

Annual Report 2025



Dutch-Bangla Bank PLC
YOUR TRUSTED PARTNER



29th Annual General Meeting

19 June 2025



Dutch-Bangla Bank PLC

YOUR TRUSTED PARTNER



Partial view of the Hon'ble Shareholders and Members of the Board of Directors at 29th AGM held through digital platform.

NOTICE OF THE 30th ANNUAL GENERAL MEETING

Notice is hereby given that the 30th Annual General Meeting (AGM) of the Hon'ble Members of Dutch-Bangla Bank PLC (the Bank/the Company) will be held on June 16, 2026 at 11:00 AM. The AGM will be held virtually by using digital platform through the following link <https://agmbd.live/dbbl2026> to transact the following business:

Agenda

01. To receive, consider and adopt the Audited Financial Statements of the Company with Auditors' Report thereon and the Directors' Report for the year ended on December 31, 2025.
02. To declare dividend for the year 2025.
03. To elect/re-elect Directors.
04. To appoint/reappoint the Auditors for the year 2026 and to fix their remuneration.
05. To appoint/reappoint the Compliance Auditor for the year 2026 for compliance certification on Corporate Governance Code and to fix their remuneration.



By order of the Board
Mohammed Mesbahul Alam
Company Secretary
Dated: Dhaka, May 24, 2026

NOTES

- i. The 'Record Date' for the purpose of attending the meeting and entitlement to dividend was Tuesday, May 19, 2026.
- ii. The Members' whose names appeared on the 'Record Date' in the Member/Depository Register of the Company are eligible to attend the meeting and entitled to dividend.
- iii. The AGM will be a virtual meeting of the members, which will be conducted via live webcast by using the digital platform.
- iv. The Members will be able to submit their questions/comments electronically 24 hours before commencement of the AGM and during the AGM. For logging into the system, the Members need to put their 16-digit Beneficial Owner (BO) ID number/Folio number and other credentials as proof of their identity by visiting the link <https://agmbd.live/dbbl2026>.
- v. The members may also send their comments/queries through voice recording (video/audio) via email to contact@dutchbanglabank.com on or by 4.00 PM, June 11, 2026. The maximum length of the video / audio recording be 02 (two) minutes.
- vi. The detailed procedures to participate in the virtual meeting and Frequently Asked Questions (FAQs) have been provided in the Annual Report and published on the Investor Relation's Section of the Company's website at: www.dutchbanglabank.com
- vii. We encourage the Members to login to the system prior to 11:00 AM. (Dhaka Time) on June 16, 2026. Please allow ample time to login and establish your connectivity. The webcast will start at 11:00 AM. (Dhaka Time). Please contact +8809666322050 (Ext. 750999), +8809678322050 (Ext. 750999) for any technical difficulties in accessing the virtual meeting.
- viii. The dividend will be paid through BEFTN or any other mode as may be deemed appropriate by the company as per directive of BSEC.
- ix. A Member eligible to attend and vote at the Annual General Meeting may appoint a proxy to attend and vote on his/her behalf. The "Proxy Form" duly filled, signed and stamped with Taka 20.00 must be sent/submitted to the Registered Office of the Company or through e-mail at contact@dutchbanglabank.com not later than 72 hours before the time fixed for the Annual General Meeting.
- x. The election of Directors of the Company will be dealt with as per rules and regulations in force.
- xi. The existing statutory Auditors, Aziz Halim Khair Choudhury, Chartered Accountants and Compliance Auditors Hoda Vasi Chowdhury, Chartered Accountants will retire and as per rule, they are eligible for re-appointment.
- xii. As per BSEC Notification dated 20 June 2018, the Annual Report 2025 will be duly sent in soft form to the Hon'ble Members email addresses available in their Beneficial Owner (BO) accounts maintained with the Depository Participants. The soft copy of the Annual Report 2025 will also be available in the Bank's website (www.dutchbanglabank.com).
- xiii. Depository Participants (DP)/Stock Brokers are requested to send the list of Margin Account Holders, if any, along with their Bank Account within June 01, 2026 to the Company, otherwise, the dividend will be paid to Hon'ble shareholders bank account whose names appeared in the Member / Depository Registrar on the 'Record Date'.
- xiv. No gift or benefit in cash or kind shall be paid/offered to the Hon'ble Shareholders in the 30th AGM of the Bank as per BSEC Circular and listing regulations of Stock Exchanges.

Vision

Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living. DBBL's essence and ethos rest on a cosmos of creativity and the marvel-magic of a charmed life that abounds with spirit of life and adventures that contributes towards human development.



Mission

Dutch-Bangla Bank engineers enterprise and creativity in business and industry with a commitment to social cause. “Profits alone” do not hold a central focus in the Bank’s operation; because “man does not live by bread and butter alone”.



Core objectives

Dutch-Bangla Bank believes in its uncompromising commitment to fulfill its customer needs and satisfaction and to become their first choice in banking. Taking cue from its pool of esteemed clientele, Dutch-Bangla Bank intends to pave the way for a new era in banking that upholds and epitomizes its vaunted marques "YOUR TRUSTED PARTNER".





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THE BOARD & ITS COMMITTEES

The Board

Chairman

Ms. Sadia Rayen Ahmed

Directors

Mr. Md. Fakhruul Islam	: Nominee Director
Ms. Tang Yuen Ha, Ada	: Nominee Director
Mr. Ekramul Haq, FCA (Tenure expired on March 31, 2026)	: Independent Director
Mr. Mohammed Salim, FCMA, CPFA (Tenure expired on March 31, 2026)	: Independent Director
Mr. Nurul Islam Chowdhury FCA	: Independent Director
Mr. Md. Manjur Ahmed	: Independent Director
Mr. Md. Ahteshamul Haque Khan	: Ex-officio Director (Managing Director & CEO)

The Committees of the Board

1. Executive Committee

Mr. Md. Fakhruul Islam	: Chairman
Mr. Ekramul Haq, FCA	: Member
Mr. Md. Ahteshamul Haque Khan	: Member

2. Audit Committee

Mr. Mohammed Salim, FCMA, CPFA	: Chairman
Ms. Tang Yuen Ha, Ada	: Member
Mr. Nurul Islam Chowdhury FCA	: Member

3. Risk Management Committee

Mr. Md. Fakhruul Islam	: Chairman
Mr. Ekramul Haq, FCA	: Member
Mr. Mohammed Salim, FCMA, CPFA	: Member

Founder, Dutch-Bangla Bank & Chairman, Dutch-Bangla Bank Foundation

Mr. M. Sahabuddin Ahmed

CHAIRMAN'S FOREWORD

Bismillahir Rahmanir Rahim

Dear Shareholders,

As Salamu Alaikum,

It is an honor to present the Dutch-Bangla Bank Annual Report 2025, showing the Bank's various activities, overall performance and accomplishments in 2025.

Throughout its operational lifetime, the bank has distinguished itself in the banking industry with values and ethics-based governance, transparency and compliance. The bank's consistent focus on these domains has enhanced its reputation, credibility and profile while maintaining a positive impact on business growth. Dutch-Bangla Bank's enormous deposit and loan growth reinforces its distinctive identity as the trusted partner of its 66 million honored clients.

The resilience we have continued to demonstrate during such adverse conditions is cause for confidence and optimism for the future.

Global Economic Outlook

Global economic growth is expected to moderate due to rising trade tensions and heightened policy uncertainty. Recent tariff increase by the United States and related geopolitical developments pose risks to exports, disrupt global supply chains and contribute to financial market volatility. Meanwhile, global inflation is projected to ease amid weakening demand, currency fluctuations, and declining energy prices. As a result, central banks may adopt a more accommodative stance by reducing or maintaining policy rates.

Prior to these developments, the International Monetary Fund (IMF) projected global growth at 3.1% in 2026 and 3.2% in 2027, with inflation increasing in 2026. However, ongoing geopolitical and trade-related risks may alter these projections.

Bangladesh Economy: Sustained Growth Amid Challenges

Bangladesh is currently navigating a complex macroeconomic environment exacerbated by global geopolitical tensions. Rising energy prices have significantly increased the import bill, placing pressure on foreign exchange reserves.

The economy is experiencing stagflationary tendencies, characterized by rising costs and slowing growth. Key challenges include:

- **Export and Production Pressure:** Rising input costs, and increased logistics expenses continue to affect industrial production and the competitiveness of the RMG and other export-oriented sectors;
- **Import cost:** Due to price hike of oil and LNG, the import cost may increase significantly which may create pressure on reserves;
- **Remittance Risks:** Economic instability in the Middle East may impact migrant employment and remittance inflows;
- **Fiscal Constraints:** Balancing subsidy requirements with fiscal discipline remains a major challenge.
- **Asset Quality Pressure:** Elevated non-performing loans (NPLs) remain a key vulnerability for the financial sector;
- **Inflationary Pressure:** Persistently high inflation continues to erode household purchasing power, increase business costs, and constrain overall consumption and investment sentiment.

The country's GDP growth stood at 3.49% in FY2024-25, compared to 4.22% in FY2023-24 and 5.78% in FY2022-23. Per capita income reached USD 2,769.

Despite easing trends, inflation remains above target levels. The central bank is expected to maintain a cautious monetary policy stance to stabilize prices while supporting growth.

Reforms initiated by Bangladesh Bank, including Risk-Based Supervision (RBS) from January 2026, are expected to strengthen governance, improve asset quality, and enhance financial stability.

During 2025, Bangladesh moved further towards a market-driven exchange rate framework, replacing administrative pricing with a more flexible regime. Stricter loan classification rules, aligned with international standards, have also been enforced to strengthen credit discipline. From January 2026, RBS will

become the backbone of supervisory oversight, while the ongoing IFRS 9/ECL rollout - from detailed guidance in early 2026 to full implementation by end-2027 - will introduce forward-looking provisioning and tighter capital planning.

Financial Performance Highlights (2025)

The Bank achieved strong financial performance during 2025:

- **Total Revenue:** BDT 73,227.1 million (+22.3%);
- **Operating Profit:** BDT 26,146.8 million (+16.9%);
- **Net Profit After Tax:** BDT 9,647.7 million (+103.8%); (2024: BDT 4,734.8 million);
- **Deposit Growth:** 19.2%;
- **Credit Growth:** 5.1%;
- **Import business:** increased by 6.2%, while export business declined by 2.7%;
- **Return on Equity (ROE):** improved to 17.3% from 9.5% in 2024 and earnings per share rose to BDT 9.98.

Asset Quality and Capital Adequacy

- Classified loans reduced to 6.43% of total loans;
- Total equity reached BDT 60,070.5 million;
- Total regulatory capital stood at BDT 74,749.1 million;
- Capital to Risk-Weighted Asset Ratio (CRAR): 17.13% (well above the regulatory minimum of 12.5%).

The Bank remains well-capitalized under Basel III standards, ensuring resilience against economic shocks.

Corporate Governance

Our governance framework is built on strong leadership, accountability, internal controls and risk culture. The Board plays a proactive role in ensuring transparency, compliance and strategic direction.

The Bank fully complies with governance guidelines issued by regulators, including the inclusion of independent directors to enhance oversight and accountability.

DBBL has been ranked among the top 10 most sustainable banks in Bangladesh by Bangladesh Bank, recognizing its strong performance in sustainable finance, green project financing and Corporate Social Responsibility (CSR).

Strategic Focus: Digital Transformation & Distribution Optimization

The Bank continues to strengthen its distribution network and digital ecosystem under the strategy:

“Maximize Reach, Minimize Cash, Maximize Value.”

Key achievements include:

- 243 branches;
- 334 sub-branches;
- 1,511 Fast Track outlets;
- 5,631 agent banking outlets.

The Bank is actively transitioning towards a less-cash, high-efficiency digital ecosystem, supported by advanced IT infrastructure, through Tier-4 data centers.

The Bank’s digital adoption has enabled it to go paperless in most areas of banking operations, improving processing efficiency, reducing operational dependency on physical documents and supporting a more sustainable banking model.

Mobile Banking and Financial Inclusion

While mobile banking returns are currently modest, the Bank maintains its steadfast commitment to financial inclusion, we actively scaling our reach into rural and unbanked communities aligning with our strategic objectives to a pioneer cashless Bangladesh.

Dutch-Bangla Bank’s NexusPay supports the largest volume of digital transactions in Bangladesh. It has become the dominant banking app in Bangladesh, with around 10 million registered users.

Agent banking has also significantly expanded since its inception in 2015, strengthening outreach to underserved communities.

Risk Management and Regulatory Alignment

The Bank continues to strengthen its risk management framework in line with evolving regulatory requirements. With the introduction of Risk-Based Supervision and Expected Credit Loss frameworks, the Bank is enhancing its credit risk management, loan monitoring, provisioning discipline and portfolio review processes. The Bank also focused on maintaining asset quality by segmenting loan portfolios, strengthening recovery mechanisms and improving early warning systems.

Profit alone is not our motto

Respected shareholders, you are aware of the fact that, Dutch-Bangla Bank’s performance cannot be judged by profit figures alone. Many of our services, including online banking, ATM and Fast Track services, are offered at free of cost or at a very low cost even though the cost of providing this service is very high. That is where Dutch-Bangla Bank is different from other banks in this country.

There are more issues which are more important than profits for our bank. This includes the amount of classified loans and various ratios that are constantly being monitored by the bank. Maintaining certain performance and efficiency metrics are more important to the bank because it reflects the bank’s true potential.



That is why in the case of Dutch-Bangla Bank, profits are not sufficient to illustrate the complete strength of the bank. In fact, the policy not to chase quick profits has made the bank more successful in the long term.

As you also know, a significant portion of the profit is returned to the common and distressed people of the country through various Social Causes Programs in which Dutch-Bangla Bank is a pioneer in this country. We strongly believe that our strong social commitment and better customer service at affordable cost will make Dutch-Bangla Bank stronger and provide long-term sustainable growth to enhance not only the shareholders' satisfaction but also the role that the Bank plays in our society.

Social Causes Programs

As you all know, Dutch-Bangla Bank has already pioneered some unique Social Causes Programs in this country. Since inception, Dutch-Bangla Bank tried to improve economic and social indicators of the society by supporting sectors such as education, living standards, healthcare, nutrition and the environment.

Our lending policy is also supportive for inclusive growth, creating employment opportunities and ethical businesses. Education and healthcare are key areas that we focus on. This is because education will reflect on the future of any nation, including Bangladesh. It has intangible effects that can effectively change a country.

Healthcare, on the other hand, deals with the most pertinent and important issues that continue to have serious consequences for most people in Bangladesh. For the Bank, eliminating or at least alleviating healthcare issues allow people and the society to which they belong, to reach their full potential.

We strongly believe that these kinds of social and philanthropic activities would ultimately improve the quality of lives of the disadvantaged people of the country by receiving support for education, healthcare facilities, financial package and assistance whenever there is a natural disaster. We contributed a total of Taka 306.4 million in social cause programs, including Taka 145.8 million for education sector and Taka 36.5 million for disaster management during the year 2025.

Largest Scholarship Program

You will be pleased to know that Dutch-Bangla Bank introduced the largest scholarship package in the private

sector. This scholarship helps about 3,254 students studying in HSC and graduation and post-graduation levels on a yearly basis. Dutch-Bangla Bank distributed Taka 130.4 million for Scholarship Program during the year 2025.

Future Outlook

The Bank remains committed to sustainable growth through:

- Digital transformation;
- Customer-centric innovation;
- Strong governance and risk management;
- Expanded financial inclusion

Strategic investments in technology, infrastructure and human capital will continue to drive long-term value creation.

Acknowledgement

On behalf of the Board of Directors of Dutch-Bangla Bank, I would like to thank the Government of the People's Republic of Bangladesh, the Ministry of Finance, Bangladesh Bank, Bangladesh Securities and Exchange Commission, Office of the Registrar of Joint Stock Companies and Firms, Dhaka Stock Exchange & Chittagong Stock Exchange for their continued support. I would also like to express my gratitude to all valued clients, patrons, well-wishers, shareholders and all employees for their strong support. I thank our statutory auditors Aziz Halim Khair Choudhury & Co., Chartered Accountants. And I thank my fellow members of the Board of Directors for their sincere support, guidance and for surpassing the standard of their roles for the success of the bank.

To conclude, we reaffirm our intention to remain "Your Trusted Partner".

May Allah help us and bestow His blessings upon us.

With best regards,

Sadia Rayen Ahmed
Chairman



FROM THE DESK OF THE MANAGING DIRECTOR & CEO



Honorable Shareholders,

As Salamu Alaikum, I would like to extend my heartfelt gratitude to our esteemed shareholders for your unwavering trust and confidence in Dutch-Bangla Bank. Your continued support has enabled us to navigate a year marked by macroeconomic pressures, evolving economic and legal reforms, regulatory changes, and shifting market conditions in Bangladesh.

During the year, various business and non-business factors, including subdued private sector investment, inflationary pressure, foreign exchange constraints, import moderation, energy price volatility, and disruptions in global trade and supply chains, affected the pace of economic activity and kept growth below the expected level. Despite these challenges, our commitment to delivering exceptional service remained steadfast.

We deeply value the trust our customers place in us and recognize the tireless dedication of our team members, who continuously strive to serve our communities with excellence. In a challenging economic environment, Dutch-Bangla Bank has demonstrated remarkable resilience and achieved significant growth. By prioritizing enhanced customer experience and seamless end-to-end service delivery, we have successfully integrated human and digital interactions—strengthening customer relationships and enriching our product offerings.

Our journey of innovation continues as we lead in technology-driven banking, introducing pioneering solutions that set industry benchmarks. At this juncture, I express my sincere appreciation to our valued clients, patrons, and well-wishers for their continued support. I also extend my gratitude to our honorable Board of Directors and shareholders, whose guidance and confidence have been instrumental in advancing the Bank's progress.

Together, let us embrace the opportunities of this new era and continue building a brighter future for the Bank and the communities we serve.

World Economic Outlook

According to the World Economic Outlook released by the International Monetary Fund in October 2025 and updated in April 2026, global growth is projected at 3.1% in 2026 and 3.2% in 2027, broadly in line with the

estimated 3.3% growth in 2025. This stability reflects a balance between headwinds from shifting trade policies and tailwinds from increased investment in technology, particularly artificial intelligence (AI), along with accommodative financial conditions and supportive fiscal and monetary policies.

Global inflation is expected to increase from 4.1% in 2025 to 4.4% in 2026 and decline to 3.7% in 2027, with a gradual return to target levels, particularly in advanced economies.

Tensions in the Gulf region, particularly risks surrounding the Strait of Hormuz, have added further uncertainty to the global outlook. As one of the world's most critical energy and shipping routes, any prolonged disruption in this corridor could affect oil supplies, freight movement, trade flows, travel, and insurance costs, thereby intensifying inflationary pressure and slowing global economic activity. Continuing conflicts in different parts of the world, shifts in trade policy, and supply-chain vulnerabilities also remain important downside risks. The extent of the impact will depend on the duration, intensity, and geographic spread of these developments.

For Bangladesh, such developments could have substantial economic implications.

