,444**	**4,654,467,585**	**4,190,575,364**
Salary and allowances	27	2,240,352,276	2,093,186,197	1,120,172,542	1,049,588,310
Rent, taxes, insurance, electricity etc.	28	284,223,877	225,340,753	143,658,688	127,766,236
Legal expenses	29	24,848,943	13,298,021	14,406,016	5,019,409
Postage, stamps, telecommunication etc.	30	43,797,802	46,804,395	17,855,229	24,266,151
Stationery, printings, advertisements etc.	31	266,828,035	216,856,720	143,253,668	112,615,241
Chief Executive's salary and fees	32	14,436,667	10,600,000	7,540,000	5,300,000
Directors' fees	33	2,966,795	2,559,996	1,793,795	1,406,000
Auditors' fees	34	-	-	-	-
Depreciation and repairs of bank's assets	35	659,319,239	603,239,867	348,030,016	300,487,182
Other expenses	36	716,562,002	702,837,915	388,570,966	374,149,554
Total operating expenses (b)		**4,253,335,636**	**3,914,723,865**	**2,185,280,921**	**2,000,598,082**
Profit before provision and taxes (c = (a-b))		**4,476,601,473**	**4,650,659,579**	**2,469,186,664**	**2,189,977,282**
Provision against loans and advances	37	2,251,075,220	2,491,622,600	1,151,997,077	1,611,580,925
Provision for diminution in value of investments	38	(31,773,025)	94,425,019	4,094,334	79,513,082
Other provisions	39	(41,724,462)	(11,681,404)	53,208,930	(82,759,460)
Total provision (d)		**2,177,577,733**	**2,574,366,215**	**1,209,300,341**	**1,608,334,547**
Total Profit before taxes (c-d)		**2,299,023,740**	**2,076,293,364**	**1,259,886,324**	**581,642,736**
Provision for Taxation		1,365,216,144	976,044,733	896,832,222	283,991,199
Current tax		1,635,116,435	1,168,461,181	1,027,009,159	399,938,091
Deferred tax		(269,900,291)	(192,416,448)	(130,176,937)	(115,946,892)
Net Profit after Taxation		**933,807,596**	**1,100,248,631**	**363,054,102**	**297,651,537**
Profit available for distribution					
Surplus in profit and loss account from previous year	19	2,549,011,496	1,591,305,480	3,104,057,455	2,383,902,574
Net profit for the year		933,807,596	1,100,248,631	363,054,102	297,651,537
		3,482,819,092	**2,691,554,111**	**3,467,111,557**	**2,681,554,111**
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
Dividends		1,056,932,349	-	1,056,932,349	-
Start-up Equity Investment Fund		9,338,076	-	3,630,541	-
Coupon/dividend on perpetual bond		100,000,000	100,000,000	90,000,000	90,000,000
Surplus in profit and loss account		2,316,548,667	2,591,554,111	2,316,548,667	2,591,554,111
		3,482,819,092	**2,691,554,111**	**3,467,111,557**	**2,681,554,111**
Earning per share (EPS)	40	**0.88**	**1.04**	**0.34**	**0.28**

Chief Financial Officer

Company Secretary

Managing Director

30/7/26

Director

Director

Dhaka Bank PLC.
Cash Flow Statement
For the period ended 30 June 2026

	Notes	01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		17,612,864,433	16,574,729,101
Interest/Profit payments		(12,679,254,897)	(12,147,485,439)
Dividend receipts		100,725,526	139,217,809
Recovery of loans previously written off		432,099,220	105,399,461
Fee and commission receipts in cash		1,331,438,680	1,365,639,191
Cash payments to employees		(2,254,788,943)	(2,103,786,197)
Cash payments to suppliers		(335,474,780)	(276,959,137)
Income taxes paid		(1,732,247,178)	(923,169,373)
Receipts from other operating activities	41	126,635,131	231,323,787
Payments for other operating activities	42	(1,422,637,484)	(1,337,735,186)
Operating profit before changes in operating assets & liabilities (i)		**1,179,359,707**	**1,627,174,017**
Increase/Decrease in operating assets and liabilities:			
Sale/(Purchase) of trading securities		7,811,072,865	1,689,118,942
Loans and advances to customers		(6,865,032,748)	3,370,226,484
Other assets	43	(2,408,143,373)	(1,064,152,455)
Deposits from other banks		(774,773,587)	(479,790,078)
Deposits from customers		(6,360,387,224)	18,884,021,330
Other liabilities account of customers		(759,337,140)	(789,768,756)
Other liabilities	44	(3,050,308,424)	1,250,389,184
Cash flows from/(used in) operating assets and liabilities (ii)		**(12,406,909,631)**	**22,860,044,651**
Net cash flow from/(used in) operating activities (a)= (i+ii)		**(11,227,549,924)**	**24,487,218,668**
Cash flows from investing activities			
Proceeds from sale of securities		1,010,616,969	1,241,786,930
Payment for purchase of securities		(3,005,671,455)	(9,104,881,640)
Purchase of property, plant & equipment		(239,479,364)	(161,449,872)
Sale of property, plant & equipment		1,229,882	2,406,086
Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash used in investing activities (b)		**(2,233,303,968)**	**(8,022,138,496)**
Cash flows from financing activities			
Borrowing from other banks		16,977,019,131	(6,530,111,075)
Receipts from issuance of Perpetual bond		-	-
Payments for redemption of non convertible subordinated bond		-	153,000,000
Coupon/dividend paid on perpetual bonds		(100,000,000)	(100,000,000)
Dividends paid		(1,056,932,349)	-
Net cash flow (used in)/from financing activities (c)		**15,820,086,782**	**(6,477,111,075)**
Net decrease in cash and cash equivalents (a+b+c)		**2,359,232,890**	**9,987,969,097**
Effects of exchange rate changes on cash and cash equivalent		447,435,912	794,988,182
Cash and cash equivalents at beginning year		27,092,284,254	27,850,098,594
Cash and cash equivalents at end of year*		**29,898,953,056**	**38,633,055,873**
***Closing cash and cash equivalents**			
Cash in Hand		3,909,346,277	4,195,050,102
Balance with Bangladesh Bank and its agent bank(s)		15,595,689,411	20,713,109,670
Balance with other banks & Financial Institutions		7,639,546,068	9,920,216,901
Money at call on short notice		2,750,000,000	3,800,000,000
Prize Bond		4,371,300	4,679,200
Total		**29,898,953,056**	**38,633,055,873**
Net Operating Cash Flows Per Share (NOCFPS)	46	**(10.62)**	**23.17**

Dhaka Bank PLC.
Statement of Changes in Equity
For the period ended 30 June 2026

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Start-up Equity Investment Fund	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	**-**	**535,970,681**	**114,159,061**	**2,549,011,496**	**24,344,348,849**
Changes in translation reserve	-	-	-	-	-	-	-	-
Adjustment of provision and gain against NBA	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(159,555,531)	-	-	(159,555,531)
Net profit for the year	-	-	-	-	-	-	933,807,596	933,807,596
Stock dividend	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,056,932,349)	(1,056,932,349)
Start-up Equity Investment Fund	-	-	-	-	-	9,338,076	(9,338,076)	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(100,000,000)	(100,000,000)
Changes in reserve	-	-	-	-	-	-	-	-
Balance as at 30 June 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	**-**	**376,415,150**	**123,497,137**	**2,316,548,667**	**23,961,668,565**

For the year ended 30 June 2025

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Start-up Equity Investment Fund	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**308,256,088**	**87,281,290**	**1,591,305,480**	**22,125,448,253**
Changes in translation reserve	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(4,795,358)	-	-	(4,795,358)
Net profit for the year	-	-	-	-	-	-	1,100,248,631	1,100,248,631
Stock dividend	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(100,000,000)	(100,000,000)
Changes in reserve	-	-	-	-	-	-	-	-
Balance as at 30 June 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**303,460,730**	**87,281,290**	**2,591,554,111**	**23,120,901,526**

Dhaka Bank PLC. and its Subsidiaries
Notes to the Financial Statements
As at and for the period ended 30 June 2026

1. Reporting entity - The Bank and its activities

1.1 Legal status and nature of the entity

Dhaka Bank Limited ("the Bank”) was incorporated in Bangladesh as a Public Limited Company on 06 April 1995 under the Companies Act, 1994 and commenced commercial operation on 05 July 1995. The Bank went for public issue of shares on 25 November 1999 and its shares are listed with both the Stock Exchanges (Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd.) of Bangladesh. Currently, it has 118 branches all over Bangladesh which includes 90 urban and 28 rural branches, two Offshore Banking Units at DEPZ & CEPZ, 3 SME Service Centers and 37 sub branches. Out of the above, 2 branches of the Bank are run under Islamic Shariah, with a working method substantially different from conventional branches. The Bank has two subsidiary companies in the name of Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. The Bank has been holding 99.99% shares of Dhaka Bank Securities Limited (which has 6 branches in Dhaka, Chattogram and Sylhet) and Dhaka Bank Investment Limited. Moreover, the Bank has a dedicated philanthropic unit named Dhaka Bank Foundation, operating since 28 July 2004. Dhaka Bank Limited renamed to Dhaka Bank PLC. in effect from 09 November 2023.