Operational Summary

Economic activity remained subdued throughout 2024 and into early 2025, reflecting cautious private sector investment, inflationary pressure, foreign exchange constraints, import moderation, and other external and domestic factors. These conditions affected overall banking sector performance, particularly asset quality, asset growth, deposit mobilization, and liquidity management for many banks in the country. In response, we intensified our efforts to strengthen asset quality by focusing on high-quality clients and diversifying our loan portfolio. At the same time, Dutch-Bangla Bank continued to maintain a comfortable liquidity position throughout the year, while significantly expanding its deposit base and customer franchise, reflecting the continued trust and confidence of its customers. We maintained a balanced Advance-Deposit Ratio (ADR) and emphasized non-funded business while expanding into diversified sectors to mitigate concentration risks. Our long-term strategy to broaden our client base—particularly in retail and SME segments—through technology-driven, accessible banking services continued

Our delivery network expanded significantly, comprising 243 branches and 334 sub-branches nationwide; 9,038 CRMs & ATMs-the largest proprietary network in the country; 1,511 Fast Track outlets; 5,631 agent banking outlets and 379,000 Rocket agents across the country.

These collective efforts yielded strong results despite challenging conditions. Total deposits increased by Taka 100,185.3 million, rising from Taka 521,872.5 million to Taka 622,057.8 million in 2025, achieving a growth rate of 19.2%. Loans and advances stood at Taka 450,503.8 million at the end of 2025, compared to Taka 428,689.4 million in 2024, reflecting a growth of 5.1%. Revenue increased by Taka 13,353.6 million (+22.3%), while operating profit grew by Taka 3,784.0 million (+16.9%). Net profit after tax increased overwhelmingly by 103.8% to Taka 9,647.7 million in 2025, compared to Taka 4,734.8 million in 2024, more than doubling over the previous year.

Dutch-Bangla Bank has been ranked by Bangladesh Bank among the top 10 sustainable banks in Bangladesh, reflecting its good governance and strong performance in sustainable finance, green project financing, and Corporate Social Responsibility (CSR). This recognition is supported by the Bank's continued efforts to diversify its portfolio, reduce concentration risk, maintain a balanced sectoral distribution and conduct business in compliance with applicable environmental, social and ethical standards.

Our financial performance, position and cash flows remain above industry averages (**details on page 23 of this Annual Report**). Building on our core strengths, we remain one of the most technologically advanced banks in the country, offering modern banking services at affordable costs to promote financial inclusion.

The Bank continued to advance digital product innovation, strengthening its position at the forefront of the industry across several technology-driven service parameters. DBBL takes particular pride in NexusPay emerging as the country's leading banking app, with around 10 million registered users and a user base that continues to grow. As a comprehensive digital banking platform, NexusPay integrates internet-based services into a unified ecosystem and continues to enhance customer convenience, digital engagement, and service accessibility.

Dutch-Bangla Bank was the first in the industry to introduce mobile financial services through Rocket under a bank-led model. As an integral part of the Bank, Rocket

enjoys strong customer trust, offering users the reliability and confidence associated with maintaining like "bank account with the Bank". Rocket continues to hold a leading position in salary disbursement, corporate collections, and bill payments, while also maintaining a strong presence in government stipend disbursement and social safety net payments.

Agent banking has significantly expanded our outreach to underserved communities, with a particular focus on rural financial inclusion. The Bank now serves more than 7.8 million agent banking customers, of whom around 75% are from rural areas. Women represent about 50% of total agent banking customers, reflecting a remarkable level of female participation in formal financial services. The Bank will continue to expand this network nationwide to bring more people within the banking ecosystem.

With its strong digital infrastructure and proven capacity in technology-driven banking, DBBL is well positioned to support the Government's vision of building a cashless society. The Bank's extensive digital payment ecosystem, large customer base, and nationwide service network will further accelerate digital adoption, deepen financial inclusion, and enable more individuals and businesses to participate in formal financial transactions.

Capital Adequacy and Risk Management

The Bank maintains a strong capital base to absorb potential shocks and ensure long-term sustainability.

- Total regulatory capital as of 31 December 2025: Taka 74,749.1 million;
- Capital to Risk-Weighted Asset Ratio (CRAR): 17.13%;
- Tier 1 Capital: 11.32%;
- Tier 2 Capital: 5.82%

These levels remain well above the regulatory requirement of 12.5% under Basel III, reflecting the Bank's strong financial position and prudent risk management practices.

Sustained Credit Rating

The Bank has maintained its credit rating of **'AAA'** for the long term and **'ST-1'** for the short term, valid until 30 June 2026. The rating for 2025 will be completed within the stipulated timeline.



Social Causes Program

Dutch-Bangla Bank's vision of social development is rooted in bringing people into the fold of modern, inclusive, and technology-driven banking while contributing meaningfully to the wellbeing of society. Since its inception, the Bank has pursued a mission of human development through sustained support for education, healthcare, rural communities, disaster management, and other social causes. In this respect, Dutch-Bangla Bank is widely recognized as a pioneer of Corporate Social Responsibility in Bangladesh, with its early and consistent commitment to social causes helping CSR become a regular and expected practice among other institutions.

Dutch-Bangla Bank is not driven by profit alone; rather, it is guided by the philosophy of 'people, planet and profit' and the principles of the triple bottom line. The Bank's social cause initiatives include scholarships for needy and meritorious students, the Smile Brighter Program for cleft-lipped children, cataract operation, rural healthcare, financial support for medical infrastructure, disaster management, and various other social development programs. Dutch-Bangla Bank is regarded as the largest contributor to the education sector among private business houses in Bangladesh through its CSR activities.

In 2025, the Bank contributed Taka 306.4 million to social causes, including Taka 145.8 million for education and Taka 36.5 million for disaster management. Since inception, the Bank has contributed a total of Taka 11,704.8 million to social cause programs, including Taka 5,927.6 million for education and Taka 2,107.5 million for disaster management.

Human Resources Optimization

As Dutch-Bangla Bank operates in a highly technology-driven work environment, one of its core objectives is to build a robust, skilled, and productive workforce capable of meeting present job requirements and future market challenges. Accordingly, training and practical orientation on different areas of banking continued throughout the year under the Bank's HR improvement plan. The Bank regularly arranges training to keep employees updated with emerging

developments in the banking industry, including IFRS 9 /ECL, risk-based supervision, sustainable finance, green finance, strategy and product development, regulatory compliance, and technology-led banking practices. Training and workshops on Anti-Money Laundering and Anti-Terrorism Financing are conducted on a regular basis in line with regulatory requirements. In parallel, employee motivation initiatives continue through various means to invigorate the workforce and strengthen professionalism, service excellence, and organizational commitment.

Outlook

We are committed to building a future-ready, values-driven organization through cultural transformation, digital evolution, and strong governance. This transformation reflects not just policy changes, but a fundamental shift in mindset across the organization.

Thanks and Gratitude

I am deeply grateful to our valued clients, respected shareholders, patrons, and well-wishers for the confidence and trust they have consistently placed in Dutch-Bangla Bank. Their continued support has been a vital source of strength and encouragement in our journey of sustained growth and service excellence.

I express my gratitude to the Board of Directors for their guidance and support. We also acknowledge the continued cooperation of all regulatory authorities, including Bangladesh Bank and the Bangladesh Securities & Exchange Commission. I also thank all our team members for their dedication and commitment to excellence.

Finally, we remain committed to upholding the trust of all stakeholders through prudent banking, good governance, innovation, and responsible service to the economy and society.

Md. Ahteshamul Haque Khan
Managing Director & CEO





*Any time
Anywhere*

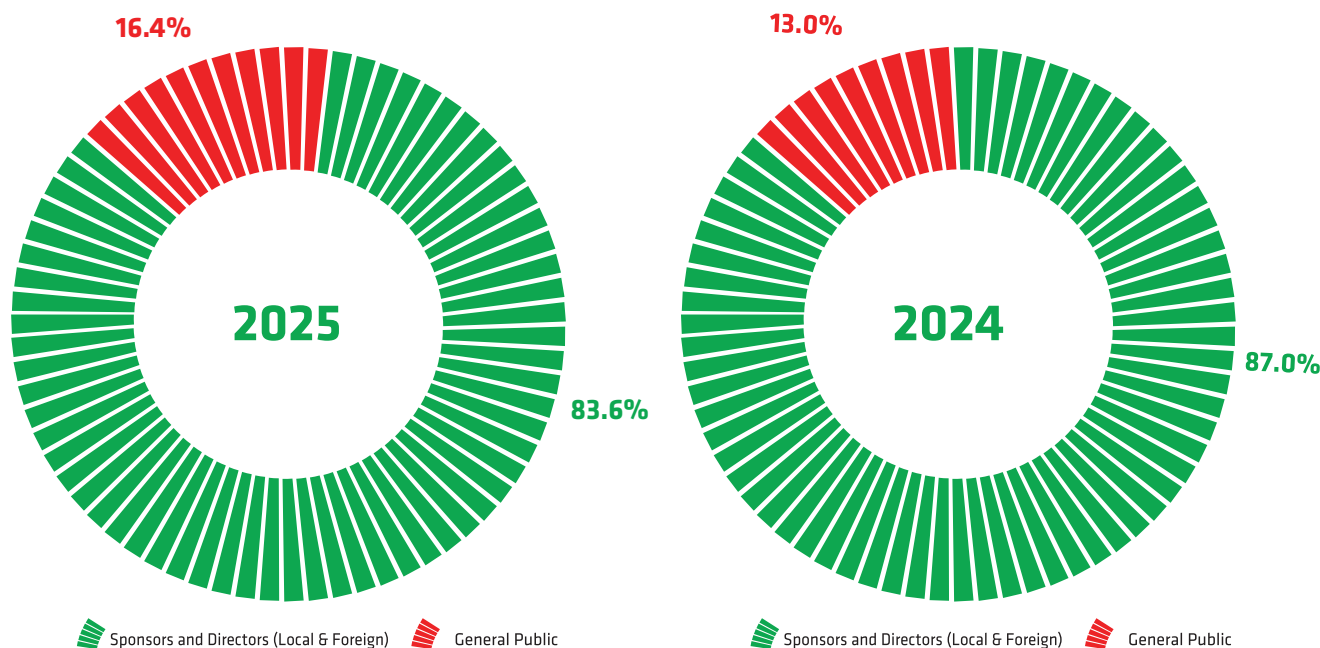
stakeholders' information



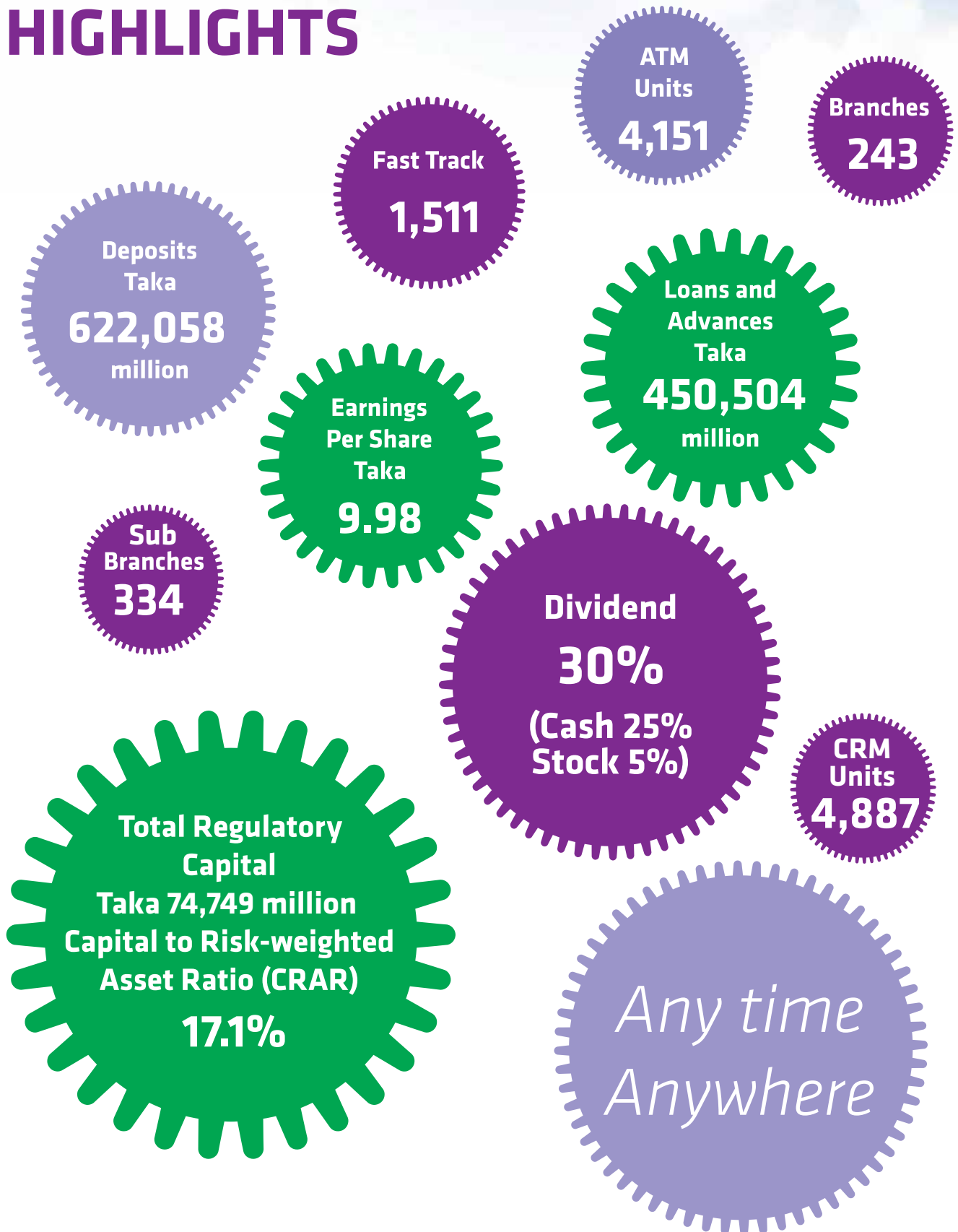


SHAREHOLDING POSITION

Particulars	Number of shares held as of 31 December		Percentage (%) of shares held as of 31 December	
	2025	2024	2025	2024
Sponsors				
Local and Foreign	807,806,243	764,498,616	83.6%	87.0%
Total Sponsors	807,806,243	764,498,616	83.6%	87.0%
General Public				
Institutions	66,753,281	54,889,111	6.9%	6.2%
Individuals	92,141,615	59,431,491	9.5%	6.8%
Total General Public	158,894,896	114,320,602	16.4%	13.0%
Grand Total	966,701,139	878,819,218	100.0%	100.0%



HIGHLIGHTS



*Any time
Anywhere*

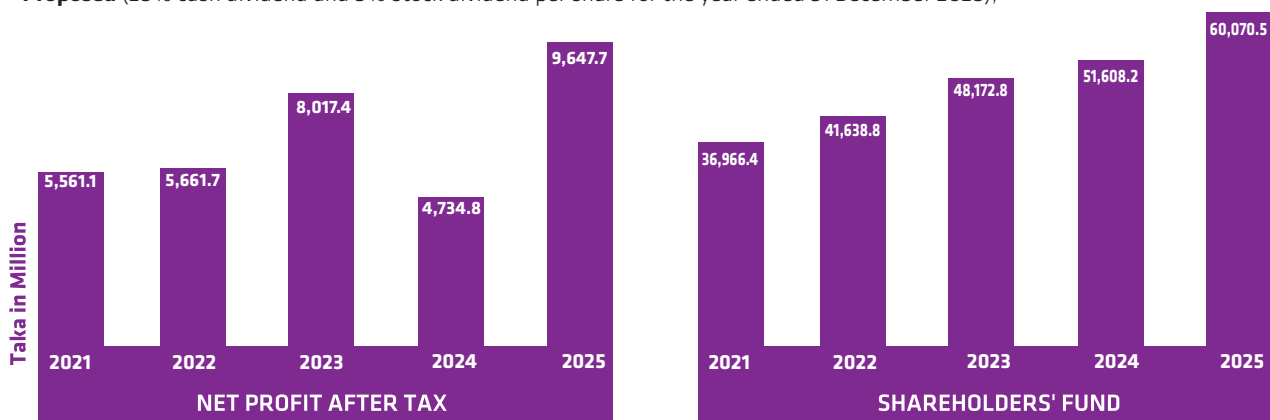


FINANCIAL HIGHLIGHTS

Taka in million

Particulars	2025	2024	Growth (%)	2023	2022	2021
Result of operation (for the year)						
Total revenue	73,227.1	59,873.5	22.3%	44,575.1	39,691.2	34,898.8
Operating profit	26,146.8	22,362.8	16.9%	14,536.0	12,362.8	11,607.2
Profit before taxation	15,911.6	5,369.5	196.3%	11,450.1	8,866.6	8,132.7
Profit after taxation	9,647.7	4,734.8	103.8%	8,017.4	5,661.7	5,561.1
Financial position (at year end)						
Total assets	817,797.6	679,875.5	20.3%	593,883.1	555,473.6	514,399.8
Total risk weighted assets	436,262.3	397,843.3	9.7%	365,671.5	330,120.9	306,117.4
Total loans and advances	450,503.8	428,689.4	5.1%	412,073.0	364,000.8	319,448.1
Total deposits	622,057.8	521,872.5	19.2%	472,590.1	438,131.3	401,500.3
Total import business	168,867.5	158,972.0	6.2%	164,822.3	183,429.4	178,831.7
Total export business	141,939.3	145,946.9	-2.7%	136,367.5	179,471.9	156,652.4
Total shareholders' fund	60,070.5	51,608.2	16.4%	48,172.8	41,638.8	36,966.4
Total capital	74,749.1	55,036.9	35.8%	59,097.3	51,350.2	50,234.7
Market capitalization	37,218.0	42,095.4	-11.6%	44,202.7	43,554.0	49,398.3
Cash Flow Statement (for the year)						
Cash flows from operating activities	(2,407.0)	36,828.0	-106.5%	9,736.6	21,217.1	13,679.1
Cash flows from investing activities	(17,167.2)	(16,740.0)	2.6%	(9,545.7)	(8,819.8)	(15,912.2)
Cash flows from financing activities	9,088.9	(4,276.8)	-312.5%	782.7	(3,106.0)	(2,835.9)
Cash and cash-equivalents (at year end)	64,675.8	75,161.1	-14.0%	59,349.9	58,376.3	49,085.1
Particulars	2025	2024	Deviation	2023	2022	2021
Per share (Taka)						
Earning per share	9.98	5.39	4.6	10.72	8.14	8.8
Dividend per share *						
Cash (Taka)	2.50	1.00	1.50	1.75	1.75	1.75
Bonus (%)	5.0	10.0	(5.0)	17.5	7.5	10.0
Net asset value (NAV) per share	62.14	58.72	3.4	64.41	59.85	58.4
Closing Market price per share	38.5	47.9	(9.4)	59.1	62.6	78.1
Financial ratios (In Percentage)						
Loan deposit ratio	68.0%	77.9%	-9.9%	82.6%	76.5%	71.8%
Return on average total assets	1.3%	0.7%	0.5%	1.4%	1.1%	1.1%
Return on average risk weighted assets	2.3%	1.2%	1.1%	2.3%	1.8%	1.9%
Return on average shareholders' fund	17.3%	9.5%	7.8%	17.9%	14.4%	16.1%
Ratio of non-performing loan to total loan	6.4%	7.7%	-1.3%	4.1%	4.3%	3.7%
capital to risk-weighted asset ratio	17.1%	13.8%	3.3%	16.2%	15.6%	16.4%
Cost-income ratio	49.7%	52.4%	-2.7%	59.5%	61.3%	58.8%

* Proposed (25% cash dividend and 5% stock dividend per share for the year ended 31 December 2025),



KEY FINANCIAL INFORMATION & RATIO-LAST FIVE YEARS

Taka in million

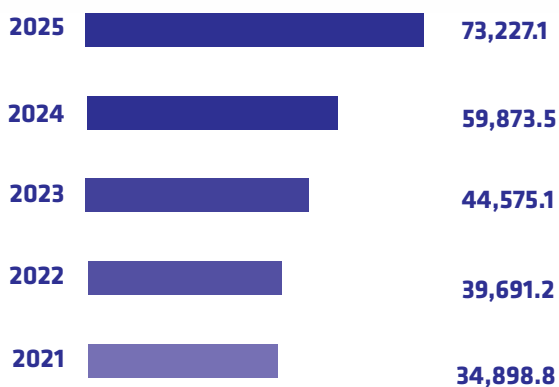
Particulars	2025	2024	2023	2022	2021
Operating performance (income statement) (for the year)					
Total revenue	73,227.1	59,873.5	44,575.1	39,691.2	34,898.8
Total expenses	47,080.3	37,510.7	30,039.0	27,328.4	23,291.6
Profit before provisions	26,146.8	22,362.8	14,536.0	12,362.8	11,607.2
Total provision	10,235.2	16,993.3	3,086.0	3,496.2	3,474.5
Profit before taxes	15,911.6	5,369.5	11,450.1	8,866.6	8,132.7
Provision for taxation	6,263.9	634.7	3,432.7	3,204.9	2,571.6
Net profit after taxation	9,647.7	4,734.8	8,017.4	5,661.7	5,561.1
Statement of financial position (Balance Sheet) (As at 31 December)					
Authorized capital	15,000.0	15,000.0	15,000.0	15,000.0	15,000.0
Paid-up share capital	9,667.0	8,788.2	7,479.3	6,957.5	6,325.0
Total shareholders' fund	60,070.5	51,608.2	48,172.8	41,638.8	36,966.4
Deposits	622,057.8	521,872.5	472,590.1	438,131.3	401,500.3
Loans and advances	450,503.8	428,689.4	412,073.0	364,000.8	319,448.1
Investments	253,835.3	128,313.5	89,205.0	101,673.5	116,681.3
Property, plant and equipment (net)	12,365.5	13,353.8	10,803.0	9,413.2	7,807.0
Total assets	817,797.6	679,875.5	593,883.1	555,473.6	514,399.8
Total earning assets	688,455.7	541,283.6	494,320.5	473,326.7	448,782.7
Total contingent liabilities	95,638.7	106,994.9	95,195.9	104,856.7	109,331.4
Other business (trade finance) for the year					
Import business	168,867.5	158,972.0	164,822.3	183,429.4	178,831.7
Export business	141,939.3	145,946.9	136,367.5	179,471.9	156,652.4
Asset quality (As of 31 December)					
Amount of classified advances (Taka)	28,984.3	33,147.5	17,077.6	15,599.6	11,965.1
Classified loans to total loans (%)	6.4%	7.7%	4.1%	4.3%	3.7%
Capital measurement					
Core (Tier 1) capital	49,366.4	42,848.3	43,293.2	37,388.8	33,815.6
Supplementary (Tier 2) capital	25,382.7	12,188.6	15,804.1	13,961.4	16,419.1
Total capital (Tier 1 and Tier 2)	74,749.1	55,036.9	59,097.3	51,350.2	50,234.7
Total risk weighted assets	436,262.3	397,843.3	365,671.5	330,120.9	306,117.4
Tier 1 capital to risk-weighted asset ratio (%)	11.3%	10.8%	11.8%	11.3%	11.0%
Tier 2 capital to risk-weighted asset ratio (%)	5.8%	3.0%	4.4%	4.3%	5.4%
Total capital to risk-weighted asset ratio (%)	17.1%	13.8%	16.2%	15.6%	16.4%
Capital surplus	20,216.3	5,306.5	13,388.4	10,085.1	11,970.1
Share information					
Number of share outstanding	966,701,139	878,819,218	747,931,250	695,750,000	632,500,000
Earnings per share (Taka)	9.98	5.39	10.72	8.14	8.8
Market price per share (Taka)	38.5	47.9	59.1	62.6	78.1
Price earning (P/E) ratio (Times)	3.9	8.9	5.5	7.7	8.9
Market capitalization	37,218.0	42,095.4	44,202.7	43,554.0	49,398.3
Dividend per share *					
Cash (Taka)	2.50	1.00	1.75	1.75	1.75
Bonus (%)	5.00	10.00	17.5	7.5	10.0
Net asset value (NAV) per share (Taka)	62.14	58.72	64.41	59.85	58.4
Number of shareholders	8,331	7,874	8,355	8,441	8,285
Financial ratios (In Percentage)					
Debt equity ratio (%)	31.6	17.4	24.9	24.0	32.5
Loan deposit ratio (%)	68.0	77.9	82.6	76.5	71.8
Return on average investment (ROI %)	11.5	9.6	7.8	6.7	6.4
Yield on loans and advances (%)	9.3	9.7	7.8	7.2	7.7
Return on average equity (ROE %)	17.3	9.5	17.9	14.4	16.1
Return on average assets (ROA %)	1.3	0.7	1.4	1.1	1.1
Other information					
Number of employees	12,343	11,953	11,130	10,407	9,643
Number of branches	243	242	241	238	220
Number of sub-branches	334	307	209	104	
Number of ATM Units	4,151	4,151	4,575	4,934	4,917
Number of CRM Units	4,887	4,297	1,979	743	
Number of Fast Track	1,511	1,463	1,430	1,396	1,342
Number of deposit account holder	12,813,083	10,798,173	9,896,790	9,213,268	8,313,508
Number of loan account holder	136,693	1,36,458	120,098	100,867	72,794

* **Proposed** (25% cash dividend and 5% stock dividend per share for the year ended 31 December 2025),

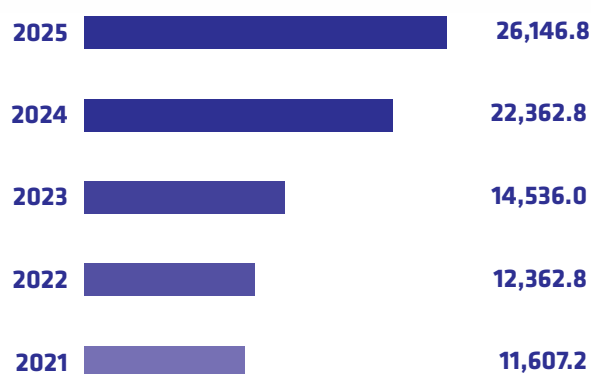
GRAPHICAL PRESENTATION



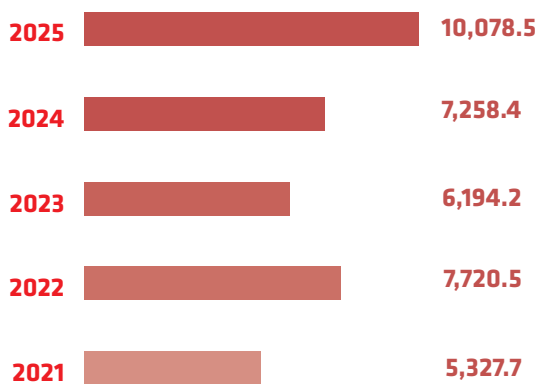
TOTAL REVENUE (TAKA IN MILLION)



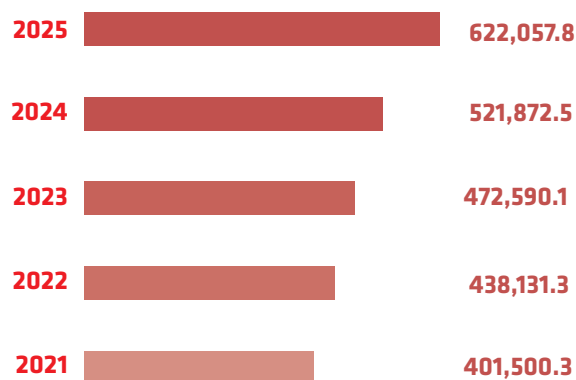
OPERATING INCOME (TAKA IN MILLION)



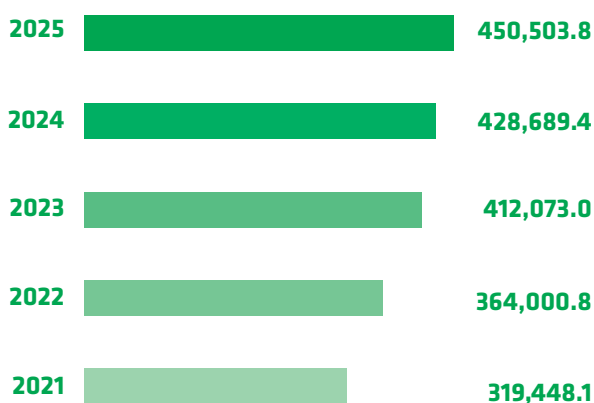
NON-INTEREST INCOME (TAKA IN MILLION)



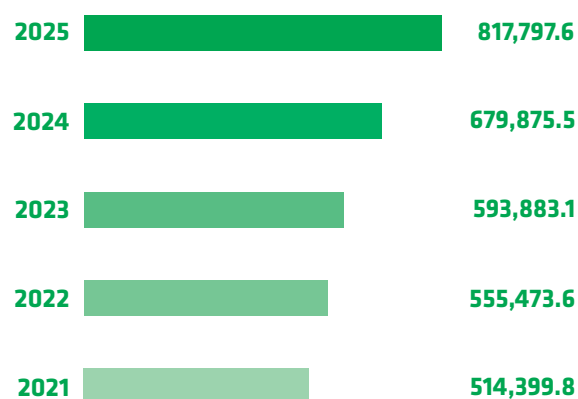
TOTAL DEPOSITS (TAKA IN MILLION)








TOTAL LOANS AND ADVANCES (TAKA IN MILLION)








TOTAL ASSETS (TAKA IN MILLION)



TOTAL IMPORT BUSINESS (TAKA IN MILLION)

2025		168,867.5
2024		158,972.0
2023		164,822.3
2022		183,429.4
2021		178,831.7






TOTAL EXPORT BUSINESS (TAKA IN MILLION)

2025		141,939.3
2024		145,946.9
2023		136,367.5
2022		179,471.9
2021		156,652.4


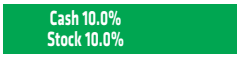



EARNINGS PER SHARE (TAKA)

2025		9.98
2024		5.39
2023		10.7
2022		8.1
2021		8.8

PRICE EARNING (P/E) RATIO (TIMES)

2025		3.9
2024		8.9
2023		7.7
2022		8.9
2021		6.5

DIVIDEND (%)

2025	 Cash 25.0% Stock 5.0%	30.0%
2024	 Cash 10.0% Stock 10.0%	20.0%
2023	 Cash 17.5% Stock 17.5%	35.0%
2022	 Cash 17.5% Stock 7.5%	25.0%
2021	 Cash 17.5% Stock 10%	27.5%

NET ASSET VALUE (NAV) PER SHARE (TAKA)

2025		62.1
2024		58.7
2023		64.4
2022		59.8
2021		58.4



RETURN ON SHAREHOLDERS' FUND (%)

2025		17.3%
2024		9.5%
2023		17.9%
2022		14.4%
2021		16.1%

COST-INCOME RATIO (%)

2025		49.7%
2024		52.4%
2023		59.5%
2022		61.3%
2021		58.8%

LOAN DEPOSIT RATIO (%)

2025		68.0
2024		77.9
2023		82.6
2022		76.5
2021		71.8

RETURN ON ASSETS (ROA) (%)

2025		1.3
2024		0.7
2023		1.4
2022		1.1
2021		1.1

RATIO OF NON-PERFORMING LOANS (NPL) TO TOTAL LOANS (%)

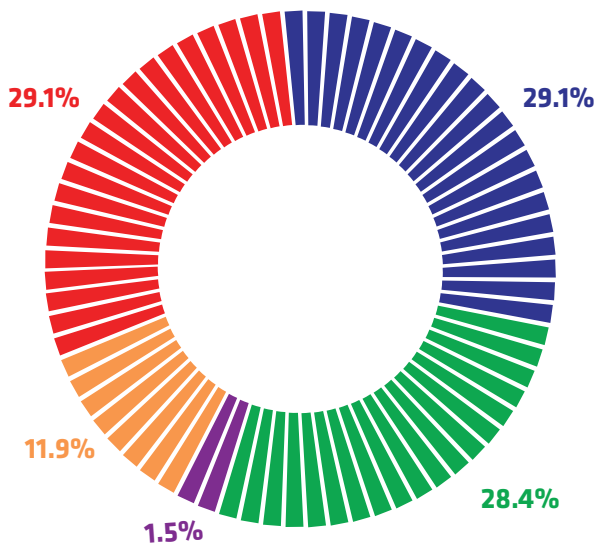
2025		6.4%
2024		7.7%
2023		4.1%
2022		4.3%
2021		3.7%

Value Added Statement

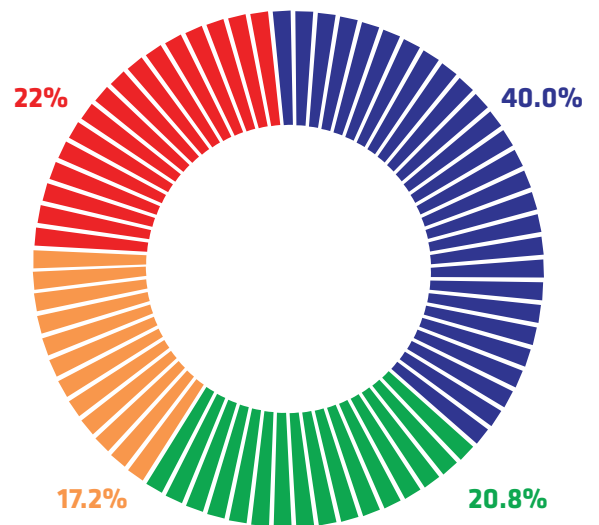
The value added statement of Dutch-Bangla Bank PLC shows how the value is created and distributed to the different stakeholders of the Bank.

Particulars	2025		2024	
	Amount in Taka	Percentage (%)	Amount in Taka	Percentage (%)
Value added				
Income from banking services	73,227,122,426		59,873,505,651	
Less: Cost of services and supplies	(34,148,513,580)		(25,230,723,082)	
Sub Total	39,078,608,846		34,642,782,569	
Add: Provision for deferred tax	2,689,591,650		3,833,480,879	
Less: Loan loss provision and other provisions	(10,235,169,706)		(16,993,298,620)	
Total Value added	31,533,030,790		21,482,964,828	
Distribution of Value added				
To employees as salary and allowances	9,193,488,410	29.1%	8,601,339,746	40.0%
To Government as income tax	8,953,519,278	28.4%	4,468,194,143	20.8%
To statutory reserve fund	473,963,216	1.5%	-	-
To Depreciation	3,738,345,735	11.9%	3,678,674,545	17.2%
To Shareholders As retained earnings	9,173,714,151	29.1%	4,734,756,394	22.0%
Total	31,533,030,790	100%	21,482,964,828	100%

VALUE ADDED STATEMENT 2025 (%)



VALUE ADDED STATEMENT 2024 (%)



▬ To Employees as salary and allowances
 ▬ To Government as income tax
 ▬ To Statutory reserve fund
 ▬ To Depreciation
 ▬ To Shareholders



Financial Calendar

Particulars

Financial calendar for 2026

Date of recommendation of Dividend by the Board of Directors for the year 2025	28 April 2026
Record date for entitlement of dividend for the year 2025	19 May 2026
Notice of the 30 th Annual General Meeting	24 May 2026
30 th Annual General Meeting to be held on	16 June 2026
Next 1st Quarter (Q1) Financial Statements within	28 April 2026
Next Half-Yearly Financial Statements within	30 July 2026
Next 3rd Quarter (Q3) Financial Statements within	29 October 2026

Financial calendar for 2025

Notice of the 29 th Annual General Meeting	28 May 2025
Date of holding of 29 th Annual General Meeting	19 June 2025
Distribution of Dividend for the year 2024	22 June 2025
1st Quarter (Q1) Financial Statements (Un-audited) released on	29 April 2025
2nd Quarter (Half-Yearly) Financial Statements (Audited) released on	29 July 2025
3rd Quarter (Q3) Financial Statements (Un-audited) released on	27 October 2025

Information on dividend

2025: Proposed Cash dividend @ 25% and Stock dividend @ 5% (i.e. Taka 2.50 in cash & 0.05 bonus share against existing share of Taka 10 each)

2024: Cash dividend @10% and Stock dividend @ 10% (i.e. Taka 1.00 in cash & 0.10 bonus share against 1 existing share of Taka 10 each)

2023: Cash dividend @ 17.5% and Stock dividend @ 17.5% (i.e. Taka 1.75 in cash & 0.175 bonus share against 1 existing share of Taka 10 each)

Share transfer system

The shares of Dutch-Bangla Bank PLC are being traded at the Stock Exchanges in Dematerialized form through Central Depository Bangladesh Limited (CDBL) as per directive of Bangladesh Securities and Exchange Commission (BSEC). Physical shares, which are not yet dematerialized, can be dematerialized through Central Depository System (CDS).

Information relating to shareholdings

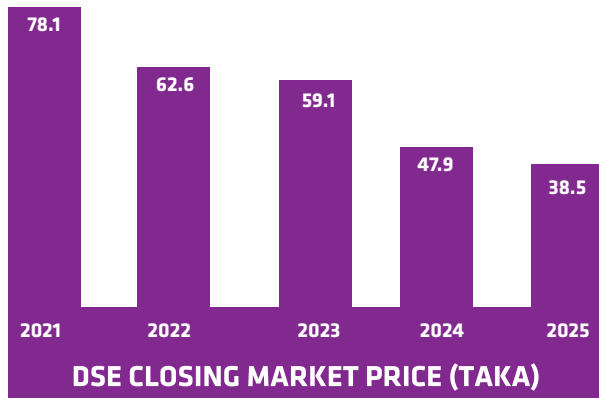
Distribution of shares of Dutch-Bangla Bank PLC and shareholdings by the Directors are given in Note 16 to Financial Statements of this Annual Report.