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

The consolidated financial statements of the Bank as at and for the period ended 30 June 2026 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

1.2 Principal activities of the Bank

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

2. Consolidated and separate financial statements

The separate financial statements of the Bank as at and for the period ended 30 June 2026 comprise those of Domestic Banking Unit (main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and its subsidiaries during the financial year. A summary of accounting principles and policies which have been applied consistently (unless otherwise stated), are set out below and in the notes of respective areas.

2.1 Basis of preparation of financial statements and statement of compliance

The separate financial statements of the Bank as at and for the period ended 30 June 2026 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

The financial statements of the Bank are prepared in accordance with IFRSs (including IASs) and the requirements of the Bank Company Act, 1991 (amended upto date), the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994, The Securities and Exchange Ordinance, 1969, Bangladesh Securities and Exchange Commission Act, 1993, Bangladesh Securities and Exchange Commission (Public Issues) Rules, 2020, Income Tax Act, 2023, The Value Added Tax and Supplementary Duty Act, 2012, The Value Added Tax and Supplementary Duty Rules, 2016, Dhaka Stock Exchange Ltd. (DSE), Chittagong Stock Exchange Ltd. (CSE) and Central Depository Bangladesh Ltd. (CDBL) and Financial Reporting Act, 2015. In case any requirement of the Bank Company Act, 1991 (amended upto date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs (including IASs), the requirements of the Bank Company Act, 1991 (amended upto date), and provisions and circulars issued by Bangladesh Bank shall prevail.

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

2.2 Basis of measurement

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

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

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-1 in short term by Emerging Credit Rating Limited. Besides, the management is not aware of any other material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern.

2.4 Functional and presentation currency

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

2.5 Use of judgments and estimates

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

2.6 Reporting period

The financial period of the Company covers from 01 January 2026 to 30 June 2026.

2.7 Date of authorization

The Board of Directors in its 509 meeting has approved this financial statements for onward submission to the respective regulatory authorities on 30 July 2026.

2.8 Material accounting policies

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

Accounting policies of subsidiaries

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

			30.06.2026 Taka	31.12.2025 Taka
3.	**Cash**			
	Cash in hand (Including foreign currencies)	(Note: 3.1)	3,909,346,277	3,523,142,625
	Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	15,595,689,411	14,660,451,886
			19,505,035,688	**18,183,594,511**
3(a)	**Consolidated Cash**			
	Dhaka Bank PLC.	(Note: 3)	19,505,035,688	18,183,594,511
	Dhaka Bank Securities Limited		120,000	120,000
	Dhaka Bank Investment Limited		-	-
			19,505,155,688	**18,183,714,511**
3.1	**Cash in hand**			
	In local currency		3,674,694,917	3,295,753,284
	In foreign currencies		234,651,360	227,389,341
			3,909,346,277	**3,523,142,625**
3.1(a)	**Consolidated cash in hand**			
	Dhaka Bank PLC.	(Note: 3.1)	3,909,346,277	3,523,142,625
	Dhaka Bank Securities Limited		120,000	120,000
	Dhaka Bank Investment Limited		-	-
			3,909,466,277	**3,523,262,625**
3.2	**Balance with Bangladesh Bank and its agent bank(s)**			
	Balance with Bangladesh Bank			
	In local currency:		13,824,625,660	13,335,752,281
	Conventional		12,709,493,496	12,507,453,002
	Al-Wadiah current account		1,115,132,164	828,299,279
	In foreign currencies		1,671,695,017	1,092,700,327
			15,496,320,677	14,428,452,608
	Balance with Sonali Bank as agent of Bangladesh Bank		99,368,734	231,999,278
			15,595,689,411	**14,660,451,886**
3.2(a)	**Consolidated balance with Bangladesh Bank and its agent bank(s)**			
	Dhaka Bank PLC.	(Note: 3.2)	15,595,689,411	14,660,451,886
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			15,595,689,411	**14,660,451,886**
4.	**Balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1)	2,352,337,047	687,036,561
	Outside Bangladesh	(Note: 4.2)	5,287,209,021	8,217,913,182
			7,639,546,068	**8,904,949,743**
4(a)	**Consolidated balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1(a))	2,416,610,291	710,030,177
	Outside Bangladesh	(Note: 4.2(a))	5,287,209,021	8,217,913,182
			7,703,819,312	**8,927,943,359**
4.1	**In Bangladesh**			
	Current deposits			
	Others Local Commercial Bank (excluding ICB Islamic Bank Limited)		141,860,593	139,083,556
	ICB Islamic Bank Limited		11,100,000	11,100,000
			152,960,593	**150,183,556**
	Special Notice Deposits (SND)			
	Local Commercial Bank		658,290	909,841
			658,290	**909,841**
	Fixed deposits			
	Commercial Banks			
	Local Commercial Bank		2,162,775,000	500,000,000
	Placement with OBU		9,864,592,080	9,082,384,100
			12,027,367,080	**9,582,384,100**
	Less : Inter Unit (OBU)		9,864,592,080	9,082,384,100
			2,162,775,000	**500,000,000**

		30.06.2026 Taka	31.12.2025 Taka
Financial Institutions			
Phoenix Finance & Investment Limited		35,943,164	35,943,164
		35,943,164	**35,943,164**
		2,352,337,047	**687,036,561**

4.1(a) Consolidated in Bangladesh

Dhaka Bank PLC.	(Note: 4.1)	2,352,337,047	687,036,561
Dhaka Bank Securities Limited		385,086,212	364,445,068
Dhaka Bank Investment Limited		130,022,517	241,015,272
		2,867,445,776	1,292,496,900
Less: Intercompany transaction		450,835,485	582,466,723
		2,416,610,291	**710,030,177**

4.2 Outside Bangladesh (Nostro Accounts)

Current deposits

Differents foreign bank		5,287,209,021	8,217,913,182
		5,287,209,021	**8,217,913,182**

4.2(a) Consolidated outside Bangladesh (Nostro Accounts)

Dhaka Bank PLC.	(Note: 4.2)	5,287,209,021	8,217,913,182
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		5,287,209,021	**8,217,913,182**

5. Money at call on short notice

With banking companies	(Note: 5.1)	2,750,000,000	-
With non-banking financial institutions	(Note: 5.2)	-	-
		2,750,000,000	**-**

5(a) Consolidated money at call on short notice

Dhaka Bank PLC.	(Note: 5)	2,750,000,000	-
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		2,750,000,000	**-**

5.1 With banking companies

Local Commercial Bank		2,750,000,000	-
		2,750,000,000	**-**

ICB Islamic Bank Limited has been repaying their liabilities phase by phase under "The Oriental Bank Limited (Reconstruction) Scheme, 2007 as per Bangladesh Bank instructions vide Ref : BRPD(R-1)651/9(10)2007-446 dated 02.08.2007. **The outstanding amount of Tk.1.11 Crore now presented under the head "Balance with other banks and financial institutions".**

5.2 With non-banking financial institutions

Local Commercial NBFI		-	-
		-	**-**

6. Investments

Government securities	(Note: 6.1)	103,566,628,314	108,454,322,401
Other investments	(Note: 6.2)	8,438,243,145	8,514,874,698
		112,004,871,459	**116,969,197,099**

6(a) Consolidated investments

Dhaka Bank PLC.	(Note: 6)	112,004,871,459	116,969,197,099
Dhaka Bank Securities Limited		3,826,422,953	3,696,399,843
Dhaka Bank Investment Limited		1,102,892,560	954,188,045
		116,934,186,972	**121,619,784,987**

6.1 Government securities

Treasury Bills	(Note: 6.1.1)	9,402,694,570	13,358,971,943
Treasury Bonds	(Note: 6.1.2)	88,803,078,444	90,568,856,458
Government Ijarah Sukuk		5,356,484,000	4,522,754,000
Prizebond		4,371,300	3,740,000
		103,566,628,314	**108,454,322,401**