Listing on Stock Exchanges

Particulars	Dhaka Stock Exchange	Chittagong Stock Exchange
Trading Code	DUTCHBANGL	DUTCHBANGL
Company Code (Scrip)	11121	22017
Listing year	2001	2001
Market Category	A	A
Electronic Share	Yes	Yes
Total number of shares	966,701,139	966,701,139
Paid-up capital (in million Taka)	9,667.0	9,667.0
Face value (in Taka)	10	10

5 Years' Highlights of Dutch-Bangla Bank Shares

Particulars	Period (For the year ended 31 December)				
	2025	2024	2023	2022	2021
Shares outstanding (Numbers)	966,701,139	878,819,218	747,931,250	695,750,000	632,500,000
DSE closing price (Taka)	38.5	47.9	59.1	62.6	78.1
Earnings per share (Taka)	9.98	5.39	10.72	8.14	8.8
Net asset value (NAV) per share (Taka)	62.14	58.72	64.41	59.85	58.4
Market price / net asset value (Times)	0.6	0.8	0.9	1.0	1.3
Market capitalization (In million Taka)	37,218.0	42,095.4	44,202.7	43,554.0	49,398.3



Queries relating to corporate information

Queries relating to any corporate information and published financial information may be directed to the Company Secretary of Dutch-Bangla Bank in the following address:

Mohammed Mesbahul Alam

Company Secretary
47 Motijheel Commercial Area
Dhaka-1000, Bangladesh
Tel No. 88-02-223354196-8 (PABX)
Fax No. 88-02-223381889
e-mail: contact@dutchbanglabank.com
SWIFT: DBBL BD DH

Other Information

Registered Office

47 Motijheel Commercial Area
Dhaka-1000, Bangladesh
Tel No. 88-02-223354196-8 (PABX)
Fax No. 88-02-223381889
e-mail: contact@dutchbanglabank.com
SWIFT: DBBL BD DH

Statutory Auditors

Aziz Halim Khair Choudhury
Chartered Accountants
Corporate Office
House # 75/A, Absar Bhaban (2nd Floor)
Road # 5/A, Dhanmondi,
Dhaka-1209, Bangladesh
Tel No. +880 9613339090-92
e-mail: pkfahkc.cc@pkfahkcbd.com
Web: www.pkfahkcbd.com

External Credit Assessment Institution (ECAI)

Credit Rating agency of Bangladesh Limited (CRAB)
D H Tower, Level-15,6 Panthapath
Dhaka-1215, Bangladesh
Tel No. 88-02-55013681-84
IP-Phone (Hunting): 09613000011
e-mail: info@crb.com.bd
Web: www.crb.com.bd

Tax & company affairs consultant

Ahmed Zaker & Co.
Chartered Accountants
Green City Edge (Level 10)
89, Kakrail, Dhaka-1000, Bangladesh
Tel No. 88-02-8300504-8
Fax No. 88-02-8300509
e-mail: azcbangladesh@gmail.com
Web: www.ahmed-zaker.com

Our website

Audited financial statements and other useful information are available in our website as follows:

www.dutchbanglabank.com

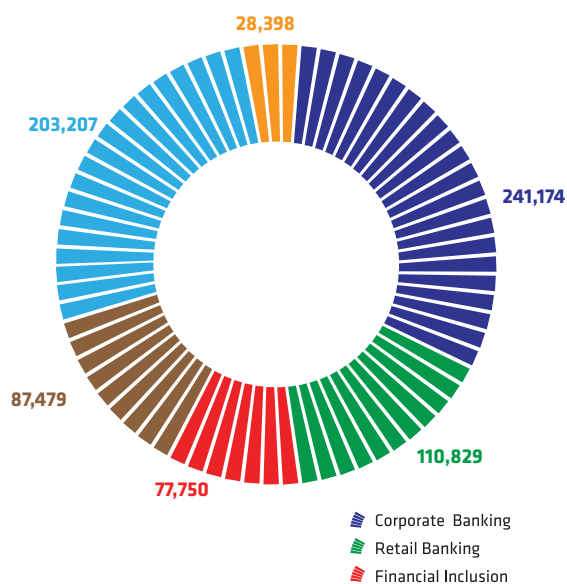


BUSINESS SEGMENT RESULTS OF DUTCH-BANGLA BANK FOR THE YEAR 2025

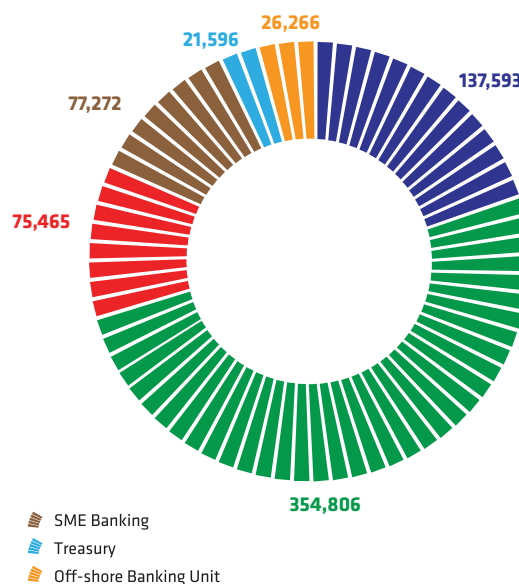
Taka in Million

Particulars	Corporate Banking	Retail Banking	Financial Inclusion	SME Banking	Treasury	Off-shore Banking Unit	Total
Interest income	20,603.1	3,069.4	6,512.6	6,873.0	23,558.6	1,845.4	62,462.1
Interest paid on deposits and borrowings	3,539.7	6,525.5	2,651.0	2,068.9	4,950.6	1,519.4	21,255.1
Net interest income	17,063.4	(3,456.1)	3,861.6	4,804.1	18,608.0	326.0	41,207.0
Transfer of interest between business segments	(10,064.1)	28,465.1	-	(1,138.0)	(17,263.0)	-	-
Net interest income (NII) after transfer of interest between business segments	6,999.3	25,009.0	3,861.6	3,666.1	1,345.0	326.0	41,207.0
Non-interest income (fees, commission, exchange & other operating income)	3,656.0	2,497.3	1,896.1	1,297.7	1,405.2	12.7	10,765.0
Total operating income	10,655.3	27,506.3	5,757.7	4,963.9	2,750.1	338.7	51,972.0
Operating expenses	1,575.9	20,582.8	2,864.4	691.3	108.1	2.8	25,825.3
Profit before provision	9,079.4	6,923.5	2,893.3	4,272.6	2,642.0	335.9	26,146.8
Provision for loans and off-balance sheet exposures (specific and general)	4,947.1	2,307.3	802.8	1,649.0	492.79	36.1	10,235.2
Profit before taxes	4,132.3	4,616.1	2,090.5	2,623.6	2,149.2	299.8	15,911.6
Total provision for taxation (current and deferred)	1,626.8	1,817.2	823.0	1,032.8	846.1	118.02	6,263.9
Net profit after taxation	2,505.5	2,798.9	1,267.6	1,590.8	1,303.1	181.8	9,647.7
Total Average Assets	241,174.2	110,829.2	77,749.7	87,478.7	203,206.8	28,397.9	748,836.5
Total Average Liabilities	137,592.6	354,805.9	75,464.7	77,272.1	21,595.6	26,266.3	692,997.2

SEGMENT-WISE AVERAGE ASSETS (TAKA IN MILLION)



SEGMENT-WISE AVERAGE LIABILITIES (TAKA IN MILLION)



BASIS FOR MEASUREMENT AND REPORTING OF BUSINESS SEGMENTS OF DUTCH-BANGLA BANK

Our business segment reporting is intended to measure the true performance of each business segment as if it were a stand-alone business and reflect how the business segment is managed. This approach is intended to ensure that our business segments' results include all relevant revenue and expenses associated with the conduct of their business.

Highlights of the key aspects of how our business segments are managed and reported

Corporate banking results include interest and non-interest income related to corporate loans and allied business and related amounts for specific and general provisions for loan losses.

Small and Medium Enterprises (SME) banking results include interest and non-interest income related to SME loans and allied business and related amounts for specific and general provisions for loan losses.

Personal banking results include interest and non-interest income related to personal/retail loans, debit cards and credit cards and related amounts for specific and general provisions for loan losses.

Treasury results include interest and non-interest income related to treasury operations covering both local currency and foreign currency operations.

Key methodologies used

The key methodologies and assumptions used in our segment reporting are periodically reviewed by the management to ensure validity and adjustments are made if and when necessary to reflect true results of each business segment. The methodologies and assumptions are given below:

Net interest income

Net interest income (NII) for each segment is determined based on interest income on average earning assets related to each segment net off cost of deposits including deposits transferred to and from other business segments.

Transfer pricing of funds

A product specific fund transfer pricing methodology is used to allocate interest income and expense to each

business segments. This allocation considers the interest rate risk, liquidity and funding risks, cash requirement and regulatory requirements of each of our business segments. Taking into account these factors, transfer pricing is based on external and competitive market costs of funding. Each business segment fully absorbs the competitive interest costs to finance its assets. Business segments may retain certain interest rate exposures subject to management approval and limits that may be expected in the normal course of business operations.

Operating expense allocation

To ensure that our business segments' results include respective expenses associated with the conduct of their business, costs directly associated with a business segment is allocated to the respective business segment. Other costs not directly attributable to any business segments, including overhead costs and other indirect expense, are allocated to each business segment in a manner that reflects the underlying benefits proportionately enjoyed by the business segment.

Specific and general provisions

Specific provisions against loans are deducted to recognize probable losses in our lending portfolio on loans that have become classified. The specific provisions for loan losses are deducted to arrive at the results of each business segment to truly reflect the appropriate expenses related to the conduct of each business segment.

A general provision is maintained to cover estimated loan losses in the lending portfolio that have not been specifically identified as classified or doubtful of recovery.

Income tax

Income tax (current tax and deferred tax) is allocated on taxable income of each segment at effective rate as per income tax law.

Capital assignment

The assignment of capital to our business segments is allocated in a manner to consistently measure and align economic costs with the underlying benefits and risks associated with the business operations of each business segment.



*Any time
Anywhere*

sustainability report





Economic



SUSTAINABILITY REPORT



Environment



Social Health & Safety

OVERVIEW

Dutch-Banlga Bank is committed to building a more sustainable bank, a progressively responsible company and conducting business in an increasingly sustainable way. In the process to improving sustainability, impacts of our long-term and short-term decisions are adequately considered in our business decisions. We feel proud that our largest digital banking platform in the country including Branches, Sub-branches, ATMs and Fast Tracks, NexusPay, Debit and Credit Cards, our mobile banking & agent banking operations underpinning widespread financial inclusions and our CSR programs including the largest private sector scholarship programs are showing the difference we are creating for our clients and communities in general.

Dutch- Banlga Bank continues to uphold its core values and pursue its vision of dreaming a Bangladesh where “ science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living “.

We have been conveying to our customers since inception in 1996 that we are “Your Trusted Partner”.

We are committed to providing fair & transparent banking experience to our customers in strengthening confidence of customers and other stakeholders of the bank on a sustainable basis.

We are ensuring our contribution to the economic development of the country by providing loans in the productive & priority sectors particularly in SMEs extending financial inclusion and inclusive growth.

As an environmentally responsible bank, Dutch- Banlga Bank complies with environmental standard while financing industrial projects. Projects with likely adverse impact on environment are strongly discouraged by Dutch- Banlga Bank. Dutch- Banlga Bank has been pioneer in our banking industry that cares for the society. It has been operating the largest private sector Social Cause programs in our banking sector. It has been intensifying its resources and efforts on a continuous basis to reach the distressed & needy people of the society in order to bring smile on their faces and to improve their health and educational standard and overall quality of life.

Economic Value Added (EVA) Statement

Economic Value Addition by Dutch-Bangla Bank

Economic value added (EVA) is a key performance indicator to measure profitability of a Bank as compared to cost of equity capital. It indicates how much excess value has been created by the Bank for its shareholders after deducting the minimum rate of return required by the shareholders i.e. cost of equity. Dutch-Bangla Bank has been consistently able to deliver higher EVA to its shareholders:

Taka in Million

Particulars	Period (For the year ended 31 December)				
	2025	2024	2023	2022	2021
Invested fund by the shareholders					
Shareholders' equity	60,070	51,608	48,173	41,639	36,966
Add: Provision for loans and off-balance sheet exposures	35,016	26,254	17,054	15,086	12,031
Add: Deferred tax provision (net)	(5,983)	(5,743)	(1,680)	(177)	611
Total invested fund by the shareholders	89,103	72,119	63,547	56,547	49,608
Average invested fund by the shareholders [A]	80,611	67,833	60,047	53,078	46,171
Earnings for the year					
Profit before taxation	15,912	5,369	11,450	8,867	8,133
Add: Provision for loans and off-balance Sheet exposures and other provisions	10,235	16,993	3,086	3,496	3,475
Less: Loan written-off	359	6,744	1,293	(22)	179
Less: Cash taxes paid	6,504	4,697	4,944	3,993	3,835
Earning for the year [B]	19,284	10,921	8,298	8,392	7,593
Cost of equity (On the basis of the weighted average annual yield of 364-day treasury bills plus 2% risk premium) [C]	13.0%	13.8%	11.6%	7.5%	7.0%
Cost of average equity [D= A X C]	10,459	9,327	6,935	3,978	3,253
Economic value added [B - D]	8,825	1,594	1,363	4,414	4,340

Market Value Added (MVA) Statement

Market Value Added (MVA) is the difference between the total market value (Based on the price quoted in the main bourse of the country) of equity and the total book value of equity of the Bank as at the reporting date. The higher MVA means that the market is confident in sustainable and progressive business & profit growth and cash flows of the Bank. The following table shows that Dutch-Bangla Bank has been able to earn confidence of the shareholders & market in its ability to deliver higher value to the shareholders in future years:

Taka in Million

Particulars	Period (For the year ended 31 December)				
	2025	2024	2023	2022	2021
Total market value of the equity	37,218	42,095	44,203	43,554	49,398
Less: Total book value of the equity	60,070	51,608	48,173	41,639	36,966
Market value added	(22,852)	(9,513)	(3,970)	1,915	12,432



Contribution to the national exchequer

Dutch-Bangla Bank made significant contribution to the government in boosting its revenue collection. As per the prevailing law of the country, the Bank being a corporate citizen pays tax and VAT on its own income. Besides, the Bank deducts income tax, VAT and excise duty at source from clients, depositors and suppliers, and deposits the same to the national exchequer. During the year 2025, the Bank contributed Taka 13,942 million to national exchequer as compared to Taka 12,853 million in the previous year.

Amount in Million

Particulars	2025	2024
Income Tax		
Corporate Income tax	4,500	4,680
Tax Deducted at Source from others	4,878	4,254
Tax Deducted at Source from employees	278	231
Tax Deducted at Source from dividend	130	194
Sub-total	9,786	9,359
Value Added Tax (VAT)		
VAT on Banking Services	1,046	920
VAT Deducted at Source from suppliers	1,712	1,426
Excise Duty	1,398	1,148
Sub-total	4,156	3,494
Total	13,942	12,853

Banking Automation

In today's global business scenario, particularly in banking sector, technology plays a vital role in executing all sorts of customer friendly banking operations with cost-effective services. In this sector, competition is rising steadily day by day. As a result, technology has become an aide of necessity rather than option in financial institutions just to satisfy the growing service demand of the customer in a cost effective way. Keeping this in view, the bank has adopted many technology based solutions that has placed our bank at the zenith of the technological advancement in our banking industry.

Since the start of its operation, Dutch-Bangla Bank has been continuously striving towards bringing world-class technology driven banking services, conveniences and satisfaction to its customers setting a milestone in the banking sector of the country. In many areas of banking service Dutch-Bangla Bank has been the leader & shown path to others.

It has setup country's largest ATM network comprising of 4,151 ATMs at the end of 2025. DBBL has introduced Fast Tracks for the first time in the country to ensure better and wider range of services to its valued customers.

Dutch-Bangla Bank has also launched the first ever e-payment gateway of the country which has started bringing a change in the online purchase and other services gradually. All these have been possible with the help of a well-trained, highly professional work force and a strong IT infrastructure. To run all the services smoothly Dutch-Bangla Bank has invested a substantial amount in developing its IT backbone.

Automated Teller Machine (ATM)/CRM

DBBL started its ATM/POS service back in 2004 and became the leader soon. The ever expanding DBBL ATM network is a mystery to other players of the country. Number of ATM of the bank stood 4,151 in 2025 compared to same 4,151 in 2024 due to installation of 4,887 CRM up to 2025 and 4,297 up to 2024.



Fast Track

To provide quick and faster service and move the banking services to the doorsteps of our valued customers, the Bank has introduced Fast Tracks (FT) for the first time in the country. These FTs are comprised of ATMs, Deposit Kiosks, and Customer Service help desk officers. In 2025 DBBL have 1,511 Fast Track compared to 1,463 in 2024.

POS (Point of Sales) Merchants

POS business team acquires new retail outlets (POS Merchants) and installs Point of Sales (POS) machines in the outlets. Nexus, VISA, MasterCard, Union Pay, Discover, Diners Club card users can make transaction through EMV readable POS machines. The number of POS Merchant and amount of transaction is increasing over the year.

Year	No of POS Merchant	Amount of Transaction (in million)
2021	17,890	33,451
2022	20,658	44,699
2023	19,419	53,840
2024	19,205	48,035
2025	18,089	41,995

Nexus Pay

NexusPay from Dutch-Bangla Bank is the first fully card less solution in Bangladesh. NexusPay works with all bank cards including Nexus, Visa, MasterCard, Dutch-Bangla Bank Agent Banking and Rocket Mobile Banking. Numbers of Merchants accepting Dutch-Bangla Bank Nexus Pay stood at 182,240 at the year ended 2025. Numbers of Dutch-Bangla Bank Nexus Pay users stood at 9,042,699 at the year ended 2025.

Mobile Banking

Mobile banking service, first of its kind in the country, introduced by Dutch-Bangla Bank in 2011, was further strengthened in 2017 to cover the entire Bangladesh. The mobile banking services were rebranded in 2016 with 'Rocket' logo for more visibility and customer-centric. The mobile banking services are now spread all over Bangladesh.

The services were targeted to reach the unbanked poor people of the country, who are deprived from traditional banking services, living mostly in rural and remote areas to include them in financial services network through mobile phone.

Compared to traditional banking, mobile banking services are close to the doorsteps of customers, easier to use (can be operated without writing any cheque or using any card but using pin number only) through mobile phone and highly convenient for instant remittance of money from abroad or within the country to any remote destination of the country.

Agent Banking

Agent banking services was introduced in 2015. This is deposit based service and extended hands of Dutch-Bangla Bank branches. The objective is to bring rural small depositors under the banking umbrella.

A further extension of banking for mass people to reach even the remotest corner of the country, agent banking services introduced in 2015 was further expanded in 2025. As many as 5,629 Agent outlets covering 489 Upazilas under 64 District

were operating at the end of December 2025 to serve the agent banking customers. A total of 1,043 Master Agents were engaged in providing re-balancing service to the Agent outlets for smooth operation of customer service.

HUMAN RESOURCES DEVELOPMENT

Human resource is crucial to continued growth and success of any business entity. A talented, committed, skilled and fully motivated team of human resources is the main driving force for providing better, faster and coordinated services to the clients and for performing at the highest level in a fiercely competitive financial market like Bangladesh. Accordingly, the Bank's strategy is to attract, retain and motivate the most talented people and providing them with healthy, safe and progressive working environment and competitive compensation package.

The Bank's Human Resources policies are based on trust and relationship. The Bank's policy is to look after people who want to make a long-term career with the Bank because trust and relationship are built over time.

A number of well thought out policies are in place for welfare of employees in Dutch-Bangla Bank those are in addition to competitive compensation package available in the industry:

- ✓ Dutch-Bangla Bank Provident Fund
- ✓ Dutch-Bangla Bank Superannuation Fund,
- ✓ Dutch-Bangla Bank Gratuity Fund
- ✓ House Building Loan Scheme,
- ✓ Festival bonus
- ✓ Performance bonus and
- ✓ Study leave

Career development and training program

Dutch-Bangla Bank attaches utmost importance to the development of its employees through continuous training so that Dutch-Bangla Bank executives can have competitive advantage in the market. The training need of individual employees including training need for introducing new products, services and technology is evaluated on a continuous and systematic way. executives executives are encouraged to attend high quality training at home and abroad to develop and broaden existing knowledge and skills and to acquire new skills and expertise.

Dutch-Bangla Bank conducted 144 training courses and workshops with participation of 56,844 employees (there are repetitive employees in this list), alongside external training collaborations with leading institutions during the year 2025.

SOCIAL CONTRIBUTION

Dutch-Bangla Bank being a responsible corporate citizen of the country has been playing a pioneering role in implementing various social and philanthropic programs to help disadvantaged people of the country. Education, healthcare, human resource



development, conservation of nature, creation of social awareness, rehabilitation of distress humanities and such other programs to redress human sufferings are some of the important areas where the Bank carries out its social and philanthropic activities.

In order to discharge activities related to Social Cause Programs in an effective way, Dutch-Bangla Bank established the Dutch-Bangla Bank Foundation (DBBF) in 2001 in which contribution is made by the Bank to carry out highly important social cause programs in the areas of education, healthcare etc.

Contribution to Educational Sector

Education is necessary for the overall development of the country. Keeping this view in mind, Dutch-Bangla Bank has been giving top priority to promote the education sector. Awarding scholarship to meritorious students in need of financial aid, financial support for organizing the prestigious Ganit Olympiad, Physics Olympiad, helping development of educational infrastructural facilities, providing essential educational equipment etc. are some of the aspects included in the program.

Contribution to Health Sector

Health is one of the prime parameters to indicate the development of a nation. The need for healthcare is increasing everyday due to rapid growth of population. Dutch-Bangla Bank has identified health care as a priority sector and helped create better health care facilities at a cheaper cost for the disadvantaged population.

Contribution in Disaster Management

Dutch-Bangla Bank stands by the distressed people at the time when natural calamities occur. Dutch-Bangla Bank provides support to the affected people in cash and kind for their rehabilitation after the natural calamities like cyclone, flood, tornado, landslide, river erosion, devastating fire etc. The donation in kind includes food, medicine, water purifying tablets, blankets, GCI sheets etc.

Contribution to Social Development and environmental beautification

Dutch-Bangla Bank, as a corporate citizen contributes to social development of the country through construction of roads, bridge, mosque, donation to charitable organization others.

Dutch-Bangla Bank also contributes to environmental beautification of the major historical place of the country to create a good image of the country to the world. Dutch-Bangla Bank constructed a monument in the crossing of Hotel Inter Continental and State Guest's House Jamuna. Dutch-Bangla Bank is also engaged in beautification of the road islands and footpaths

from Kakrail Crossing to Hotel Inter-Continental Crossing of Dhaka metro as a part of city beautification project.

For development of infrastructure, Disaster management, Health and others sector of the country, Dutch-Bangla Bank has spent taka 306.4 million in 2025.

Taka in Million

Description of activities	Total
Education	145.8
Disaster management and climate change	36.5
Infrastructure improvement in remote/ underprivileged areas	0.4
Health	104.0
Others	19.7
Total	306.4

Commitment to rural area and Supporting SME

Dutch-Bangla Bank has six SME/Agriculture branch mainly in rural areas to support SMEs and to bring related low income group under financial intermediation to help them become self reliant and unleash the potential of economic growth in rural area.

In order to reinforce our commitment to rural and marginal people of the country, mobile banking services and agent Banking services are offered by Dutch-Bangla Bank for providing banking services to mainly those people who are living in rural areas of the country and mostly deprived of conventional banking services.

SME Financing

In the context of Bangladesh, the development of Cottage, Micro, Small and Medium Enterprises (CMSMEs) can be considered as a vital instrument for poverty alleviation and ensure the rapid industrialization.

Since inception, Dutch-Bangla Bank is constantly working for the betterment of the CMSME sector of the country. Dutch-Bangla Bank has a well-organized and fully functional SME Division equipped with efficient manpower and is actively supporting this industry through its widespread network all over the country.

Agricultural Financing

Bangladesh Bank's Agricultural & Rural Credit Policy and Program emphasize to ensuring food security and alleviating rural poverty through escalating the scope of agricultural credit, financial inclusion, resulting in increased fund flow in rural areas. Under the policy, adequate credit has also been provided for two other main sub-sectors namely Fishery and Livestock alongside the crop loan including income generating and poverty alleviation activities in rural areas.

As per guideline of Bangladesh Bank, Dutch-Bangla Bank is actively financing in crop, fisheries, poultry and livestock sectors within which crop sector occupies the majority portion.

ENVIRONMENTAL CONTRIBUTION

Green Banking

In light with Banking Regulations & Policy Department, Bangladesh Bank vide their Circular No. 02 dated February 27, 2011; Dutch-Bangla Bank has outlined a detail policy guideline for implementing Green Banking activities under a comprehensive Green Banking Policy in a formal and structured manner in line with global norms so as to protect environmental degradation and ensure sustainable banking practices. Dutch-Bangla Bank believes that Green Banks or environmentally responsible banks do not only improve their own standards but also affect socially responsible behavior of other businesses.

Dutch-Bangla Bank complies with environmental standard while financing industrial projects. Projects with likely adverse impact on environment are strongly discouraged by Dutch-Bangla Bank. We are trying to incorporate sound environmental management process in business operations of projects financed by us that can ensure healthy and sustainable lives for our future generations. Dutch-Bangla Bank introduced a guideline demanding assessment of environmental and social impacts of the projects to ensure that operations of the projects would be eco-friendly.

Dutch-Bangla Bank is sponsoring social awareness programs for protecting the environment.

Environmental degradation and depletion of natural resources are matters of great concern in Bangladesh like anywhere in the world. Environmental degradation is taking place due to poverty, over population and lack of awareness about the environment. It is manifested by deforestation, destruction of wetlands, depletion of soil nutrients etc. Natural calamities like floods, cyclones and tidal bores also result in severe socio-economic and environmental damage. Dutch-Bangla Bank has been continuously creating social awareness to protect the environment that is essential for present and future generations. With that end in view, Dutch-Bangla Bank is regularly advertising in print and electronic media to develop an eco-friendly society for sustainable and healthy human life.

Green Financing

The bank has introduced environment friendly innovative green products to address the core environmental challenges of the country. Eco-friendly business activities and energy efficient industries like renewable energy project, clean water supply project, waste water treatment plant, solid & hazardous waste disposal plant, bio-fertilizer plant should be encouraged and financed by the bank. Consumer loan programs may be applied for promoting environmental practices among borrowers.

The bank should encourage marketing products that are presumed to be environmentally safe which includes product modification, changes to the production process, packaging changes as well as modifying advertising activities.

Fund Allocation for Disaster management and Climate change Risks

Bank has contributed Taka 36.5 million in 2025 compared to Taka 196.1 million in 2024 for disaster management & climate changes.

In-house Environment & Social Management

The bank has given emphasis on reducing its impact on the environment by eliminating paper & waste, saving gas and carbon emission, reducing painting cost and postage expense etc. Online communication is extensively used for internal correspondence. Effective and optimum utilization of online banking facilities is highly encouraged to reduce operating time, resources and to ensure fast customer services.

A "Green Office Guideline has been circulated to the employees for efficient use of electricity, water, paper and reuse of equipments. The office order entails the following instructions or advices;

- Double-side printing to save paper consumption;
- Application of eco-font printing to reduce ink;
- Use of scrap paper as notepads;
- Avoiding use of disposable cups;
- Installation of energy efficient electronic equipment;
- Automatic shutdown of computer, fans, light, air cooler, use of energy saving bulbs, installation of solar energy etc to help reduce electricity consumption;
- Purchase of energy efficient cars that can reduce gas and petroleum consumption.



IFRS S1 (Sustainability-related financial Disclosures) and IFRS S2 (Climate-related financial disclosures)

The objective of IFRS S1 is to require an entity to disclose information about its sustainability-related risks and opportunities that is useful to users of general purpose financial reports in making decisions relating to providing resources to the entity.

IFRS S1 requires an entity to disclose information about all sustainability-related risks and opportunities that could reasonably be expected to affect the entity's cash flows, its access to finance or cost of capital over the short, medium or long term.

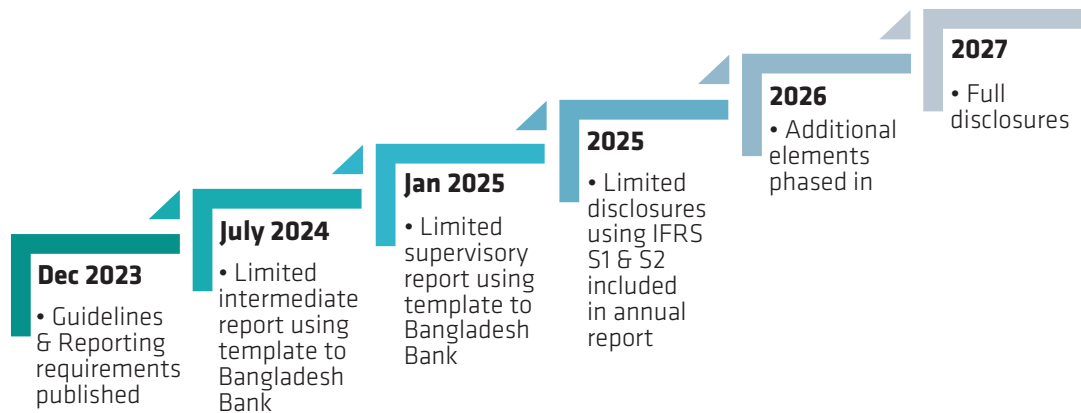
The objective of IFRS S2 is to require an entity to disclose information about its climate-related risks and

opportunities that is useful to users of general purpose financial reports in making decisions relating to providing resources to the entity.

IFRS S2 requires an entity to disclose information about climate-related risks and opportunities that could reasonably be expected to affect the entity's cash flows, its access to finance or cost of capital over the short, medium or long term (collectively referred to as 'climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects').

Built on a four-pillar structure, the standards ensure comprehensive coverage of key Environmental, Social, and Governance (ESG) factors. In Bangladesh, the central bank has outlined a three year implementation roadmap for banks to meet full disclosure requirements.

Implementation pathway



Pillar 1: Governance

The Board and any committee (consist of board members)' responsibilities for oversight of climate- and other sustainability-related risks and opportunities.

Role of Board of Directors

- The responsibility of Board and Committee of Dutch-Bangla Bank PLC (DBBL) for oversight of climate and other sustainability-related risk and opportunities will include Setting Strategy and Policy, Risk Management Oversight, Monitoring Performance, Stakeholder engagement, Disclosure and Reporting.
- The proposed policy outline that the Board and committee of DBBL will have specific responsibilities regarding climate and sustainability risks and opportunities outlined in their governance.

These includes:

1. Integration into Strategy
2. Risk Management
3. Opportunity Identification
4. Policy Development
5. Performance Monitoring
6. Stakeholder Engagement
7. Reporting and Disclosure
8. Training and Education

Role of Sustainable Finance Committee (SFC)

Management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate and other sustainability-related risks and opportunities, including information about:

- The Head of SFU: The Head of SFU oversees initiatives related to climate risk management, sustainable finance, environmental stewardship, and social responsibility with the leadership of Managing Director & CEO.
- Sustainable Finance Committee: The committee is tasked with overseeing sustainability-related risks and opportunities.
- The integration of controls and procedures with climate-related risks by management of DBBL has several impacts on climate risk management:
 1. Enhanced Risk Identification
 2. Strengthened Reporting and Monitoring
 3. Aligned Governance Structure

Pillar 2: Strategy

Strategy and decision-making

We have to incorporate sustainability and climate-related risks into risk management frameworks. To address these risks and capitalize on opportunities, DBBL, in addition to existing policy, will develop strategies that may include:

1. Integration of ESG factors
2. Green financing
3. Risk management
4. Setting targets
5. Compliance with regulations

Our key assumptions used in developing transition plan include:

1. Technological advancements: Assumptions about the pace and scale of technological advancements in renewable energy and energy efficiency can influence our lending strategies and transition pathways.
2. Policy and regulatory landscape: DBBL assumes regulatory changes, such as requirement for carbon reporting and climate-related disclosure, to anticipate future market conditions and regulatory risks.
3. Market trends and consumer preferences: DBBL also assume that shifts in market demand, consumer preferences and investor sentiment towards sustainable products and services can form business strategies and product development efforts.

Sustainability-related risks and opportunities

The current and anticipated effects of sustainability and climate-related risks and opportunities on a DBBL's business model and value chain can be significant and wide-ranging:

1. Risk Management and Financial Performance: Climate-related risks, such as physical risks (e.g., extreme weather events) and transition risks (e.g., policy changes, market shifts), can impact DBBL's financial performance and risk management practices.
2. Reputation and Brand Image: Negative environmental or social impacts associated with the bank's operations or financing activities can harm its reputation and brand image.
3. Regulatory Compliance and Reporting: Anticipated effects include stricter environmental regulations and reporting requirements related to climate change and sustainability.
4. Investment and Financing Opportunities: Anticipated effects include increased demand for sustainable finance products and services, as well as potential revenue growth from expanding into emerging sustainability markets.
5. Talent Acquisition and Employee Engagement: Anticipated effects include the need to recruit and retain employees with expertise in sustainability and environmental management, as well as fostering a culture of sustainability awareness and responsibility among staff.

Proactive management of these issues can enhance resilience, drive innovation, and create long-term value for DBBL and its stakeholders.

Financial position, financial performance and cash flows

We would present the effects of sustainability and climate-related risks and opportunities on financial position, performance, and cash flow in a subjective manner as under:

1. Financial Position:
 - Transition risks, such as shifts in market preferences or regulatory frameworks, can lead to stranded assets and impairments, negatively impacting financial position.
 - Integrating sustainability has enhanced reputation, which have impacts on financial position.
2. Financial Performance:
 - Higher upfront costs associated with sustainability



initiatives may initially depress financial performance, although these investments are expected to yield returns in the long run.

- Sustainable investments can generate improved financial performance over time.
- Effective climate risk management can mitigate potential losses and regulatory fines, enhancing overall profitability.

3. Cash Flow:

- Short-term cash flow may be impacted by increased expenses related to climate risk management or recovery efforts from climate-related events.
- Sustainable investments can lead to more stable and predictable cash flows over the long term.

Pillar 3: Risk management

Introducing policy regarding Sustainability and climate-related risks is under process. DBBL's processes and policies to manage sustainability and climate-related risks are as under:

1. Risk Identification: DBBL identify potential sustainability and climate-related risks within operations and portfolios. This involves evaluating environmental factors, regulatory changes, technological developments, and social trends.
2. Risk Assessment: After identification, we need to assess the likelihood and potential impact of these risks on business activities, financial performance, and reputation. This analysis may involve scenario planning, stress testing, and quantifying risks using appropriate metrics, which we have not yet conducted.
3. Risk Monitoring: We have to monitor sustainability and climate-related risks to track changes in their nature, magnitude, and likelihood. This involves establishing key performance indicators (KPIs), which we have not yet done.

Pillar 4: Metrics & targets

Strategic focus in 2025

Sustainability and climate-related risks and opportunities can be concentrated at various points within DBBL's business model and value chain, and their impact can manifest in the short, medium, and long term:

Short Term

- Operational Resilience: Short-term risks and opportunities may be concentrated in operational resilience, such as DBBL's ability to manage immediate climate-related hazards or adapt to regulatory changes affecting its operations.
- Reputation Management: Short-term impacts may also affect DBBL's reputation and brand image, particularly in response to high-profile environmental incidents or controversies.

Medium term

- Credit Risk: Medium-term risks and opportunities often manifest in credit risk, particularly in sectors vulnerable to climate change impacts such as agriculture, real estate, and energy.

- Investment Opportunities: Medium-term opportunities may arise in the form of sustainable finance and investment opportunities, such as financing renewable energy projects or investing in sustainable infrastructure.

Long term

- Transition Risks: Long-term risks and opportunities are often associated with transition risks, such as regulatory changes, technological advancements and market shifts that affect the bank's business model and value chain over an extended time horizon.

- Strategic Planning: Long-term sustainability considerations are integrated into strategic planning processes, including the development of long-term business strategies, investment decisions, and risk management practices.



*Any time
Anywhere*

corporate governance





CORPORATE GOVERNANCE

Corporate Governance

Corporate Governance is the system of internal controls and procedures used to define and protect the rights and responsibilities of various stakeholders. Dutch-Bangla Bank has adequately complied with all the Corporate Governance Guidelines of Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC). It is ensured by the Board that all activities and transactions of the Bank are conducted in compliance with international best practices to protect the highest interest of all the stakeholders.

Maximizing value for shareholders through performance with good governance is the responsibility of corporate management. In line with the best practice, the corporate governance systems and practices in Dutch-Bangla Bank are designed to ensure adequate internal control in operational process, transparency and accountability in doing business and proper and timely disclosures in financial reporting so that value is maximized for all the stakeholders.

Responsibilities and functions are segregated in a way to strike the right balance between the Board and the Management. The Board provides leadership and direction of the Bank, approves strategic plans and major policy decisions and supervises performance of the management. The Board is responsible for ensuring and encouraging compliance, ethical standard and integrity throughout Dutch-Bangla Bank.

The Bank has a policy for the delegation of authority. Accordingly, authority is delegated to CEO, other senior management and cross functional management committees comprising head of functional divisions and senior management to review the achievements of key objectives. The Board has also clearly delegated authorities to its Committees with specific terms of reference which sets out their objectives and responsibilities.

The Board

The Board is comprised of directors having diverse skills, experience and expertise to add value towards better corporate governance of the Bank and maximizing value for all stakeholders.

The Board discharges its responsibilities itself or through various committees. The Board meets on a regular basis to fulfill its responsibilities.

The Board is made up of 07 (seven) directors including a non-executive Chairman, two non-executive Nominated

Directors, three Independent Directors and one executive Managing Director & CEO as follows:

Ms. Sadia Rayen Ahmed
Chairman

Mr. Md. Fakhru Islam
Nominee of M/s. Horizon Associates Ltd.

Ms. Tang Yuen Ha, Ada
Nominee of Ecotrim Hong Kong Limited, a sponsoring shareholder

Mr. Ekramul Haq, FCA (Tenure expired on March 31, 2026)
Independent Director

Mr. Mohammed Salim, FCMA, CPFA (Tenure expired on March 31, 2026)
Independent Director

Mr. Nurul Islam Chowdhury FCA
Independent Director

Mr. Md. Ahteshamul Haque Khan
Ex-officio Director (Managing Director & CEO)

Chairman of the Board

The non-executive Chairman of the Board is fully independent from the Managing Director & CEO of the Bank.