			30.06.2026 Taka	31.12.2025 Taka
6.1(a)	**Consolidated government securities**			
	Dhaka Bank PLC.	(Note: 6.1)	103,566,628,314	108,454,322,401
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		1,062,997,491	917,556,013
			104,629,625,805	**109,371,878,414**
6.2	**Other investments**			
	Investment in shares	(Note: 6.2.1)	2,748,243,145	2,744,874,698
	Investment in subordinated bonds	(Note: 6.2.2)	2,260,000,000	2,340,000,000
	Investment in perpetual bond	(Note: 6.2.3)	2,430,000,000	2,430,000,000
	Investment on Beximco Green Sukuk al Istisna'a		1,000,000,000	1,000,000,000
			8,438,243,145	**8,514,874,698**
6.2(a)	**Consolidated other investments**			
	Dhaka Bank PLC.	(Note: 6.2)	8,438,243,145	8,514,874,698
	Dhaka Bank Securities Limited		3,826,422,953	3,696,399,843
	Dhaka Bank Investment Limited		39,895,069	36,632,032
			12,304,561,167	**12,247,906,573**
6.2.1	**Investment in shares**			
	Quoted (Publicly Traded)		659,413,140	662,627,773
	Unquoted		2,088,830,005	2,082,246,925
			2,748,243,145	**2,744,874,698**
6.2.2	**Investment in subordinated bonds**			
	The City Bank PLC.		80,000,000	80,000,000
	Dutch Bangla Bank PLC.		2,000,000,000	2,000,000,000
	Eastern Bank PLC.		40,000,000	40,000,000
	United Commercial Bank PLC.		220,000,000	220,000,000
			2,260,000,000	**2,340,000,000**
6.2.3	**Investment in perpetual bond**			
	UCBPLC perpetual bond		650,000,000	650,000,000
	Trust Bank perpetual bond		1,000,000,000	1,000,000,000
	Southeast Perpetual Bond		780,000,000	780,000,000
			2,430,000,000	**2,430,000,000**
7.	**Loans, advances and lease/investments including Bills purchased and discounted**			
	Loans, cash credits, overdrafts etc./investments	(Note: 7.1)	271,506,981,406	272,640,207,754
	Bills purchased and discounted	(Note: 8)	11,479,446,927	3,481,187,831
			282,986,428,333	**276,121,395,585**
7(a)	**Consolidated loans, advances and lease/investments including bills purchased and discounted**			
	Dhaka Bank PLC.	(Note: 7)	282,986,428,333	276,121,395,585
	Dhaka Bank Securities Limited		802,157,872	874,491,798
	Dhaka Bank Investment Limited		-	-
			283,788,586,205	276,995,887,384
	Less: Intercompany transaction		-	(40,420)
			283,788,586,205	**276,995,927,804**
7.1	**Loans, cash credits, overdrafts etc./investments Broad category-wise breakup**			
	In Bangladesh			
	Secured overdraft/quard		40,384,893,984	40,165,564,042
	Cash credit/murabaha		7,465,846,563	6,649,177,670
	House building loan		4,224,303,206	4,073,463,254
	Transport loan		1,455,317,829	1,630,381,835
	Term loan		119,376,954,597	122,007,236,750
	Loan against trust receipt		4,105,775,169	4,252,346,724
	Payment against documents		115,751,121	93,436,838
	Loan against accepted bills		10,098,183,782	7,744,207,398
	Packing credit		1,616,664,523	1,240,462,754
	Lease/izara finance		3,403,901,738	3,802,381,709
	Credit card		1,918,592,851	1,822,591,470
	Retail loan		1,569,732,483	1,357,423,203
	Other loans		75,771,063,560	77,801,534,108
			271,506,981,406	272,640,207,754
	Outside Bangladesh		-	-
			271,506,981,406	**272,640,207,754**

			30.06.2026 Taka	31.12.2025 Taka
7.1(a)	**Consolidated loans, cash credits, overdrafts etc./investments**			
	Dhaka Bank PLC.	(Note: 7.1)	271,506,981,406	272,640,207,754
	Dhaka Bank Securities Limited		802,157,872	874,491,798
	Dhaka Bank Investment Limited		-	-
			272,309,139,278	273,514,699,552
	Less: Intercompany transaction		-	(40,420)
			272,309,139,278	**273,514,739,972**
8.	**Bills purchased and discounted**			
	In Bangladesh		11,479,446,912	3,481,187,817
	Outside Bangladesh		15	15
			11,479,446,927	**3,481,187,831**
8(a)	**Consolidated bills purchased and discounted**			
	Dhaka Bank PLC.	(Note: 8)	11,479,446,927	3,481,187,831
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			11,479,446,927	**3,481,187,831**
9.	**Fixed assets including premises, furniture and fixtures**			
	Cost/revaluation			
	Land		4,658,655,505	4,658,655,505
	Building & renovation		1,476,767,487	1,476,767,487
	Furniture and fixture including office decoration		883,461,664	876,917,945
	Office appliances and equipment		2,532,736,161	2,426,287,732
	Computer		642,914,359	597,879,657
	Software		901,450,825	884,088,933
	Bank's vehicle		425,093,535	373,521,335
	Right of use assets (ROU) as per IFRS 16		4,628,348,036	3,309,096,024
			16,149,427,571	14,603,214,618
	Less: Accumulated depreciation		6,901,058,682	6,458,708,466
			9,248,368,889	**8,144,506,152**
9(a)	**Consolidated fixed assets including premises, furniture and fixtures**			
	Dhaka Bank PLC.	(Note: 9)	9,248,368,889	8,144,506,152
	Dhaka Bank Securities Limited		50,562,837	55,585,076
	Dhaka Bank Investment Limited		3,766,404	3,758,142
			9,302,698,130	**8,203,849,369**
10.	**Other assets**			
	Investment in shares of subsidiary companies	(Note: 10.1)	5,049,999,880	5,049,999,880
	Stationery, stamps, printing materials etc.		155,163,392	60,883,725
	Advance rent	(Note: 10.1.a)	60,465,713	173,425,656
	Prepaid expenses against advertisement		31,708,191	49,241,123
	Interest/Profit accrued and other receivable	(Note: 10.2)	2,551,170,131	2,488,840,895
	Security deposit		21,727,564	22,486,172
	Preliminary, formation, Work-in-progress, renovation expenses and branch adjustments	(Note: 10.3 & 10.4)	409,328,774	340,204,148
	Suspense account	(Note: 10.5)	85,320,286	47,385,409
	Others	(Note: 10.6)	12,691,362,983	8,619,274,331
			21,056,246,914	**16,851,741,339**
10(a)	**Consolidated other assets**			
	Dhaka Bank PLC.	(Note: 10)	21,056,246,914	16,851,741,339
	Dhaka Bank Securities Limited		275,453,128	313,594,719
	Dhaka Bank Investment Limited		64,768,839	36,918,649
			21,396,468,881	17,202,254,707
	Less: Inter-company transactions			
	Investment in Dhaka Bank Securities Limited		4,049,999,940	4,049,999,940
	Investment in Dhaka Bank Investment Limited		999,999,940	999,999,940
			5,049,999,880	5,049,999,880
			16,346,469,001	**12,152,254,827**

			30.06.2026 Taka	31.12.2025 Taka
10.1	**Investment in shares of subsidiary companies**			
	Dhaka Bank Securities Limited (99.99% of subsidiary company owned by DBPLC.)	(Note:1.9.1)	4,049,999,940	4,049,999,940
	Dhaka Bank Investment Limited (99.99% of subsidiary company owned by DBPLC.)	(Note:1.9.2)	999,999,940	999,999,940
			5,049,999,880	**5,049,999,880**

Shareholding in Dhaka Bank Securities Limited as at 30 June 2026 was 465,792,274 shares after considering the stock dividend issued from 2011 to 2024 and new issued capital of Taka 255.00 crore in the year 2024.

Shareholding in Dhaka Bank Investment Limited as at 30 June 2026 was 99,999,995 shares after considering the new issued capital of Taka 75.00 crore in the year 2024.

10.1.a Advance rent up to June 2026 Tk. 482,459,346 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.

			30.06.2026 Taka	31.12.2025 Taka
10.6	**Others**			
	Advance tax	(Note: 10.6.1)	7,203,183,035	5,470,935,857
	Deferred tax assets	(Note: 15.1)	1,108,632,697	838,732,407
	Account receivable others	(Note: 10.6.2)	4,379,547,250	2,309,606,068
			12,691,362,983	**8,619,274,331**
10.6.1	**Advance tax**			
	Opening balance		5,470,935,857	17,013,897,057
	Add: Paid during this year		1,732,247,178	1,738,275,783
			7,203,183,035	18,752,172,840
	Less: Adjustment during the year		-	13,281,236,983
			7,203,183,035	**5,470,935,857**
10.6.2	**Account receivable others**			
	Receivable against Bangladesh/Paribar Sanchaya Patra		6,213,627	414,813
	Fees receivable		951,320,209	466,815,252
	Dividend receivable		111,622,751	43,569,270
	Finance to AD branches		42	40
	Protestation account		19,482,413	19,482,413
	ATM settlement account		2,473,529,890	1,613,594,761
	Receivable from exchange houses		752,335,780	137,669
	Excise duty receivable		65,042,538	165,591,850
			4,379,547,250	**2,309,606,068**
11.	**Non-banking assets**			
	Land and building		**30,680,000**	**30,680,000**
11(a)	**Consolidated non-banking assets**			
	Dhaka Bank PLC.	(Note: 11)	30,680,000	30,680,000
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			30,680,000	**30,680,000**
12.	**Borrowings from other banks, financial institutions and agents**			
	In Bangladesh	(Note: 12.1)	40,244,238,853	23,168,407,823
	Outside Bangladesh		9,807,115,500	9,905,927,400
			50,051,354,353	**33,074,335,223**