Independent Director

Dutch-Bangla Bank has three independent directors in the Board of the Bank. In compliance with Corporate Governance Code of BSEC and as per rules of Bangladesh Bank, three independent directors have been appointed in the Board of Directors.

Mr. Ekramul Haq, FCA is an independent director in the Board of the Bank. Mr. Ekramul is a Chartered Accountant and Principal in Rahman Mustafiz Haq & Co. having long 54 (fifty four) years of experience in different organizations in different positions. He is the fellow member of the Institute of Chartered Accountants of Bangladesh.

Mr. Mohammed Salim, FCMA, CPFA is an independent director in the Board of the Bank. Mr. Salim is a Qualified Cost and Management Accountant having long 39 (thirty nine) years professional experience in different organizations. He was Senior Financial Management Consultant, Digitizing Implementation Monitoring & Public Procurement Project (DIMAPPP), IDA financed, Central Procurement Technical Unit (CPTU), IMED Ministry of Planning, Government of Bangladesh. He is a fellow member of the Institute of Cost and Management Accountants of Bangladesh (ICMAB), Member of

Institute of Public Accountant (MIPA), Australia, Member of Certified Management Accountant (CMA), USA and Certified Public Finance Accountant (CPFA) from the Chartered Institute of Public Finance Accountants, UK.

Mr. Nurul Islam Chowdhury FCA is an independent director in the Board of the Bank. He is a Chartered Accountant and Senior Partner in Atik Khaled Chowdhury, Chartered Accountants having 48 (forty eight) years of experience in different organizations home and abroad. He is the fellow member of the Institute of Chartered Accountants of Bangladesh.

Key objectives of the directors

The Board is responsible for ensuring governance and performance of the Bank-Company by directing and overseeing activities of the executive management by making them transparent, accountable and responsible. The directors are expected to protect the long term interest of the shareholders and all the stakeholders by setting key objectives for the management and by monitoring and ensuring that those objectives are achieved by the management in a sustainable way while maintaining transparency and accountability at every stage of operations.

The Board must be satisfied that sufficient risk management systems are in place to mitigate core risks of the Bank and that there are adequate checks and balances in the internal control system to protect the value and quality of assets of the Bank.

The Board of Directors is entitled to timely, accurate and adequate information & data to ensure effective control over operational, financial, strategic, compliance, governance and risk management issues of the Bank.

The Board is responsible for ensuring the following

- Policy formulation and implementation, risk management, internal control, internal audit and its compliance.
- Setting key targets of the Bank and monitoring progress towards achievement of such targets.
- Approval of major policy decisions and long term strategic plans to achieve key objectives in an efficient and effective way.
- Disclosure of accurate, timely and reliable information to shareholders.

They are expected to

- demonstrate the highest professional and ethical standards.
- be fully independent from management.
- be knowledgeable about the business and challenges that Dutch-Bangla Bank is facing.
- apply prudence and judgment in decision making.
- display commitments to the Bank and its all stakeholders through participation in the affairs of the Bank.

Board Meeting held in 2025

Number of Board Meetings held in 2025 and the attendance of each Director are shown in Annexure-A.

The Committees of the Board of Directors

As per Bangladesh Bank guidelines, the Board has three committees namely Executive Committee, Audit Committee and Risk Management Committee. Each Committee operates under specific Terms of Reference (TOR) that sets out its responsibilities and composition.

The TORs are designed and reviewed to ensure that the objectives of each committee are achieved in an effective way and that regulatory obligations and obligation to shareholders are fulfilled. The Committees regularly evaluate progress towards key objectives. Accordingly, time and efforts are dedicated to focus on responsibilities those are central to achieve the core objectives of respective committees.

Executive Committee of the Board

The Executive Committee of the Board is comprised of the following members of the Board.

Mr. Md. Fakhru Islam : Chairman

Mr. Ekramul Haq, FCA : Member
(Tenure expired on March 31, 2026)

Mr. Md. Ahteshamul Haque Khan : Member

Responsibilities of Executive Committee (EC)

The responsibilities of Executive Committee of the Board is clearly delegated by the Board in line with regulatory guidelines. Accordingly, the EC exercises all the powers and functions on behalf of the Board in regard to:

- approving credit proposals and monitoring quality of loan portfolio
- administrative affairs and
- financial affairs

However, all policy matters and strategic issues are dealt with by the Board of Directors of the Bank.



Audit Committee of the Board (AC)

The Audit Committee of the Board is comprised of the following non-executive members of the Board

Mr. Mohammed Salim, FCMA, CPFA (Tenure expired on March 31, 2026)	: Chairman
Ms. Tang Yuen Ha, Ada	: Member
Mr. Nurul Islam Chowdhury FCA	: Member

Salient Feature of the Objectives and Responsibilities of the Audit Committee of the Board, number of Audit Committee meeting held in 2025 and Report of the Audit Committee of the Board are given on **pages 68 to 69** of this Annual Report.

Risk Management Committee of the Board (RMC)

The Risk Management Committee of the Board is comprised of the following non-executive members of the Board

Mr. Md. Fakhrul Islam	: Chairman
Mr. Ekramul Haq, FCA (Tenure expired on March 31, 2026)	: Member
Mr. Mohammed Salim, FCMA, CPFA (Tenure expired on March 31, 2026)	: Member

Salient Feature of the Objectives and Responsibilities of the Risk Management Committee of the Board are given below

The TORs of the RMC is to oversee as to whether various core risks of the Bank i.e. credit risk, foreign exchange risk, internal control & compliance risk, money laundering risk, ICT risk, operational risk, interest rate risk, liquidity risk and other residual risks have been identified and measured by the Bank management and whether adequate risk management and risk mitigation systems have been put in place by the Bank management and whether adequate provisions and capital have been maintained against combined risks undertaken by the Bank.

Preparation of Financial Statements

Financial statements of Dutch-Bangla Bank give a true and fair view of the state of affairs of the Bank and the results of its operations and cash flows. All the applicable International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) are complied with for preparation of financial statements. The financial statements are prepared by the management and approved by the Board of Directors and audited by auditors appointed in the Annual General Meeting.

Directors' Responsibilities for Internal Control and Financial Reporting

Directors' statement on their responsibilities for internal control and financial reporting of the Bank is given on **page 157** of this Annual Report.

External audit

Aziz Halim Khair Choudhury, Chartered Accountants is the statutory (external) auditors of the Bank. They don't provide any other accounting, taxation or advisory services to the Bank.

Compliance with Bangladesh Bank regulations

As a commercial bank, Dutch-Bangla Bank is regulated and supervised by Bangladesh Bank under the Banking Companies Act, 1991 and rules and regulations made there under. Dutch-Bangla Bank attaches highest priority to strict compliance with all regulatory requirements of Bangladesh Bank in terms of core risk management, capital adequacy ratio, foreign exchange regulations, liquidity management, KYC and anti-money laundering compliance etc.

Audit and Inspection by Bangladesh Bank

In addition to Annual Comprehensive Inspection of Dutch-Bangla Bank, Bangladesh Bank also undertakes audit & inspection of Dutch-Bangla Bank at regular intervals. Compliance with observations and recommendations made by Bangladesh Bank help the Bank to improve its internal control, risk management, corporate governance and regulatory compliance maximizing benefit for all stakeholders.

Compliance with Corporate Governance Guidelines of Bangladesh Bank

Dutch-Bangla Bank has also adequately complied with Corporate Governance Guidelines of Bangladesh Bank (BRPD Circular No. 02, dated February 11, 2024) in terms of overall business activities of the Bank including credit and risk management, internal control, human resource management as well as income and expenses. It also fully complies with formation of Board, Executive Committee, Audit Committee and Risk Management Committee of the Board and their TORs to improve overall corporate governance system of the Bank and safeguard the interest of all stakeholders. Segregation of financial, operational and administrative authorities and responsibilities between Board and Management have also been ensured.

Compliance with BSEC regulations

As a listed company, Dutch-Bangla Bank is regulated by the Bangladesh Securities and Exchange Commission (BSEC). The Bank has adequately complied with corporate governance guidelines issued by the Bangladesh Securities and Exchange Commission as follows:

- There are three independent directors on the Board of the Bank.
- Two of the independent directors are members of the Audit Committee of the Board with one appointed as its Chairman.
- The quorum of the Audit Committee is not constituted without at least one independent director.
- A certificate has been obtained from M/s. Hoda Vasi Chowdhury & Co., Chartered Accountants on reporting and compliance of Corporate Governance guidelines of BSEC.
- Code of Conduct for the directors as laid down by Bangladesh Bank and Bangladesh Securities and Exchange Commission in their respective Corporate Governance Code, is followed by the directors and annual compliance has been reviewed and recorded.
- The Board has clearly defined the respective roles and responsibilities of the Chairman and the Chief Executive Officer.
- The Board has also clearly defined the respective roles, responsibilities and duties of the Chief Financial Officer (CFO), the Head of Internal Audit and the Company Secretary.
- The Board has clearly set forth in writing, the duties of the Audit Committee of the Board in term of BSEC and Bangladesh Bank guidelines.

Credit Rating of the Bank

In line with Bangladesh Bank's BRPD Circular No. 06 dated July 05, 2006 as well as to improve the risk management, corporate governance of the Bank and to safeguard the interest of investors, depositors, creditors, shareholders & the Bank Management as a whole, Credit Rating of the Bank was conducted for the year 2024 by Credit Rating Agency of Bangladesh Limited (CRAB). The date of rating by CRAB was 30 June, 2025. CRAB assigned 'AAA' (pronounced as triple 'A') rating in the Long Term and 'ST-1' rating in the Short Term.

Relations and communication with shareholders

The Bank attaches highest importance on two way communications with the shareholders. The Bank believes that the shareholders should have access to all relevant information about the Bank to make informed, judgment and decisions. All the relevant information is placed on the website (www.dutchbanglabank.com) of the Bank for convenience of the shareholders. As per BSEC guidelines, all the price-sensitive information having any possible impact on share prices of the Bank are communicated to the shareholders by publication in national dailies, online news portal and through website of DSE, CSE and BSEC. Quarterly and Half-yearly financial statements are published in the national dailies and these are also communicated to all the shareholders through DSE, CSE and BSEC. Audited yearly Financial Statements are published in the national dailies. The half-yearly and yearly results and press releases are also made available on our website. The Annual General Meeting provides very good opportunities for communication with shareholders. All the suggestions or recommendations made by the shareholders in AGM or any time during the year are taken very seriously for compliance and better corporate governance of the Bank.



[As per condition No. 1(5)(xxvii)]

Status of compliance with the conditions imposed by Bangladesh Securities and Exchange Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 & BSEC/CMRRCD/2009-193/66/PRD/148 dated 03 June 2018 & 16 October 2023 respectively issued under section 2CC of the Securities and Exchange Ordinance, 1969:

(Report under Condition No. 9)

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1 (1) Size of the Board of Directors	The total number of members of a company's Board of Directors (hereinafter referred to as "Board") shall 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)	✓		
	(b) Without contravention of any provision of any other laws, for the purpose of this clause, an "independent director" means a director-			
	(i) who either does not hold any share in the company or holds less than one percent (1%) shares of the total paid-up shares of the company	✓		
	(ii) who is not a sponsor of the company or is not connected with the company's any sponsor or director or nominated director or shareholder of the company or any of its associates, sister concerns, subsidiaries and parents or holding entities who holds one percent (1%) or more shares of the total paid-up shares of the company on the basis of family relationship and his or her family members also shall not hold above mentioned shares in the company	✓		
	(iii) who has not been an executive of the company in immediately preceding 02 (two) financial years	✓		
	(iv) who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary or associated companies	✓		
	(v) who is not a member or TREC (Trading Right Entitlement Certificate) holder, director or officer of any stock exchange	✓		
	(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;	✓		
	(vii) who is not a partner or an executive or was not a partner or an executive during the preceding 03 (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;	✓		
(viii) who is not independent director in more than 05 (five) listed companies	✓			

	(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	√		
	(x) who has not been convicted for a criminal offence involving moral turpitude;	√		
	(c) The independent director(s) shall be appointed by the Board 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 and 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 01 (one) tenure only	√		
1(3) Qualification of Independent Director)	(a) Independent director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial laws, regulatory requirements and corporate laws and can make meaningful contribution to the business	√		
	(b) Independent director shall have following qualifications:			
	(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			Not applicable
	(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; or	√		
	(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 degree in economics or commerce or business or law: Provided that in case of appointment of existing official as independent director it requires clearance from the organization where he or she is in service; or			Not applicable
	(iv) University Teacher who has educational background in Economics or Commerce or Business Studies or Law; or			Not applicable



	(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	√		
	(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			Not applicable
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	√		
	(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;	√		Roles and responsibilities are as per Bangladesh Bank guidelines and service rules of the Bank
	(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 meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	√		

1(5) The Directors' Report to Shareholders

(i)	An industry outlook and possible future developments in the industry	√		
(ii)	The segment-wise or product-wise performance	√		
(iii)	Risks and concerns including internal and external risk factors, threat to sustainability and negative impact on environment, if any;	√		
(iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin, where applicable;			Not applicable
(v)	A discussion on continuity of any extraordinary activities and their implications (gain or loss);			Not applicable

(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;	√		
(vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or any other instruments;	√		IPO was made in 2001 and the IPO fund were used for acquisition of fixed assets and lending
(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.;			Not applicable
(ix)	An explanation on any significant variance that occurs between Quarterly Financial performances and Annual Financial Statements;	√		
(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;	√		
(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;			Not applicable
(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)	A report on the pattern of shareholding disclosing the aggregate number of shares (along with name-wise details where stated below) held by:-			
	(a) Parent or Subsidiary or Associated Companies and other related parties (name-wise details);	√		
	(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);	√		
	(c) Executives;	√		
	(d) Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details);	√		
(xxiv)	In case of the appointment or reappointment of a director, a disclosure on the following information to the shareholders:-			
	(a) a brief resume of the director;	√		
	(b) nature of his / her expertise in specific functional areas;	√		
	(c) Names of companies in which the person also holds the directorship and the membership of committees of the board.	√		
(xxv)	A 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:			
	(a) accounting policies and estimation for preparation of financial statements;	√		
	(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;	√		
	(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 immediate preceding five years explaining reasons thereof;	√		
	(d) compare such financial performance or results and financial position as well as cash flows with the peer industry scenario;	√		
	(e) briefly explain the financial and economic scenario of the country and the globe;	√		
	(f) risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company; and	√		

	(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;	√		
(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; (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.			Bangladesh Bank vide their BRPD Circular Letter No.21, dated May 12, 2024 has instructed to assign the functions of the NRC to the Audit Committee of the Board as Bank Company Act-1991 (amended upto 2023) explicitly recognize only 03 (three) Committees: Executive Committee, Audit Committee & Risk Management Committee.

2. Governance of Board of Directors of Subsidiary Company

2(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			Not applicable
2(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			Not applicable
2(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			Not applicable
2(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			Not applicable
2(e)	The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company			Not applicable



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).	√		After implementation of this new corporate governance code no one is removed from their position
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	√		Attended up to November 23, 2020. Following BRPD Circular letter no. 23/2013, 55/2020 & BRPD Circular No. 2 dated 26.12.2013, 12.11.2020 & 11.02.2024 respectively, Bangladesh Bank vide their letter no. DOS(BSS-2)/1158-08/DBL/2020-3903 dated November 23, 2020 instructed us to ensure that other than Managing Director and Company Secretary, any other officials shall not attend the meeting of the Board of Directors and its different Committee except invitation from the Board.

3(3) Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)	(a) The MD or CEO and the 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:			
	(i) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading; and	√		
	(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;	√		
	(b) The MD or CEO and the 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 the CFO shall be disclosed in the Annual Report	√		

4. Board of Directors' Committee

	For ensuring good governance in the company, the Board shall have at least following subcommittees:			
	(i) Audit Committee; and	√		
	(ii) Nomination and Remuneration Committee			Bangladesh Bank vide their BRPD Circular Letter No.21, dated May 12, 2024 has instructed to assign the functions of the NRC to the Audit Committee of the Board as there is no opportunity to form any other committee except Executive Committee, Audit committee & Risk Management Committee as per Bank Company Act-1991 (amended upto 2023).

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 nonexecutive 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 03 (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;			Not applicable
(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 01 (one) independent director	√		

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): Provided that in absence of Chairperson of the Audit Committee, any other member from the Audit Committee shall be selected to be present in the annual general meeting (AGM) and reason for absence of the Chairperson of the Audit Committee shall be recorded in the minutes of the AGM.	√		

5(4) Meeting of the Audit Committee

(a)	The Audit Committee shall conduct at least its 04 (four) meetings in a financial year: Provided that any emergency meeting in addition to regular meeting may be convened at the request of any one of the members of the Committee	√		
(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	√		
(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: Provided that the management shall disclose to the Audit Committee about the uses or applications of the proceeds by major category (capital expenditure, sales and marketing expenses, working capital, etc.), on a quarterly basis, as a part of their quarterly declaration of financial results:	√		IPO was made in 2001 and the IPO fund were used for acquisition of fixed assets and lending



	Provided further that on an annual basis, the company shall prepare a statement of the proceeds utilized for the purposes other than those stated in the offer document or prospectus for publication in the Annual Report along with the comments of the Audit Committee.			
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5(6) Reporting of the Audit Committee

(a) Reporting to the Board of Directors	(i) The Audit Committee shall report on its activities to the Board.	√		
	(ii) The Audit Committee shall immediately report to the Board on the following findings, if any:-			
	(a) report on conflicts of interests;			Nil
	(b) suspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements;			Nil
	(c) suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations; and			Nil
	(d) any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately;			Nil
(b) Reporting to the Board of Directors	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 03 (three) times or completion of a period of 06 (six) months from the date of first reporting to the Board, whichever is earlier			Nil

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	√		
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6. Nomination and Remuneration Committee (NRC)

(1) Responsibility to the Board of Directors	(a) The company shall have a Nomination and Remuneration Committee (NRC) as a subcommittee of the Board			
	(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).			

(2) Constitution of the NRC	(a) The Committee shall comprise of at least three members including an independent director;			Bangladesh Bank vide their BRPD Circular Letter No.21, dated May 12, 2024 has instructed to assign the functions of the NRC to the Audit Committee of the Board as there is no opportunity to form any other committee except Executive Committee, Audit committee & Risk Management Committee as per Bank Company Act-1991 (amended upto 2023).
	(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			
(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			
(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.			
(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:			
	(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:			
	(a) the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;			
	(b) the relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and			
	(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;			
	(ii) devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;			
	(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 Board;			
	(iv) formulating the criteria for evaluation of performance of independent directors and the Board;			
	(v) identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria; and			
(vi) developing, recommending and reviewing annually the company's human resources and training policies;				
(c) The company shall disclose the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report.				