		30.06.2026 Taka	31.12.2025 Taka
12.1	**In Bangladesh**		
	Call Borrowing		
	Difference local commercial banks	-	-
		-	**-**
	Term Borrowing		
	Term Borrowing (DBU to OBU)	9,864,592,080	9,082,384,100
	Borrowing from Bangladesh Bank-ALS	23,248,845,525	10,027,858,000
	Borrowing from SME Foundation	3,922,137	8,129,507
		33,117,359,742	**19,118,371,606**
	Less : Inter Unit (OBU)	9,864,592,080	9,082,384,100
		23,252,767,662	**10,035,987,507**
	Bangladesh Bank refinance		
	Small and Medium Enterprise	1,551,553,743	1,040,684,767
	Syndication	2,310,871,095	2,526,523,813
	PC Refinance	309,580,000	-
	Export development fund	11,914,586,808	9,070,468,174
	FSSP fund	798,692,224	436,123,562
	10 Taka Account	75,000	225,000
	Stimulus fund	-	29,055,000
	Digital Nano Loan Refinance	106,112,322	29,340,000
		16,991,471,192	**13,132,420,316**
	Total	**40,244,238,853**	**23,168,407,823**
	Outside Bangladesh		
	Difference foreign banks	9,807,115,500	9,905,927,400
		9,807,115,500	**9,905,927,400**
		50,051,354,353	**33,074,335,223**

12(a)	**Consolidated borrowings from other banks, financial institutions and agents**			
	Dhaka Bank PLC.	(Note: 12)	50,051,354,353	33,074,335,223
	Dhaka Bank Securities Limited		43,122,148	59,738,772
	Dhaka Bank Investment Limited		-	-
			50,094,476,501	33,134,073,995
	Less: Inter company transaction		-	(40,420)
			50,094,476,501	**33,134,114,415**
13.	**Deposits and other accounts**			
	Current Accounts and other Accounts	(Note: 13.1)	53,262,628,306	50,759,814,966
	Bills payable	(Note: 13.2)	8,282,133,369	1,846,906,222
	Savings bank deposits	(Note: 13.3)	37,401,343,570	33,509,515,452
	Term deposits	(Note: 13.4)	232,763,103,531	252,728,132,947
			331,709,208,776	**338,844,369,587**
	<u>Non-interest bearing accounts</u>			
13.1	**Current Accounts and other accounts**			
	Current account		25,085,000,147	20,422,505,290
	Foreign currency deposits		6,958,280,789	6,906,701,871
	Margin under letter of credit		4,044,181,958	5,207,401,864
	Margin under letter of guarantee		2,354,720,127	2,983,428,617
	Deposits awaiting disposal		215,973,014	1,359,055,844
	Sundry deposit	(Note: 13.1.1)	14,604,472,271	13,880,721,480
			53,262,628,306	**50,759,814,966**
13.1.1	**Sundry deposit**			
	F.C held against back to back L/C		13,908,875,437	13,335,747,674
	Sundry creditors		631,341,291	479,429,098
	Unclaimed deposits (more than 10 years)		44,908,483	45,832,812
	Security deposits		19,347,060	19,711,896
			14,604,472,271	**13,880,721,480**
13.2	**Bills payable**			
	Pay order		8,221,497,990	1,788,521,378
	Demand draft		60,635,379	58,384,844
			8,282,133,369	**1,846,906,222**
	Total non-interest bearing accounts		**61,544,761,675**	**52,606,721,188**

		30.06.2026 Taka	31.12.2025 Taka
	Interest bearing Account		
13.3	**Savings bank deposits**		
	Savings account	36,366,043,252	32,523,608,885
	Mudaraba savings accounts	1,035,300,318	985,906,567
		37,401,343,570	**33,509,515,452**
13.4	**Term deposits**		
	Special notice deposits	38,511,217,821	37,994,953,906
	Unclaimed dividend account*	36,542,534	38,780,491
	Fixed deposits	168,076,444,709	191,023,173,574
	Deposit pension scheme	23,479,539,071	21,154,377,993
	Gift cheque	42,917,617	43,630,007
	Non Resident Foreign Currency Deposit (NFCD)	2,616,441,779	2,473,216,976
		232,763,103,531	**252,728,132,947**

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

		30.06.2026 Taka	31.12.2025 Taka
13.4 (a)	**Consolidated term deposits**		
	Dhaka Bank PLC.	232,763,103,531	252,728,132,947
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		232,763,103,531	252,728,132,947
	Less: Inter company transaction	450,835,485	582,466,723
		232,312,268,046	**252,145,666,224**
	Total interest bearing account	**270,164,447,101**	**286,237,648,399**
	Total deposits and other accounts	**331,709,208,776**	**338,844,369,587**

			30.06.2026 Taka	31.12.2025 Taka
13 (a)	**Consolidated deposits and other accounts**			
	Dhaka Bank PLC.	(Note: 13)	331,709,208,776	338,844,369,587
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			331,709,208,776	**338,844,369,587**
	Less: Inter company transaction		450,835,485	582,466,723
			331,258,373,291	**338,261,902,864**
14.	**Bond**			
	Non convertible subordinated bond	(Note: 14.1)	4,000,000,000	4,000,000,000
	Perpetual Bond	(Note: 14.2)	2,000,000,000	2,000,000,000
			6,000,000,000	**6,000,000,000**

14.1 - The Bank issued 4th tranche of non-convertible subordinated bond of Tk. 4,000,000,000 with consent of BSEC vide letter no. BSEC/CFD/CRD/DS-231/2023/298 dated 24 November 2024 and from Bangladesh Bank vide letter no. BRPD (BS) 661/14B (P)/20236739 dated 21 August 2023. The redemption of the issued bond will start from the year 2027.

14.2 Dhaka Bank PLC. has successfully launched the first Perpetual Bond of Tk. 200.00 crore. The issuance process of "Dhaka Bank Perpetual Bond" was initiated back in 2021 and with subsequent approvals from the regulators. Basic features of the bond are:

Coupon rate: Reference rate Plus Coupon margin

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

Coupon range: 6.0% to 10.0%.

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

Subscriber wise perpetual bond are:

	30.06.2026 Taka	31.12.2025 Taka
Individual subscribers	**200,000,000**	**200,000,000.0**
Institutional subscriber		
NCC Bank PLC.	850,000,000	850,000,000
Community Bank Bangladesh PLC.	170,000,000	170,000,000
Mercantile Bank PLC.	780,000,000	780,000,000
	1,800,000,000	**1,800,000,000.0**
	2,000,000,000	**2,000,000,000.0**

			30.06.2026 Taka	31.12.2025 Taka
15.	**Other liabilities**			
	Accrued interest		382,190,857	667,533,265
	Provision on loans and advances		16,712,297,111	19,144,614,854
	Provision for Off-Balance Sheet exposure		1,773,652,401	1,768,333,699
	Interest suspense account		7,947,963,230	6,350,878,257
	Provision for expenses		876,204,384	629,847,003
	Provision for decrease in value of investments		145,675,565	177,448,590
	Provision for other assets		155,765,301	202,808,465
	Provision for current tax		9,784,567,658	8,149,451,223
	Deferred tax liability	(Note: 15.1)	-	-
	Tax deducted at source & payable		483,909,424	841,376,504
	Excise duty payable		2,374,480	404,244,540
	Other account payable	(Note: 15.2)	5,234,345,246	4,606,474,370
			43,498,945,657	**42,943,010,770**
15(a)	**Consolidated other liabilities**			
	Dhaka Bank PLC.	(Note: 15)	43,498,945,657	42,943,010,770
	Dhaka Bank Securities Limited		663,190,611	632,977,433
	Dhaka Bank Investment Limited		54,915,758	37,737,390
			44,217,052,026	43,613,725,592
	Less: Inter-company transactions			
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			-	-
			44,217,052,026	**43,613,725,592**

15.1 Deferred tax liabilities/(asset)

30 June 2026	**Carrying amount**	**Tax base**	**Taxable/(deductible) temporary difference**
Fixed asset excluding land	2,339,792,941	3,110,884,868	(771,091,927)
Deductible temporary difference :			
Provision against classified loan	(2,026,101,859)	-	(2,026,101,859)
Right of use-assets (net-off advance)	1,767,461,097	-	1,767,461,097
Lease obligation	(1,926,621,170)	-	(1,926,621,170)
			(2,956,353,860)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			**(1,108,632,697)**

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

Deferred tax expense/(income)	30.06.2026 Taka	31.12.2025 Taka
Closing deferred tax (asset)/liability	(1,108,632,697)	(838,732,406)
Opening deferred tax (asset)/liability	(838,732,407)	(872,509,538)
	(269,900,291)	**33,777,131**

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

		30.06.2026 Taka	31.12.2025 Taka
15.2	**Other account payable**		
	3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	34,051,533	11,921,533
	Application, processing, membership, utilisation fee & adjusting account credit	(986,402,720)	(1,079,583,098)
	Export proceeds suspense	1,206,334,049	936,719,475
	Finance from bill discounting OBU	7,487,400	7,454,487
	Compensation income of Islamic Banking operations	116,402,575	201,509,997
	ATM settlement account	2,420,526,732	2,891,674,497
	Import payment suspense	505,044,507	505,823,424
	Provision for CSR fund	-	38,281,577
	Provision against NBA	4,280,000	4,280,000
	Lease liabilities as per IFRS 16	1,926,621,170	1,088,392,478
		5,234,345,246	**4,606,474,370**

16. Share capital

16.1 Authorised Capital

	30.06.2026 Taka	31.12.2025 Taka
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

	30.06.2026 Taka	31.12.2025 Taka
2026: 1,056,932,349 ordinary shares (1006,602,238 in 2025) of Tk. 10.00 each	10,569,323,490	10,066,022,382
2025: 50,330,111 ordinary shares* of Tk.10.00 each	-	503,301,108
	10,569,323,490	**10,569,323,490**

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

The denomination of the face value of share was fixed at Tk.10.00 per share instead of Tk.100.00 per share by passing a special resolution in the 4th EGM of the Bank held on July 04, 2010.