7. External / Statutory Auditors

7(1)	The issuer company shall not engage its external or statutory auditors to perform the following services of the company, namely:-			
	(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); and	√		
	(ix) any other service that creates conflict of interest.	√		
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	√		



Annexure-A

14 (fourteen) meetings of the Board of Directors were held in the year 2025. Attendance of the Hon'ble Directors' is given below:

Sl. No.	Name of Directors	No of Attendance	No. of Absence	Remarks
01.	Ms. Sadia Rayen Ahmed	07	07	i. She was pre-occupied and her leave of absence was granted by the Board.
02.	Mr. Abedur Rashid Khan	13	0	i. Nominee of Horizon Associates Limited. ii. The office of the Director of Mr. Abedur Rashid Khan stands vacated due to his demise on 12.12.2025.
03.	Ms. Tang Yuen Ha, Ada	10	2	i. Nominee of Ecotrim Hong Kong Limited. ii. She was pre-occupied and her leave of absence was granted by the Board. iii. She didn't attend 02 Board Meetings as she retired by rotation and reappointment approval was awaiting during that period.
04.	Mr. Ekramul Haq, FCA	12	2	i. He was pre-occupied and his leave of absence was granted by the Board.
05.	Mr. Mohammed Salim, FCMA, CPFA	14	0	
06.	Mr. Nurul Islam Chowdhury FCA	11	0	i. He was appointed on March 18, 2025.
07.	Mr. Abul Kashem Md. Shirin Ex-Officio Director (Ex-Managing Director & CEO)	12	2	i. He was pre-occupied and his leave of absence was granted by the Board.

Annexure-B

The pattern of Shareholding of Dutch-Bangla Bank as of 31 December 2025 as per BSEC's Notification No. BSEC/CM-RRCD/2006-158/207/Admin/80 dated 03 June 2018:

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

(ii) Shareholding by:

Directors	: Given in the notes to the Financial Statements (Note 16.5)
MD & Chief Executive Officer	: Nil
Company Secretary	: Nil
Chief Financial Officer	: Nil
Head of Internal Audit & Compliance	: Nil
Spouse of above Executives	: Nil

(iii) Shareholding by Executives : Nil

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

Sl. No.	Name of the shareholders	No. of shares as of 31 December 2025
01.	Mr. Mohammed Sahabuddin Ahmed	195,392,773 shares = 20.21%
02.	Horizon Associates Ltd.	220,792,410 shares = 22.84%
03.	Ecotrim Hong Kong Limited	239,122,612 shares = 24.74%

Information of Directors in compliance with the condition No. 1(5) (xxiv) of Corporate Governance guidelines dated 03 June 2018 of Bangladesh Securities and Exchange Commission (BSEC):

Sl. No.	Name of the Director	Educational Qualification	Experience
01.	Ms. Sadia Rayen Ahmed Chairman	Honours Bachelor of Arts, Double Major in Political Science & English, University of Toronto St. George Campus (University College), Canada. Branksome Hall (Rosedale), Toronto, Canada. American International School/Dhaka (Baridhara).	She is a businesswoman with 14 (fourteen) years of experience.
02.	Mr. Md. Fakhru Islam Nominee Director	Bachelor of Science in Civil Engineering Bangladesh University of Engineering and Technology (BUET), Dhaka	He is a businessman having 31 (thirty one) years of experience. He is Proprietor of M/s. Dev Con & Managing Director of ADEPT Consultants Limited
03.	Ms. Tang Yuen Ha, Ada Nominee Director	University Graduate	She has 32 (thirty two) years of business experience. She is the Managing Director of Etasia (BD) Ltd.
04.	Mr. Ekramul Haq, FCA Independent Director	B.Com., FCA	He is a Chartered Accountant and Principal in Rahman Mustafiz Haq & Co. having long 54 (fifty four) years of experience in different organizations in different positions. He is the fellow member of the Institute of Chartered Accountants of Bangladesh.



Sl. No.	Name of the Director	Educational Qualification	Experience
05.	Mr. Mohammed Salim, FCMA, CPFA Independent Director	M.Com., University of Dhaka, Master of Business Administration (MBA), University of HULL, UK ; Diploma in Management Studies (DMS), University of HULL, UK;	He is a Qualified Cost and Management Accountant having long 39 (thirty nine) years of professional experiences in different organizations. He is Ex-Senior Financial Management Consultant, Digitizing Implementation Monitoring & Public Procurement Project (DIMAPPP), IDA financed, Central Procurement Technical Unit (CPTU), IMED Ministry of Planning, Government of Bangladesh. He is a fellow member of the Institute of Cost and Management Accountants of Bangladesh (ICMAB), Member of Institute of Public Accountant (MIPA), Australia, Member of Certified Management Accountant (CMA), USA and Certified Public Finance Accountant (CPFA) from the Chartered Institute of Public Finance Accountants, UK.
06.	Mr. Nurul Islam Chowdhury FCA Independent Director	B. Sc., FCA	He is a Chartered Accountant and Senior Partner of Atik Khaled Chowdhury, Chartered Accountants He has long 48 (forty eight) years of experience in different organizations at home and abroad. He is the fellow member of the Institute of Chartered Accountants of Bangladesh.

Information of remaining Director:

Sl. No.	Name of the Director	Educational Qualification	Experience
01.	Mr. Md. Ahteshamul Haque Khan Ex-officio Director (Managing Director & CEO)	i) M.Sc in Economics Jahangirnagar University, Dhaka; and ii) EMBA in Finance North South University, Dhaka	He has more than 30 (thirty) years of experience in different banks.

Report of the Audit Committee of the Board as per Bangladesh Securities and Exchange Commission Notification No. BSEC/CMRRC-D/2006-158/207/Admin/80 dated 03 June 2018 on Corporate Governance.

The Audit Committee of the Board was first duly constituted by the Board of Directors of the Bank in accordance with the BRPD Circular Number 12 dated December 23, 2002 of Bangladesh Bank. Subsequently, the Committee was reconstituted several times due to change of Members of the Board of Directors / Committee and to comply with the rules and regulations of Bangladesh Bank as well as Bangladesh Securities and Exchange Commission.

The objectives of the Audit Committee are to assist the Board of Directors mainly in the following areas:

Establishing a compliance culture through adequate internal control system to ensure that sufficient risk management system is in place to manage core risks of the Bank and that financial reports disclosed by the Bank are reliable.

- Developing an adequate Information Technology (IT) and MIS and establishing sufficient control system in IT operations to protect the Bank against any operational risk.
- Ensuring true and fair presentation of financial statements with adequate disclosure in compliance with Bangladesh Accounting Standards / Bangladesh Financial Reporting Standards / Accounting Standard as directed by Bangladesh Bank.
- Reviewing the internal audit procedure of the Bank to ensure to work independently from the management of the Bank.
- Reviewing the adequacy and effectiveness of internal audit and whether management is complying with recommendations made by the internal audit and external audit to ensure good monitoring system within the business.
- Reviewing whether the officers / staffs of the Bank are clearly advised regarding their duties & responsibilities and evaluating their performance through the report of the Internal Auditor.
- Recommending appointment of external auditors and special auditors, if any, to the Board and also reviewing audit works and reports submitted by external auditors and special auditors to ensure compliance and regularization of recommendations made by the auditors.

- Reporting to the Board of Directors on mistakes, frauds and forgeries and other irregularities, if any, observed by internal / external auditors and regulatory authority for guidelines of the Board.
- Reviewing compliance of all applicable rules and regulations and the directives made by the Board of Directors of the Bank and controlling authorities.
- Review statement of significant related party transactions submitted by the management.
- Review Management Letters / Letter of Internal Control weakness issued by statutory auditors.
- Reviewing the financial statements and consult with the external auditor and management team of the Bank before finalization.
- The committee will submit a report on quarterly basis to the Board of Directors for compliance on mistakes, frauds & forgeries and other irregularities, if any, identified by internal auditor, external auditor and Bangladesh Bank inspection team.
- The Committee will evaluate the efficiency and effectiveness of internal audit.
- The internal auditor and external auditor will submit an evaluation report on the concerned subject after verified by the Committee.
- The Committee will regularly evaluate its activities and other supervising activities vested by the Board of Directors.
- Monitor Internal Control Risk Management process.
- The Audit Committee will evaluate the audited accounts and report thereon made by the external auditors.

In pursuance of the above objectives, 12 (twelve) meetings of the Audit Committee of the Board were held during the year 2025. The Committee reviewed compliance of policy issues, regulations and applicable laws in general and audit reports submitted by Bank's Internal Control & Compliance Division as well as reports of external auditors.

Upon review of 554 audit reports on Branches and Head Office Divisions submitted in 12 (twelve) meetings by Bank's Internal Control & Compliance Division, the Audit Committee issued a number of instructions and provided guidelines to improve the state of operation, internal control and compliance procedure and risk management system of the Bank including operational risk, credit risk and documentation.



The Committee also instructed for immediate compliance of all issues raised and stressed the need for compliance on the part of Head of all Branches to review the progress on a regular basis and to submit updated compliance reports to Internal Control & Compliance Division.

The Committee, among others, put special emphasis on the following areas:

- To comply with all the requirements of the regulatory circulars meticulously provided by the Regulatory Authority like Bangladesh Bank, Bangladesh Securities and Exchange Commission (BSEC) etc.
- To give emphasis on improving the customer services as well as ATM service.
- To complete all documentation formalities in the loan accounts and foreign trade, if any.
- To improve the deposit mix with a view to bringing down the cost of fund.
- To give emphasis on account opening, retail and SME business.
- To take necessary actions for proper and prompt delivery of ATM cards and cheque books.
- Not to provide EOL without the approval of the competent authority of the Bank.
- To complete Balancing / Breakup of GL Heads.
- To check the daily activity reports of the Branches regularly.
- To complete the audit of the new Branches within 06 (six) months from the date of the opening with a view to complying with the irregularities at the early stage.
- To comply the Anti Money Laundering & Terrorist Financing rules and regularize the KYC profiles.
- To define roles and responsibilities of all officers of the Branches.
- To prepare manpower planning of the Branches.
- To maintain Departmental Control Function Check List (DCFCL).
- To maintain fire proof safe custody for ensuring security of documents.
- To open accounts with proper documents and complying all the rules and regulations in force.
- To secure the vault room of the Branches.
- To obtain the network document and electric design diagram of the Branches.
- To strengthen the internal control system.
- To implement the Core Risk Management Guidelines.
- To regularize various lapses, irregularities in general banking, foreign trade and credit in the Branches at the earliest.

The Committee also reviewed the audited financial statements as of 31 December 2024, first quarter financial statement as of 31 March 2025, half-yearly financial statements as of 30 June 2025 and third quarter financial statements as of 30 September 2025 of the Bank.

While reviewing financial statements, the Committee thoroughly reviewed adequacy of provisions made against loans and advances and other assets and capital adequacy ratio.

The Committee stressed the need for close co-ordination between External Auditors and Internal Control & Compliance Division for continuous improvement of internal control procedure and risk management system of the Bank.

Mr. Mohammed Salim, FCMA, CPFA
Chairman
Audit Committee of the Board



Dutch-Bangla Bank PLC

[As per condition No. 1(5)(xxvi)]

Declaration by Managing Director & CEO and Chief Financial Officer (CFO)

Date: April 28, 2026

The Board of Directors

Dutch-Bangla Bank PLC
Head Office, Dhaka

Subject: Declaration on Financial Statements for the year ended on 31 December 2025.

Dear Sirs,

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

- (1) The Financial Statements of **Dutch-Bangla 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 exists 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; and
 - (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,

Mohammed Shahid Ullah
Chief Financial Officer (CFO)

Md. Ahteshamul Haque Khan
Managing Director & CEO

Hoda Vasi Chowdhury & Co

Chartered Accountants



Annexure-B

[Certificate as per condition No. 1(5) (xxvii)]

Report to the Shareholders of Dutch-Bangla Bank PLC on compliance on the Corporate Governance Code

[As required under code 1(5) (xxvii) of the BSEC Code of Corporate Governance]

We have examined the compliance status to the Corporate Governance Code by Dutch-Bangla Bank PLC (the "Bank") for the year ended on 31 December 2025. This Code relates to the Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 and the amendment Notification No. BSEC/CMRRCD/2009-193/66/PRD/148 dated 16 October 2023 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 the Management in ensuring compliance to 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 the 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;
- (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.

For Hoda Vasi Chowdhury & Co.
Chartered Accountants

Sabbir Ahmed, FCA
Partner

ICAB Enrolment Number 770

Place: Dhaka

Dated: 07 May 2026



DIVIDEND DISTRIBUTION POLICY

Introduction:

This policy is drafted in compliance with the Directives No. BSEC/CMRRCD/2021-386/03 of Bangladesh Securities and Exchange Commission (BSEC) dated January 14, 2021.

Purpose:

The purpose of the policy is to comply with the Directives of Bangladesh Securities and Exchange Commission (BSEC). The parameters set out in the policy are applicable for distribution of dividend.

Process of Distribution of Dividend: Manner and procedures of Cash dividend payment

Cash dividend shall be paid directly to the bank account

- i) Through Bangladesh Electronic Funds Transfer Network (BEFTN);
- ii) Through bank transfer or any electronic payment system as recognized by the Bangladesh Bank (if not possible through BEFTN);
- iii) In case of margin loan and claim by loan provider, through the Consolidated Customer's Bank Account (CCBA);
- iv) To the separate bank account of the merchant Banker or portfolio manager through BEFTN;
- v) Through the security custodian following Foreign Exchange Regulation for non-resident sponsor, director, shareholder, unit holder or foreign portfolio investor (FPI);
- vi) Through issuance of Cash Dividend warrant and send it through post in case of non-availability of information of the shareholder or unit holder.

Manner and procedure of stock dividend distribution:

The stock dividend shall be credited within 30 (thirty) days of approval subject to the clearance of the regulatory requirement [if any from Bangladesh Bank, exchange(s) and the Central Depository Bangladesh Limited (CDBL)]:

- i) To the BO account;
- ii) To the suspense BO Account for undistributed or unclaimed stock dividend/bonus shares;
- iii) The bonus dividend shall be transferred to the suspense BO account if BO account is not available or BO account is inactive;
- iv) The sale proceeds of fractional bonus dividend shall be paid off as per circular of BSEC or

Bangladesh Bank or other regulatory authority from time to time.

Issuance of Bonus Share:

To ensure rightful ownership of the bonus shares, the bank shall follow the directives issued by BSEC from time to time.

Time line for dividend pay off

- i) Stock Dividend shall be paid off to the entitled shareholder within 30 (thirty) days of approval.
- ii) Cash Dividend shall be paid off as per circular of BSEC or Bangladesh Bank or other regulatory authority from time to time.
- iii) Amount of declared cash dividend payable for the concerned year/period shall be kept in a separate bank account as per circular of BSEC or Bangladesh Bank or other regulatory authority from time to time.

Unpaid or unclaimed or unsettled cash dividend

Unpaid or unclaimed or unsettled cash dividends shall be settled as per instructions of BSEC or Bangladesh Bank or other regulatory authority from time to time.

Unpaid or unclaimed or unsettled stock dividend

Unpaid or unclaimed or unsettled stock dividends shall be settled as per instructions of BSEC or Bangladesh Bank or other regulatory authority from time to time.

Tax matters

Tax will be deducted at source as per applicable tax laws.

Amendments / Modifications

To the extent any change/amendment is required in terms of any applicable law or change in regulations, the regulations would prevail over the policy and the provisions in the policy would be modified in due course to make it consistent with the law of the land. Such amended policy shall be placed before the Board for approval.

Disclosure Policy

The Dividend Distribution Policy shall be available on the Bank's website and shall also be disclosed in the Bank's Annual Report.



Summary of Unclaimed Dividend as of 31 December, 2025

i) From the year 2001-2021 (Transferred to CMSF):

Year	No. of shareholders	Net amount paid to Capital Market Stabilization Fund (CMSF) in Taka
2001	9	7,875.00
2002	9	11,000.00
2003	11	15,000.00
2004	59	26,010.00
2005	80	12,307.50
2006	219	20,857.50
2007	145	298,344.16
2008	82	58,829.26
2009	1,760	1,115,367.35
2010	1,329	2,878,779.00
2011	273	977,132.80
2012	187	412,460.80
2013	297	836,845.60
2014	409	1,320,285.00
2015	249	688,941.80
2016	357	686,584.50
2017	237	490,317.75
2018	48	1,661.97
2019	663	709,293.74
2020	689	600,709.95
2021	772	761,947.98
Total	7,884	11,930,551.66

ii) From the year 2022 to 2024:

Year	No. of shareholders	Unclaimed Dividend amount in Taka
2022	931	970,015.48
2023	1025	1,037,745.57
2024	828	564,396.61
Total	2784	2,572,157.66





Any time
Anywhere

disclosures on risk based capital (Basel III)





DISCLOSURES ON RISK BASED CAPITAL (BASEL III)

Scope of Application

Qualitative Disclosures	
a)	The name of the top corporate entity in the group to which this guidelines applies.
b)	An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group:
(i)	that are fully consolidated;
(ii)	that are given a deduction treatment; and
(iii)	that are neither consolidated nor deducted (e.g. where the investment is risk-weighted).

Dutch-Bangla Bank PLC. (the Bank)

The consolidated financial statements of the Bank include the financial statements of Dutch-Bangla Bank PLC and the Off-shore Banking Operation (OBO). A brief description of the Bank and the OBO are given below:

The Bank [Main operation]

Dutch-Bangla Bank PLC (the Bank) is a scheduled commercial bank set up as a joint venture between Bangladesh and the Netherlands. Incorporated as a public limited company under the Companies Act 1994, the Bank obtained license from Bangladesh Bank on 23 July 1995 and started its banking business with one branch on 3 June 1996. The number of branches was 243 and sub-branches was 334 as on 31 December 2025 all over Bangladesh. The Bank is listed with Dhaka Stock Exchange and Chittagong Stock Exchange as a publicly quoted company.

The principal activities of the Bank are to carry on all kinds of commercial banking business in Bangladesh.

Mobile Banking Services

The Bank obtained the permission for conducting the Mobile Banking Services from Bangladesh Bank on 28 April 2010. The Bank started operation of Mobile Banking Services on 31 March 2011. The mobile banking services were rebranded in 2016 with 'Rocket' logo for more visibility and customer-centric.

The principal activities of the Mobile Banking Services are to provide banking services to Mobile Banking customers through Mobile Phone and multiple delivery channels within the applicable rules & regulations and guidelines of Bangladesh Bank.

Mobile Banking Services are part of Main Operation of the Bank.

Agent Banking Services

The Bank obtained the permission for conducting the Agent Banking services from Bangladesh Bank on 27 July 2014. The Bank started operation of Agent Banking Services on 19 January 2015.

The principal activities of the Agent Banking Services are to provide banking services to the Bank customers through engagement of agents who conducts Banking Transaction on behalf of the Bank under a valid agency agreements rather than Bank's own Tellers/ Cashiers to deliver the services within the applicable rules & regulations and guidelines of Bangladesh Bank.

Agent Banking Services are part of Main Operation of the Bank.