16.3 Initial Public Offer (IPO)

Out of the total issued, subscribed and paid up capital of the Bank, 1,320,000 Ordinary shares of Tk.100 each amounting to Tk.132,000,000 was raised through IPO from 05.12.1999 to 19.12.1999.

16.4 Right issue

The Bank increased its paid up capital twice through issuance of 2R:5 and 1R:2 Rights Shares at par in 2003 and 2005 respectively.

16.5 History of paid-up capital

Year	Declaration	No. of new share	Value in capital	Cumulative Value
1995	Initial capital	10,000,000	100,000,000	100,000,000
1996	10% stock dividend	1,000,000	10,000,000	110,000,000
1997	20% stock dividend	2,200,000	22,000,000	132,000,000
1998	9% Stock, 10% cash dividend & IPO	14,388,000	143,880,000	275,880,000
1999	25% cash	-	-	275,880,000
2000	25% cash & 10% stock dividend	2,758,800	27,588,000	303,468,000
2001	25% cash & 25% stock dividend	7,586,700	75,867,000	379,335,000
2002	20% cash & (15,17,340 nos. right shares)	15,173,400	151,734,000	531,069,000
2003	15% cash & 25% stock dividend	13,276,720	132,767,200	663,836,200
2004	35% stock & 1R:2	56,426,080	564,260,800	1,228,097,000
2005	5% stock dividend	6,140,490	61,404,900	1,289,501,900
2006	10% cash & 20% stock dividend	25,790,040	257,900,400	1,547,402,300
2007	25% stock dividend	38,685,058	386,850,575	1,934,252,875
2008	15% cash & 10% stock dividend	19,342,533	193,425,325	2,127,678,200
2009	25% stock dividend	53,191,960	531,919,600	2,659,597,800
2010	35% stock dividend	93,085,923	930,859,230	3,590,457,030
2011	5% cash & 30% stock dividend	107,713,710	1,077,137,100	4,667,594,130
2012	16% stock dividend	74,681,506	746,815,060	5,414,409,190
2013	17% cash & 5% stock dividend	27,072,045	270,720,450	5,685,129,640
2014	14% cash & 10% stock dividend	56,851,296	568,512,960	6,253,642,600
2015	6% cash & 10% stock dividend	62,536,426	625,364,260	6,879,006,860
2016	10% Cash & 5% stock dividend	34,395,034	343,950,340	7,222,957,200
2017	12.5% stock dividend	90,286,965	902,869,650	8,125,826,850
2018	5% cash & 5% stock dividend	40,629,134	406,291,340	8,532,118,190
2019	5% cash & 5% stock dividend	42,660,590	426,605,900	8,958,724,090
2020	6% cash & 6% stock dividend	53,752,344	537,523,440	9,496,247,530
2021	12% Cash Dividend	-	-	9,496,247,530
2022	6% cash & 6% stock dividend	56,977,485	569,774,850	10,066,022,380
2023	10% cash dividend	-	-	10,066,022,380
2024	5% cash & 5% stock dividend	50,330,111	503,301,110	10,569,323,490
2025	10% cash dividend	-	-	10,569,323,490

		30.06.2026 Taka	31.12.2025 Taka
16.6	**Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III**		
	Tier-I Capital (going - concern capital)		
	Common Equity Tier-I Capital (CET 1)		
	Paid up capital	10,569,323,490	10,569,323,490
	Statutory reserve	10,569,323,490	10,569,323,490
	General reserve	6,560,631	6,560,631
	Surplus in profit and loss account	2,316,548,667	2,549,011,496
		23,461,756,278	**23,694,219,107**
	Less : Regulatory adjustment		
	Deferred Tax Assets (DTA)	759,788,197	514,872,506
	Book value of Goodwill and value of all other intangible assets	222,894,778	245,864,699
	(Written down value of software which is treated as intangible assets)	**22,479,073,303**	**22,933,481,902**
	Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
	Total Tier-I Capital	**24,479,073,303**	**24,933,481,902**
	Tier-II Capital (gone concern capital)		
	General provision	10,724,868,352	13,935,625,582
	Non-convertible subordinated bond	2,615,995,853	-
		13,340,864,205	**13,935,625,582**
	Less : Regulatory adjustment	**-**	**-**
	Total Tier-II Capital	**13,340,864,205**	**13,935,625,582**
	A. Total Eligible Capital	**37,819,937,508**	**38,869,107,484**
	B. Risk Weighted Assets		
	Credit risk:		
	Balance sheet business	210,205,872,337	206,210,050,271
	Off-Balance sheet business	58,096,986,352	55,082,411,550
		268,302,858,690	**261,292,461,820**
	Market risk	3,173,657,412	1,596,664,056
	Operational risk	27,348,307,445	27,348,307,445
	Total Risk Weighted Assets	**298,824,823,547**	**290,237,433,321**
	C. Required Capital on Risk Weighted Assets	**37,353,102,943**	**36,279,679,165**
	D. Capital Surplus/(Shortfall) [A-C]	**466,834,564**	**2,589,428,319**
	Total Capital Ratio (%)*	**12.66%**	**13.39%**

Capital requirement	30.06.2026		31.12.2025	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.19%	8.50%	8.59%
Tier-II Capital (gone concern capital)	4.00%	4.46%	4.00%	4.80%
Total	**12.50%**	**12.66%**	**12.50%**	**13.39%**

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

		30.06.2026 Taka	31.12.2025 Taka
16.9(a)	**Consolidated Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III**		
	Tier-I Capital (going - concern capital)		
	Common Equity Tier-I Capital (CET 1)		
	Paid up capital	10,569,323,490	10,569,323,490
	Minority interest	87,894	80,898
	Statutory reserve	10,569,323,490	10,569,323,490
	General reserve	6,560,631	6,560,631
	Surplus in profit and loss account	3,146,485,698	3,308,993,734
		24,291,781,203	**24,454,282,243**
	Less : Regulatory adjustment		
	Book value of Goodwill and value of all other intangible assets	222,894,778	245,864,699
	(**Written down value of software which is treated as intangible assets)		
	Deferred Tax Assets (DTA)	852,475,758	607,524,845
		23,216,410,667	**23,600,892,700**
	Additional Tier-I Capital (AT 1)	2,000,000,000	2,000,000,000
	Total Tier-I Capital	**25,216,410,667**	**25,600,892,700**

	30.06.2026 Taka	31.12.2025 Taka
Tier-II Capital (gone concern capital)		
General provision	10,724,868,352	14,489,392,285
Non-convertible subordinated bond	3,125,006,813	-
	13,849,875,165	**14,489,392,285**
Less : Regulatory adjustment	**-**	**-**
Total Tier-II Capital	**13,849,875,165**	**14,489,392,285**
A. Total Eligible Capital	**39,066,285,831**	**40,090,284,985**
B. Risk Weighted Assets		
Credit risk:		
Balance sheet business	211,201,475,460	202,524,949,874
Off-Balance sheet business	58,096,986,352	55,082,411,550
	269,298,461,812	**257,607,361,424**
Market risk	8,435,132,656	6,727,905,111
Operational risk	27,679,368,556	27,679,368,556
Total Risk-weighted Assets	**305,412,963,024**	**292,014,635,091**
C. Required Capital on Risk Weighted Assets	**38,176,620,378**	**36,501,829,386**
D. Capital Surplus/(Shortfall) [A-C]	**889,665,453**	**3,588,455,598**
Total Capital Ratio (%)*	**12.79%**	**13.73%**

Capital requirement	30.06.2026		31.12.2025	
	Required (%)	Held (%)	Required (%)	Held (%)
Tier-I Capital (going concern capital)	8.50%	8.26%	8.50%	8.77%
Tier-II Capital (gone concern capital)	4.00%	4.53%	4.00%	4.96%
Total	**12.50%**	**12.79%**	**12.50%**	**13.73%**

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

17. Statutory reserve

	30.06.2026 Taka	31.12.2025 Taka
Opening balance	10,569,323,490	10,066,022,382
Add: Addition during the year	-	503,301,108
	10,569,323,490	**10,569,323,490**

18. Other reserve

		30.06.2026 Taka	31.12.2025 Taka
General reserve	(Note 18.1)	6,560,631	6,560,631
Assets revaluation reserve	(Note 18.2)	-	-
Investment revaluation reserve	(Note 18.3)	376,415,150	535,970,681
Start-up Equity Investment Fund	(Note 18.4)	123,497,137	114,159,061
		506,472,918	**656,690,373**

18(a) Consolidated other reserve

	30.06.2026 Taka	31.12.2025 Taka
Dhaka Bank PLC.	506,472,918	656,690,373
Dhaka Bank Securities Limited	-	-
Dhaka Bank Investment Limited	-	-
	506,472,918	**656,690,373**

18.1 General reserve

	30.06.2026 Taka	31.12.2025 Taka
Opening balance	6,560,631	6,560,631
Add: Addition during the year	-	-
	6,560,631	**6,560,631**

18.2 Assets revaluation reserve

	30.06.2026 Taka	31.12.2025 Taka
Closing balance	-	-
	-	**-**

18.3 Investment revaluation reserve

Revaluation reserve for HTM securities

	30.06.2026 Taka	31.12.2025 Taka
Opening balance	-	-
Add: Addition during the year	-	33,552,133
Less: Adjustment during the year	-	(33,552,133)
	-	**-**

Revaluation reserve for HFT securities

	30.06.2026 Taka	31.12.2025 Taka
Opening balance	535,970,681	308,256,088
Add: Addition during the year	1,038,746,914	5,178,752,832
Less: Adjustment during the year	(1,198,302,445)	(4,951,038,239)
	376,415,150	535,970,681
	376,415,150	**535,970,681**

		30.06.2026 Taka	31.12.2025 Taka
18.4	**Start-up Equity Investment Fund**		
	Opening balance	114,159,061	87,281,290
	Add: Addition during the year	9,338,076	26,877,771
	Closing balance	**123,497,137**	**114,159,061**

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

19.	**Surplus in profit and loss account**		
	Opening balance	2,549,011,496	1,591,305,480
	Add: Adjustment of provision and gain against NBA	-	6,710,000
	Add: Post-tax profit for the year	933,807,596	2,687,777,122
		3,482,819,092	4,285,792,602
	Less: Transfer to statutory reserve	-	503,301,108
	Less: Transfer to general reserve	-	-
	Less: Start-up Equity Investment Fund	9,338,076	26,877,771
	Less: Coupon/dividend on perpetual bond	100,000,000	200,000,000
	Less: Stock dividend	-	503,301,108
	Less: Cash dividend	1,056,932,349	503,301,119
		1,166,270,425	1,736,781,106
		2,316,548,667	**2,549,011,496**

19(a)	**Consolidated surplus in profit and loss account (attributable to equity holders of DBPLC.)**		
	Opening balance	3,308,993,734	2,240,831,967
	Adjustment of provision and gain against NBA	-	6,710,000
	Add: Post-tax profit for the year	1,003,762,389	2,798,232,873
		4,312,756,123	5,045,774,840
	Less: Transfer to statutory reserve	-	503,301,108
	Less: Start-up Equity Investment Fund	9,338,076	26,877,771
	Less: Coupon/dividend on perpetual bond	100,000,000	200,000,000
	Less: Transfer to investment fluctuation fund	-	-
	Less: Stock dividend	-	503,301,108
	Less: Cash dividend	1,056,932,349	503,301,119
		1,166,270,425	1,736,781,106
		3,146,485,698	**3,308,993,734**

19.1 (a)	**Non-controlling interest**		
	Opening balance	80,898	69,851
	Addition for the year from Dhaka Bank Securities Limited	2,157	1,442
	Addition for the year from Dhaka Bank Investment Limited	4,839	9,605
		87,894	**80,898**

20.	**Profit & loss account**		
	Income		
	Interest, discount and similar income	13,573,249,109	31,114,793,942
	Dividend income	100,725,526	265,926,991
	Fee, commission and brokerage	1,331,438,680	2,779,228,713
	Gains less losses arising from investment securities	5,113,010,888	8,681,789,594
	Gains less losses arising from dealing in foreign currencies	490,301,093	1,582,330,754
	Other operating income	515,124,300	460,138,074
		21,123,849,597	**44,884,208,067**
	Expenses		
	Interest, fee and commission	12,393,912,489	25,202,416,822
	Administrative expenses	2,877,454,396	5,428,016,732
	Other operating expenses	716,562,002	1,287,760,196
	Depreciation and repairs of Bank's assets	659,319,239	1,212,112,193
		16,647,248,124	**33,130,305,943**
		4,476,601,473	**11,753,902,124**

		30.06.2026 Taka	31.12.2025 Taka
21.	**Contingent liabilities**		
	Acceptances & endorsements	**76,725,554,789**	**80,378,043,785**
	Irrevocable letters of credit	**45,929,607,831**	**45,605,399,201**
	Usance/Defer letter of credit	22,218,064,598	20,968,687,227
	Sight letter of credit	8,370,220,392	8,553,240,879
	Back to back letter of credit	5,501,560,133	6,195,154,435
	BD-Sight (EDF)	1,859,531,037	1,195,753,184
	Back to back - local	7,980,231,671	8,692,563,476
	Letters of guarantee	**61,048,406,563**	**60,919,913,865**
	Bid bond	2,931,508,554	3,444,333,293
	Performance bond	25,782,483,840	22,806,503,064
	Counter guarantee	1,133,316,332	1,136,983,398
	Other guarantee	27,814,277,105	26,972,608,210
	Shipping guarantee	3,386,820,732	6,559,485,899
	Bills for collection	**21,296,900,061**	**20,711,457,097**
	Local bills for collection	13,339,493,487	13,433,073,905
	Foreign bills for collection	7,957,406,574	7,278,383,192
	Other contingent liabilities	**14,130,690,820**	**12,240,893,187**
	Forward exchange position	4,941,753,578	2,007,205,352
	Other contingent liabilities for ECA financing	3,041,875,032	3,230,018,819
	Contingent interest suspense	6,147,062,210	7,003,669,016
		219,131,160,064	**219,855,707,135**

			01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka
22.	**Interest income/profit on investments**			
	Term loan		8,703,275,027	7,940,235,888
	Overdrafts		3,125,926,959	3,643,300,314
	Loan against trust receipt		307,038,982	390,775,538
	Packing credits		70,943,330	112,156,691
	Cash credits/Bai-Muajjal		359,485,886	446,016,082
	Payment against Documents		8,514,898	12,791,258
	House building loan		138,031,649	160,129,615
	Transport loan		6,462,825	103,089,211
	Syndicate loan		357,688,335	471,468,380
	Lease rental/izara		198,654,512	342,488,184
	Credit card		131,308,529	118,991,024
	Total interest/profit & rental income on loans & advances		13,407,330,932	13,741,442,185
	Call lending and fund placement with banks	(Note: 22.1)	40,417,437	389,226,848
	Accounts with foreign banks		125,500,740	268,452,373
			13,573,249,109	**14,399,121,407**
22.1	**Call lending and fund placement with banks**			
	Interest on Call lending and fund placement (excluding Inter Unit (OBU))		40,012,107	389,226,848
	Interest on Foreign Currency Term Placement-OBU		230,177,486	-
			270,189,593	**389,226,848**
	Less : Inter Unit (OBU placement)		229,772,156	-
			40,417,437	**389,226,848**
22(a)	**Consolidated Interest income/profit on investments**			
	Dhaka Bank PLC.	(Note: 22)	13,573,249,109	14,399,121,407
	Dhaka Bank Securities Limited		36,659,271	31,606,228
	Dhaka Bank Investment Limited		-	-
			13,609,908,380	14,430,727,635
	Less: Intercompany transaction		4,153,975	3,822,221
			13,605,754,405	**14,426,905,414**
23.	**Interest/profit paid on deposits and borrowings etc.**			
	Savings account including mudaraba		471,930,481	297,597,932
	Special notice deposit		1,041,956,849	1,347,061,627
	Term deposits		8,297,405,934	8,543,358,083
	Deposits under Scheme		794,045,580	644,098,634
	Call borrowing & fund placement		86,511,986	11,563,056
	Non-convertible Subordinate Bond		252,186,819	181,011,030
	Overseas accounts charges		8,505,022	14,474,331
	HTM/HFT securities (Including REPO)		766,356,196	373,918,032
	Others	(Note: 23.1)	675,013,621	799,958,119
			12,393,912,489	**12,213,040,843**
23.1	**Others**			
	Interest paid on NFCD		71,006,746	87,755,607
	Interest/profit paid against refinance from Bangladesh Bank		312,773,086	362,880,073
	Interest paid on gift cheque		502,438	382,634
	Interest paid on excel account		269,321	168,123
	Interest paid on Fund Borrowing-OBU	(Note: 23.1.1)	290,462,030	348,771,683
			675,013,621	**799,958,119**
23.1.1	**Interest paid on Fund Borrowing-OBU**			
	Interest on Foreign Currency Borrowing (Excluding from DBU borrowing)		290,462,030	348,771,683
	Interest on Foreign Currency Borrowing from DBU		229,772,156	-
			520,234,186	**348,771,683**
	Less: Inter unit (from DBU borrowing)		229,772,156	-
			290,462,030	**348,771,683**
23(a)	**Consolidated interest/profit paid on deposits & borrowings etc.**			
	Dhaka Bank PLC.	(Note: 23)	12,393,912,489	12,213,040,843
	Dhaka Bank Securities Limited		1,113,558	5,406,480
	Dhaka Bank Investment Limited		-	-
			12,395,026,047	12,218,447,323
	Less: Inter company transaction		12,587,257	11,212,799
			12,382,438,790	**12,207,234,525**

			01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka
24.	**Investment income**			
	Interest on treasury bills/bonds	(Note: 24.1)	3,568,856,351	2,156,266,046
	Profit on govt. Islamic bond		222,210,151	56,859,194
	Capital gain on government securities		1,010,616,969	1,241,786,930
	Interest on subordinated bond		144,378,058	133,916,345
	Dividend/Coupon on perpetual bond		121,500,000	121,500,000
	Profit on Beximco Green Sukuk al Istisnaa		45,000,000	30,000,000
	Dividend on shares		100,725,526	139,217,809
			5,213,287,054	**3,879,546,324**
24.1	**Interest on treasury bills/bonds**			
	Interest on treasury bills/bonds (excluding special bond)		3,302,122,851	2,124,754,253
	Interest on Government Treasury Bond_Special		1,203,778,350	1,194,178,433
			4,505,901,201	**3,318,932,686**
	Less : Interest Expense (BB-ALS) against Government Treasury Bond_Special		937,044,850	1,162,666,640
			3,568,856,351	**2,156,266,046**
24(a)	**Consolidated investment income**			
	Dhaka Bank PLC.	(Note: 24)	5,213,287,054	3,879,546,324
	Dhaka Bank Securities Limited		47,785,212	71,852,336
	Dhaka Bank Investment Limited		63,660,764	64,012,304
			5,324,733,030	**4,015,410,964**
25.	**Commission, exchange and brokerage**			
	Commission on letter of credit		606,510,650	636,283,681
	Commission on letter of guarantee		131,427,406	144,705,080
	Commission on remittance/bills		96,169,416	113,001,619
	Processing fee consumer loan		12,276,275	12,970,075
	Other comm/fees (Clearing, cash tr., risk prem., utilisation fee etc.)		341,412,031	319,641,533
	Rebate from foreign bank outside Bangladesh		14,661,534	20,873,746
	Commission & fee on credit card		128,981,367	118,163,458
	Exchange gain including gain from foreign currency dealings		490,301,093	945,643,820
			1,821,739,773	**2,311,283,011**
25(a)	**Consolidated commission, exchange and brokerage**			
	Dhaka Bank PLC.	(Note: 25)	1,821,739,773	2,311,283,011
	Dhaka Bank Securities Limited		29,576,866	9,295,472
	Dhaka Bank Investment Limited		-	-
			1,851,316,639	**2,320,578,483**
26.	**Other operating income**			
	Other income on credit card and ATM		29,726,900	26,666,450
	Incidental charges		32,096,890	29,957,742
	Swift charge recoveries		11,274,050	14,467,557
	Locker rent		10,222,750	9,576,400
	Capital gain on sale of shares	(Note: 26.1)	449,360	-
	Profit from sale of fixed assets		(295,510)	2,405,936
	Recovery from written off loans		432,099,220	105,399,461
			515,573,660	**188,473,546**
26.1	**Capital gain on sale of shares**			
	Sale proceeds of Shares		3,663,975	-
	Less: Cost of Shares		3,214,615	-
			449,360	**-**
26(a)	**Consolidated other operating income**			
	Dhaka Bank PLC.	(Note: 26)	515,573,660	188,473,546
	Dhaka Bank Securities Limited		347,638	279,297
	Dhaka Bank Investment Limited		8,433,282	9,286,412
			524,354,580	198,039,255
	Less: Inter company transaction		8,433,282	7,390,578
			515,921,298	**190,648,677**

			01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka
27.	**Salary and allowances**			
	Basic salary		706,639,978	642,310,454
	Allowances		974,565,627	921,234,934
	Bonus & ex-gratia		266,858,320	255,580,231
	Leave fare assistance		87,599,848	84,053,082
	Bank's contribution to gratuity fund		135,907,404	127,003,866
	Bank's contribution to provident fund		68,781,100	63,003,630
			2,240,352,276	**2,093,186,197**
27(a)	**Consolidated salary and allowances**			
	Dhaka Bank PLC.	(Note: 27)	2,240,352,276	2,093,186,197
	Dhaka Bank Securities Limited		24,579,344	22,329,767
	Dhaka Bank Investment Limited		2,247,036	1,556,890
			2,267,178,656	**2,117,072,854**
28.	**Rent, taxes, insurance, electricity etc.**			
	Office rent	(Note: 28.1)	114,096,241	66,268,109
	Electricity and lighting		45,995,917	45,750,180
	Regulatory charges		12,411,326	10,344,125
	Insurance		111,720,393	102,978,339
			284,223,877	**225,340,753**
28.1	**Office rent**			
	Actual office rent		368,874,471	321,209,888
	Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		254,778,230	254,941,779
			114,096,241	**66,268,109**

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)	284,223,877	225,340,753
	Dhaka Bank Securities Limited		8,680,462	11,786,009
	Dhaka Bank Investment Limited		1,330,158	203,780
			294,234,497	**237,330,542**
29.	**Legal expenses**			
	Legal expenses		18,978,689	11,234,936
	Other professional fees		5,870,254	2,063,085
			24,848,943	**13,298,021**
29(a)	**Consolidated legal expenses**			
	Dhaka Bank PLC.	(Note: 29)	24,848,943	13,298,021
	Dhaka Bank Securities Limited		-	107,425
	Dhaka Bank Investment Limited		256,038	276,000
			25,104,981	**13,681,446**
30.	**Postage, stamps, telecommunication etc.**			
	Stamps, postage & courier		2,672,378	4,731,914
	Telephone charges		23,713,362	23,808,016
	Fax, internet & radio link charges		17,412,062	18,264,465
			43,797,802	**46,804,395**
30(a)	**Consolidated postage, stamps, telecommunication etc.**			
	Dhaka Bank PLC.	(Note: 30)	43,797,802	46,804,395
	Dhaka Bank Securities Limited		170,405	202,743
	Dhaka Bank Investment Limited		76,342	6,500
			44,044,549	**47,013,638**
31.	**Stationery, printings, advertisements etc.**			
	Table stationery		12,321,147	12,679,090
	Printing stationery		80,662,679	32,545,240
	Security stationery		4,521,633	7,489,620
	Computer stationery		17,604,834	23,498,706
	Advertisement		151,717,742	140,644,065
			266,828,035	**216,856,720**

			01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka
31(a)	**Consolidated stationery, printings, advertisements etc.**			
	Dhaka Bank PLC.	(Note: 31)	266,828,035	216,856,720
	Dhaka Bank Securities Limited		869,011	2,014,896
	Dhaka Bank Investment Limited		17,675	2,370
			267,714,721	**218,873,986**
32.	**Chief executive's salary and fees**			
	Basic salary		9,916,667	6,600,000
	House rent allowances		1,020,000	900,000
	Living allowances		-	600,000
	Medical allowances		-	300,000
	Bonus		3,500,000	2,200,000
			14,436,667	**10,600,000**
32(a)	**Consolidated chief executive's salary and fees**			
	Dhaka Bank PLC.	(Note: 32)	14,436,667	10,600,000
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			14,436,667	**10,600,000**
33.	**Directors' fees**			
	Directors fees		2,507,000	2,522,496
	Fees related to Shariah Council Meeting		458,850	36,000
			2,966,795	**2,559,996**

As per Bangladesh Bank's Circular, BRPD Circular no. 11, dated 4 October 2015, each director was entitled to have Taka 8,000 as honorarium for attending each meeting.

33(a)	**Consolidated directors' fees**			
	Dhaka Bank PLC.	(Note: 33)	2,966,795	2,559,996
	Dhaka Bank Securities Limited		207,544	580,098
	Dhaka Bank Investment Limited		77,000	116,000
			3,251,339	**3,256,094**
34.	**Auditor's fees**		**-**	**-**
34(a)	**Consolidated auditor's fees**			
	Dhaka Bank PLC.	(Note: 34)	-	-
	Dhaka Bank Securities Limited		150,000	150,000
	Dhaka Bank Investment Limited		57,499	57,500
			207,499	**207,500**
35.	**Depreciation and repairs of the Bank's assets**			
	Depreciation & amortization			
	Building & renovation		18,459,594	18,459,594
	Furniture & fixture		24,130,250	24,929,801
	Office appliance & equipment		96,606,238	86,684,630
	Computer		38,162,505	25,584,261
	Software		40,440,122	39,379,256
	Motor vehicle		11,946,782	7,198,439
	Right of use-assets (ROU) as per IFRS 16		223,597,753	218,164,713
			453,343,244	**420,400,692**
	Repair & Maintenance:			
	Office Premises		30,920,650	41,774,926
	Office Equipment		33,544,169	36,768,772
	Office Furniture		1,204,656	1,520,353
	Motor Vehicle		9,153,702	9,857,739
	Computer and Accessories		640,864	522,135
	Software (AMC)		130,511,954	92,395,250
			205,975,995	**182,839,175**
			659,319,239	**603,239,867**
35(a)	**Consolidated depreciation and repairs of the Bank's assets**			
	Dhaka Bank PLC.	(Note: 35)	659,319,239	603,239,867
	Dhaka Bank Securities Limited		5,026,136	7,375,950
	Dhaka Bank Investment Limited		236,770	18,870
			664,582,145	**610,634,687**

		01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka
36.	**Other Expenses**		
	Contractual service charge (own & third party)	250,231,804	241,147,685
	Fuel costs	18,267,714	19,710,378
	Entertainment (canteen & other)	41,741,464	35,852,439
	Donation	21,268,960	63,471,526
	Subscription	8,556,192	9,855,270
	Travelling expenses	11,659,151	14,815,679
	Conveyance	13,593,543	12,737,401
	Branch opening expenses	-	68,752
	Godown expenses	848,991	888,767
	Training expenses	4,846,744	6,667,838
	Bond issue expenses	763,076	3,428,571
	Books and papers	2,462,403	2,143,605
	WASA charges	4,050,395	3,633,577
	Staff uniform	3,530,350	3,345,160
	Potted plants	917,757	861,804
	Business development & promotion	147,341,424	130,046,095
	Reuters charges	3,096,835	1,435,219
	Fees and expenses for credit card	117,551,140	94,392,873
	ATM network service charges	20,412,327	26,307,834
	Interest expense for lease liability as per IFRS 16	41,869,414	30,784,432
		716,562,002	**702,837,915**
36(a)	**Consolidated other expenses**		
	Dhaka Bank PLC (Note: 36)	716,562,002	702,837,915
	Dhaka Bank Securities Limited	2,334,063	4,677,401
	Dhaka Bank Investment Limited	1,096,737	1,124,293
		719,992,802	**708,639,609**
37.	**Provision against loans & advances**		
	On classified loans & advances	2,625,980,800	2,773,196,689
	On classified loans & advances (Special General Provision-COVID-19)	-	-
	On unclassified loans & advances (Special General Provision-COVID-19)	-	-
	On unclassified loans & advances (except Special General Provision-COVID-19)	(374,905,580)	(281,574,089)
		2,251,075,220	**2,491,622,600**
37(a)	**Consolidated provision against loans & advances**		
	Dhaka Bank PLC.	2,251,075,220	2,491,622,600
	Dhaka Bank Securities Limited	20,100,000	21,000,000
	Dhaka Bank Investment Limited	-	-
		2,271,175,220	**2,512,622,600**
38.	**Provision for diminution in value of investments**		
	In quoted shares		
	Opening balance	177,448,590	-
	Less: Adjustment during the period	(31,773,025)	-
	Add: Addition during the period	-	94,425,019
	Closing balance	**145,675,565**	**94,425,019**
	Unquoted	-	-
		145,675,565	**94,425,019**
38(a)	**Consolidated provision for diminution in value of investments**		
	Dhaka Bank PLC.	(31,773,025)	94,425,019
	Dhaka Bank Securities Limited	20,100,000	21,000,000
	Dhaka Bank Investment Limited	-	-
		(11,673,025)	**115,425,019**
39.	**Other provisions**		
	Provision on Off-Balance Sheet (OBS) Exposure (Note: 39.1)	5,318,702	(11,681,404)
	Provision for other assets	(47,043,164)	-
		(41,724,462)	**(11,681,404)**
39.1	**Provision on Off-Balance Sheet (OBS) Exposure**		
	Provision on Off-Balance Sheet (OBS) Exposure	**5,318,702**	**(11,681,404)**

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.

		01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka
39(a)	**Consolidated other provisions**		
	Dhaka Bank PLC. (Note: 39)	(41,724,462)	(11,681,404)
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		(41,724,462)	**(11,681,404)**
40.	**Earnings Per Share (EPS)**		
	Net profit after taxation	933,807,596	1,100,248,631
	Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
	Earnings Per Share (EPS)-Restated	**0.88**	**1.04**

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

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

40(a)	**Consolidated Earnings Per Share (CEPS)**		
	Net profit after taxation	1,003,769,385	1,152,678,254
	Less: Non-controlling interest	6,996	5,243
	Net profit attributable to the shareholders of parent company	**1,003,762,389**	**1,152,673,011**
	Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
	Consolidated Earnings Per Share (CEPS)-Restated	**0.95**	**1.09**
41.	**Receipts from other operating activities**		
	Exchange earnings	42,865,181	150,655,638
	Other operating income	83,769,950	80,668,149
		126,635,131	**231,323,787**
	Non-Operating Income	**-**	**-**
		126,635,131	**231,323,787**
41(a)	**Consolidated receipts from other operating activities**		
	Dhaka Bank PLC. (Note: 41)	126,635,131	231,323,787
	Dhaka Bank Securities Limited	347,638	279,297
	Dhaka Bank Investment Limited	8,433,282	9,286,412
		135,416,051	240,889,496
	Less: Intercompany Transactions	8,433,282	7,390,578
		126,982,769	**233,498,918**
42.	**Payments for other operating activities**		
	Rent, taxes, insurance, lighting etc.	539,002,107	480,282,532
	Directors' fees & Meeting expenses	2,966,795	2,559,996
	Repair of bank's assets	205,975,995	182,839,175
	Other expenses	674,692,588	672,053,483
		1,422,637,484	**1,337,735,186**
	Dhaka Bank Foundation	-	-
		1,422,637,484	**1,337,735,186**
42(a)	**Consolidated payments for other operating activities**		
	Dhaka Bank PLC. (Note: 42)	1,422,637,484	1,337,735,186
	Dhaka Bank Securities Limited	7,640,161	5,257,499
	Dhaka Bank Investment Limited	2,505,428	1,240,293
		1,432,783,073	**1,344,232,978**
43.	**Other assets**		
	Stationery, stamps, printing materials etc.	155,163,392	143,207,491
	Advance rent and advertisement	574,633,250	346,734,659
	Security deposit	21,727,564	23,237,522
	Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses	409,328,774	567,330,945
	Suspense account	85,320,286	162,956,539
	Account receivable others	4,379,547,250	2,488,655,870
		5,625,720,517	**3,732,123,026**
	Net decrease during the period	**(2,408,143,373)**	**(1,064,152,455)**

		01-Jan-26 to 30-Jun-26 Taka	01-Jan-25 to 30-Jun-25 Taka
43(a)	**Consolidated other assets**		
	Dhaka Bank PLC. (Note: 43)	(2,408,143,373)	(1,064,152,455)
	Dhaka Bank Securities Limited	23,856,865	(42,880,212)
	Dhaka Bank Investment Limited	732,779	(7,144,319)
	Net (decrease)/increase during the period	**(2,383,553,729)**	**(1,114,176,986)**
44.	**Other liabilities**		
	Provision against expenses	876,204,384	774,405,155
	Provision for other assets	155,765,301	129,975,528
	Interest suspense account	7,947,963,230	6,807,397,015
	Other account payable	3,307,724,076	6,213,504,771
		12,287,656,991	**13,925,282,469**
	Amount transferred to DBL Foundation Trustee Account	-	-
	Adjustment of Loss on shares from Provision for decrease in value of Investment	-	-
	Adjustment for Good Borrowers Provision	-	-
	Adjustment of loan from provision	(4,683,392,963)	(1,075,077,042)
	Net (increase)/decrease during the period	**(3,050,308,424)**	**1,250,389,184**
44(a)	**Consolidated other liabilities**		
	Dhaka Bank PLC. (Note: 44)	(3,050,308,424)	1,250,389,184
	Dhaka Bank Securities Limited	12,519,926	(78,322,754)
	Dhaka Bank Investment Limited	(1,128,577)	(57,500)
	Net (increase)/decrease during the period	**(3,038,917,075)**	**1,172,008,930**
45.	**Reconciliation statement of cash flows from operating activities**		
	Net profit after taxation	933,807,596	1,100,248,631
	Addition of :		
	Depreciation	453,343,244	420,400,692
	Provision (tax)	1,365,216,144	976,044,733
	Provision (loans and others)	2,177,577,733	2,574,366,215
	Increase in interest payable	-	-
	Decrease in interest receivable	(285,342,408)	65,555,404
	IFRS 16 effect	(212,908,816)	(224,157,347)
	Deduction:		
	Effects of exchange rate changes on cash & cash equivalent	(447,435,912)	(794,988,182)
	Proceeds from sale of fixed assets	295,510	(2,405,936)
	Proceeds from sale of securities	(1,010,616,969)	(1,241,786,930)
	Increase in interest receivable	(62,329,236)	(322,933,891)
	Income taxes paid	(1,732,247,178)	(923,169,373)
	Operating profit before changes in operating assets and liabilities	**1,179,359,708**	**1,627,174,017**
46.	**Calculation of Net Operating Cash Flow Per Share (NOCFPS)**		
	Net cash flow from operating activities (Stand-alone)	(11,227,549,924)	24,487,218,668
	Net cash flow from operating activities (consolidated)	(11,020,342,469)	24,405,863,037
	Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
	Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone	**(10.62)**	**23.17**
	Net Operating Cash Flow Per Share (NOCFPS)-Consolidated	**(10.43)**	**23.09**

Explanation of change in NOCFPS: NOCFPS decreased due to decrease of deposits in H1 2026 compared to previous period.

47.	**Calculation of Net Asset Value Per Share (NAVPS)**		
	Shareholders' Equity (Stand-alone)	23,961,668,565	23,120,901,526
	Shareholders' Equity (Consolidated))	24,791,693,490	23,822,927,487
	Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
	Net Asset value Per Share (NAVPS)-Stand-alone	**22.67**	**21.88**
	Net Asset value Per Share (NAVPS)-Consolidated	**23.46**	**22.54**

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