Scope of Application (Continued)

		<p>Off-shore Banking Operation (OBO)</p> <p>The Off-shore Banking operation of the Bank is the separate business entity governed by the applicable rules & regulations and guidelines of Bangladesh Bank. The Bank obtained the permission for conducting the operations of Off-shore Banking from Bangladesh Bank on 23 February 2010. The Bank started the operation of Off-shore Banking on 12 July 2010. The number of OBO was 2 (two) as on 31 December 2025 located at Centralized Processing Centre (CPC), Head Office, Dhaka and Dhaka EPZ Branch, Dhaka.</p> <p>The principal activities of the OBO are to provide commercial banking services through its Division within the rules & regulations and guidelines of Bangladesh Bank applicable for the Off-shore Banking Operation.</p>
c)	Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group.	Not applicable
Quantitative Disclosures		
d)	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

Capital structure

Qualitative Disclosures	
a)	<p>Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of capital instruments eligible for inclusion in CET 1, Additional Tier 1 or in Tier 2 capital.</p> <p>In terms of Section 13 of the Bank Company Act, 1991 (Amended up to 2023), the terms and conditions of the main features of all capital instruments have been segregated in line with the eligibility criteria set forth vide BRPD Circular No. 18 dated 21 December 2014 [Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel III)] and other relevant instructions given by Bangladesh Bank from time to time. The main features of the capital instruments are as follows:</p> <p>Common Equity Tier 1 (CET1) capital instruments</p> <ol style="list-style-type: none"> Paid-up share capital; Non-repayable share premium account; Statutory reserve; Dividend equalization account; and Retained earnings. <p>Additional Tier 1 (AT1) capital instruments: Currently, Bank has no AT1 capital instruments.</p> <p>Tier 2 capital instruments</p> <ol style="list-style-type: none"> General Provision against unclassified loans and off-balance sheet exposures; and Subordinated debt capital.



Capital structure (Continued)

Quantitative Disclosures			
b)	The amount of Common Equity Tier 1 (CET1) capital	The amount of Common Equity Tier 1 (CET1) capital as per disclosures in the audited financial statements as of 31 December 2025 are as follows:	
		In Million Taka	
		Particulars	Amount
		Paid-up capital	9,667.0
		Non-repayable share premium account	11.1
		Statutory reserve	9,667.0
		General reserve	-
		Dividend equalization account	1,766.8
		Retained earnings	38,106.3
		Other (If any item approved by Bangladesh Bank)	-
Sub-Total CET1 Capital [A]		59,218.2	
c)	The amount of Additional Tier 1 (AT1) capital	The amount of Additional Tier 1 (AT1) capital as per disclosures in the audited financial statements as of 31 December 2025 are as follows:	
		In Million Taka	
		Particulars	Amount
		Non-cumulative irredeemable preference shares	-
		Instruments issued by the banks that meet the qualifying criteria for AT1	-
		Others (if any item approved by Bangladesh Bank)	-
Sub-Total AT1 Capital [B]		-	
d)	The amount of Tier 2 capital	The amount of Tier 2 capital as per disclosures in the audited financial statements as of 31 December 2025 are as follows:	
		In Million Taka	
		Particulars	Amount
		General provision against unclassified loans and off-balance sheet exposures (Including OBU)	8,382.7
		All other preference shares	-
		Subordinated debt	17,000.0
		Revaluation Reserves	-
Others (if any item approved by Bangladesh Bank)	-		
Sub-total of Tier 2 capital [C]		25,382.7	
e)	Regulatory Adjustments/ Deductions from capital	In Million Taka	
		Particulars	Amount
		Deferred tax assets against the specific loan loss provision and other intangible assets (computer software) from CET 1 capital	9,851.8
		Revaluation Reserves for Fixed Assets and Securities from Tier 2 capital	-
Sub-total of deduction [D]		9,851.8	
f)	Total eligible capital	In Million Taka	
		Particulars	Amount
		Total eligible capital [A+B+C-D]	

Capital Adequacy

Qualitative Disclosures

a)	A summary discussion of the bank's approach to assessing the adequacy of its capital to support current and future activities.	<p>The Bank assesses the adequacy of its capital in terms of Section 13(1) of the Bank Company Act, 1991 (Amended up to 2023) and instruction contained in BRPD Circular No. 18 dated 21 December 2014 [Guidelines on 'Risk Based Capital Adequacy for Banks' (Revised regulatory capital framework in line with Basel III)] and other relevant rules & regulation issued by BB from time to time.</p> <p>However, in terms of the regulatory guidelines, the Bank computes the capital charge/ requirement as under:</p> <p>i. Credit risk: On the basis of Standardized Approach;</p> <p>ii. Market risk: On the basis of Standardized Approach; and</p> <p>iii. Operational risk: On the basis of Basic Indicator Approach.</p> <p>The Bank assesses the capital requirement considering the existing size of portfolio, concentration of portfolio to different risk weight groups, asset quality, profit trend etc. on quarterly rest. The Bank also forecasts the adequacy of capital in terms of its capacity of internal capital generation, maintaining the size of the portfolio, asset quality, conducting credit rating of the borrowers, segregation of portfolio to different risk weight groups etc. As of 31 December 2025, Bank maintained total capital (CET 1/Tier 1 and Tier 2) of Taka 74.7 billion against the minimum requirement plus capital conservation buffer of Taka 54.5 billion with a surplus of Taka 20.2 billion. Bank's capital to risk-weighted asset ratio (CRAR) as of 31 December 2025 stood at 17.13% (consisting of 11.32% in CET 1/Tier 1 capital and 5.82% in Tier 2 capital) against the regulatory requirement of minimum plus capital conservation buffer 12.50%. This surplus capital both in term of absolute amount and ratio (CRAR) is considered to be adequate to absorb all the material risks to which the Bank may be exposed in future. The Bank maintained more than adequate capital against the regulatory requirement to uphold and strengthen the confidence of its investors, depositors and other stakeholders.</p>
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Quantitative Disclosures

b)	Capital requirement for Credit Risk	In Million Taka		
			Risk Weighted Assets (RWA)	Minimum Capital Requirement (MCR)
		Particulars		
		Credit Risk		
		On -balance sheet	309,871.7	30,987.2
Off-balance sheet	27,597.7	2,759.8		
	Total	337,469.4	33,746.9	
c)	Capital requirement for Market Risk	In Million Taka		
			Risk Weighted Assets (RWA)	Minimum Capital Requirement (MCR)
		Particulars		
		Market Risk		
		Interest Rate related instrument	25,886.6	2,588.7
		Equities	11,368.1	1,136.8
		Foreign exchange position	236.4	23.6
Commodities	-	-		
	Total	37,491.0	3,749.1	
d)	Capital requirement for Operational Risk	In Million Taka		
			Risk Weighted Assets (RWA)	Minimum Capital Requirement (MCR)
		Particulars		
		Operational Risk	61,301.8	6,130.2
	Total	61,301.8	6,130.2	



Capital Adequacy (Continued)

		In Million Taka	
		Particulars	Amount
(e)	Total Risk Weighted Assets (RWA), Total Minimum Capital Requirement (MCR) and Total Eligible Regulatory Capital	Total Risk Weighted Assets (RWA)	
		Credit Risk	
		On-balance sheet	309,871.7
		Off-balance sheet	27,597.7
		Total Credit Risk [i]	337,469.4
		Market Risk [ii]	37,491.0
		Operational Risk [iii]	61,301.8
		Total Risk Weighted Assets (RWA) [i+ii+iii]	436,262.3
		Total Minimum Capital Requirement (MCR)	
		Credit Risk	
		On-balance sheet	30,987.2
		Off-balance sheet	2,759.8
		Total Credit Risk [i]	33,746.9
		Market Risk [ii]	3,749.1
		Operational Risk [iii]	6,130.2
Total Minimum Capital Requirement (MCR)	43,626.2		
Total Eligible Regulatory Capital		74,749.1	
(f)	Total capital, CET1 capital, Total Tier 1 capital and Tier 2 capital ratio:	For The Consolidated Group	
		Particulars	
		Ratio (%)	
		Total Capital to Risk-weighted Asset Ratio (CRAR)	17.13%
		Common Equity Tier 1 Capital to Risk-weighted Asset Ratio	11.32%
		Total Tier 1 Capital to Risk-weighted Asset Ratio	11.32%
		Tier 2 Capital to Risk-weighted Asset Ratio	5.82%
		For Stand Alone	
		Particulars	
		Ratio (%)	
Total Capital to Risk-weighted Asset Ratio (CRAR)	17.13%		
Common Equity Tier 1 Capital to Risk-weighted Asset Ratio	11.32%		
Total Tier 1 Capital to Risk-weighted Asset Ratio	11.32%		
Tier 2 Capital to Risk-weighted Asset Ratio	5.82%		
(g)	Capital Conservation Buffer (CCB)	Particulars	
		Ratio (%)	
		Required rate of Capital Conservation Buffer (CCB) for 2025	2.50%
		Capital Conservation Buffer (CCB) Maintained	5.32%
(h)	Available Capital under Pillar 2 Requirement	In Million Taka	
		Particulars	
		Amount	
		Total Eligible Regulatory Capital [A]	74,749.1
		Minimum Capital Requirement under Pillar 1 [B]	43,626.2
		Capital Conservation Buffer [C]	10,906.6
Minimum Capital Requirement plus Capital Conservation Buffer [D=B+C]	54,532.8		
Available Capital for Pillar 2 requirement [E=A-D]	20,216.3		

Credit Risk

Qualitative Disclosures

a) The general qualitative disclosure requirement with respect to credit risk, including:

(i) Definitions of past due and impaired (for accounting purposes);

As per BRPD Circular No. 15 dated 27 November 2024, the Bank defines the past due and impaired loans and advances for strengthening the credit discipline and mitigating the credit risk of the Bank. The impaired loans and advances are defined on the basis of (i) Objective/ Quantitative Criteria and (ii) Qualitative judgment. For this purposes, all loans and advances are grouped into four (4) categories namely- (a) Continuous Loan, (b) Demand Loan, (c) Fixed Term Loan, and (d) Short-term Agricultural & Micro Credit.

Definition of past due/ overdue:

All the loans defined as Continuous Loan, Demand Loan, Fixed Term Loan & Short-term Agricultural Credit shall be treated as past due/ overdue from the following day of the expiry date or from the creation of the forced loan or from the due date if not repaid/ renewed depending on different categories of loans and advances. However, in case of any installment(s) or part of installment(s) of a Fixed Term Loan is not repaid within the fixed expiry/ due date, the amount of unpaid installment(s) will be treated as past due/ overdue from the following day of the expiry/due date.

Past due or overdue of the loans for all categories are shown as below:

CL Categories		Period of past due or overdue
Unclassified	STD-0	No past due or overdue
	STD-1	≥ 1 day but <1 month
	STD-2	≥ 1 month but <2 months
	SMA	≥ 2 months but <3 months
Classified	SS	≥ 3 months but <6 months
	DF	≥ 6 months but <12 months
	B/L	≥ 12 months

Definition of impaired/ classified/ non-performing loans and advances of all categories (i.e. Continuous loans, Demand loans, Fixed Term Loans and Short-term Agricultural and Micro-credit) are as follows:

- **Substandard:** If it is past due/ overdue for 3 (three) months or beyond but less than 6 (six) months;
- **Doubtful:** If it is past due/ overdue for 6 (six) months or beyond but less than 12 (twelve) months; and
- **Bad/ Loss:** If it is past due/overdue for 12 (twelve) months or beyond.

ii) Description of approaches followed for specific and general allowances and statistical methods;

The Bank follows the relevant Bangladesh Bank guideline for determination of general and specific allowances for loans and advances. **Firstly**, the base for provision for the unclassified and classified loans are calculated as under:

a) Calculation of base for provision for unclassified/ standard loans:

Outstanding amount **less** suspended interest, if any;



Credit Risk (Continued)

b) Calculation of base for provision for the classified loans, the higher of the following two amounts:

i. Outstanding amount *less* suspended interest *less* value of eligible securities;

or

ii. 15% of outstanding amount.

Secondly, the following rates are applied on base for provision for determination of general and specific allowances for loans:

General provisions for unclassified loans and advances:

Particulars	Rates [%]
STD-0	1%
STD-1	
STD-2	
SMA	5%

As per BRPD Circular Letter No. 29 dated 21 December 2025, the Bank has maintained provision at the rate of 0.50% against all unclassified (Standard and SMA) Short Term Agricultural Credits and Cottage, Micro and Small (CMS) enterprise credits under CMSME sector.

Specific provision for classified loans and advances:

Particulars	Rates [%]
Substandard (SS)	20.00%
Doubtful (DF)	50.00%
Bad/loss (B/L)	100.00%

iii) Discussion of the Bank's credit risk management policy.

The salient features of the Bank credit risk management policy and procedures are as under:

- i. Credit policy approved by the Board;
- ii. Credit approval is delegated properly;
- iii. Independent Credit Risk Management Division for Corporate, Retail and SME portfolio separately;
- iv. Separate Credit Administration Division for Corporate, Retail and SME portfolio;
- v. Independent Special Asset Management Division;
- vi. Credit operations are subject to independent Internal Audit; and
- vii. Reporting to Board/ Executive Committee/ Risk Management Committee.

Above all, the Risk Management Division is regularly coordinating with the Credit Risk Management Divisions and other Business Units/ Divisions on (a) increasing the collateral coverage, product/ sector specific diversification of credit exposures, (b) single borrower exposures limit, (c) large loan portfolio ceiling as stipulated by Bangladesh Bank, (d) improving the asset quality, (e) conducting credit rating of the borrowers to minimize the capital charge against credit risk of the Bank, (f) Adequate provision is maintained against classified loans as per Bangladesh Bank Guidelines, and (g) Status of loans is regularly reported to the Board of Directors/ Risk Management Committee of the Board.

Credit Risk (Continued)

Quantitative Disclosures					
b)	Total gross credit risk exposures broken down by major types of credit exposures.	Major types of credit exposure as per disclosures in audited financial statements as of 31 December 2025 are as follows:			
		In Million Taka			
		Particulars	Outstanding Amount	Mix (%)	
		Overdraft	38,603.9	8.6%	
		Cash credit	41,090.5	9.1%	
		Export cash credit	5,998.1	1.3%	
		Transport loan	1,452.2	0.3%	
		House building loan	8,813.3	2.0%	
		Loan against trust receipt	7,341.2	1.6%	
		Term loan - industrial	93,210.2	20.7%	
		Term loan - other	135,881.2	30.2%	
		Payment against document- cash	210.9	0.0%	
		Payment against document- EDF	3,902.1	0.9%	
		Total Loans and advances	450,503.8	100.0%	
c)	Geographical distribution of exposures, broken down in significant areas by major types of credit exposure.	Geographical distribution of credit exposures as per the disclosures in the audited financial statements as of 31 December 2025 are as follows:			
		In Million Taka			
		Particulars	Outstanding Amount	Mix (%)	
		Urban			
		Dhaka Division	334,548.7	74.3%	
		Chattogram Division	25,233.4	5.6%	
		Khulna Division	7,869.9	1.7%	
		Rajshahi Division	4,121.8	0.9%	
		Barishal Division	2,943.1	0.7%	
		Sylhet Division	4,248.1	0.9%	
		Rangpur Division	5,487.6	1.2%	
		Mymensingh Division	47,809.4	10.6%	
		Sub-total (Urban)	432,262.1	96.0%	
		Rural			
		Dhaka Division	14,845.7	3.3%	
		Chattogram Division	1,351.6	0.3%	
		Rajshahi Division	144.5	0.0%	
		Sylhet Division	894.0	0.2%	
		Mymensingh Division	1,006.0	0.2%	
		Sub-total (Rural)	18,241.8	4.0%	
		Grand Total (Urban and Rural)	450,503.8	100.0%	



Credit Risk (Continued)

d) Industry or counterparty type distribution of exposures, broken down by major types of credit exposures.

Industry or counterparty type distribution of exposures, broken down by major types of credit exposures as per the disclosures in the audited financial statements as of 31 December 2025 are as follows:

(i) Loans and Advances including bills purchased and discounted on the basis of significant concentration:

In Million Taka

Particulars	Outstanding Amount	Mix (%)
Commercial lending	20,652.8	4.6%
Agricultural loan	7,354.6	1.6%
Export financing	31,428.5	7.0%
Consumer credit scheme	89,071.6	19.8%
Small and medium enterprise financing	63,346.1	14.1%
Staff loan	1,660.8	0.4%
House building loan (other than the employees)	9,211.8	2.0%
Others	227,777.8	50.6%
Total	450,503.8	100.0%

ii) Industry - wise Loans and Advances including bills purchased and discounted:

In Million Taka

Particulars	Outstanding Amount	Mix (%)
Agriculture, fisheries and forestry	7,354.6	1.6%
Pharmaceutical industries	9,216.3	2.0%
Textile industries	99,050.3	22.0%
Ready- made garment industries	32,308.8	7.2%
Chemical industries	3,217.4	0.7%
Bank and other financial institutions	5,072.0	1.1%
Transport and communication	5,431.4	1.2%
Electronics and automobile industries	13,940.6	3.1%
Housing and construction industries	11,423.1	2.5%
Energy and power industries	4,697.6	1.0%
Cement and ceramic industries	11,855.1	2.6%
Food and allied industries	19,414.5	4.3%
Engineering and metal industries including ship breaking	10,888.4	2.4%
Service industries	31,275.2	6.9%
Other industries	185,358.5	41.1%
Total	450,503.8	100.0%

Credit Risk (Continued)

(e)	Residual contractual maturity breakdown of the whole portfolio, broken down by major types of credit exposure.	<p>Residual contractual maturity of exposures as per the disclosures furnished in the audited financial statements as of 31 December 2025 are as follows:</p> <p style="text-align: right;">In Million Taka</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Repayable</th> <th style="text-align: center;">Outstanding Amount</th> <th style="text-align: center;">Mix (%)</th> </tr> </thead> <tbody> <tr> <td>On demand</td> <td style="text-align: right;">39,533.6</td> <td style="text-align: right;">8.8%</td> </tr> <tr> <td>Within one to three months</td> <td style="text-align: right;">92,827.8</td> <td style="text-align: right;">20.6%</td> </tr> <tr> <td>Within three to twelve months</td> <td style="text-align: right;">93,935.4</td> <td style="text-align: right;">20.9%</td> </tr> <tr> <td>Within one to five years</td> <td style="text-align: right;">180,202.0</td> <td style="text-align: right;">40.0%</td> </tr> <tr> <td>More than five years</td> <td style="text-align: right;">44,005.0</td> <td style="text-align: right;">9.8%</td> </tr> <tr> <td style="text-align: center;">Total</td> <td style="text-align: right;">450,503.8</td> <td style="text-align: right;">100.0%</td> </tr> </tbody> </table>	Repayable	Outstanding Amount	Mix (%)	On demand	39,533.6	8.8%	Within one to three months	92,827.8	20.6%	Within three to twelve months	93,935.4	20.9%	Within one to five years	180,202.0	40.0%	More than five years	44,005.0	9.8%	Total	450,503.8	100.0%																																																																											
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(f)	By major industry or counterparty type	<p>a) Amount of impaired loans and if available, past due loans, provided separately</p> <p>i) Amount of impaired/ classified loans by major industry/ sector type as of 31 December 2025 was as under:</p> <p style="text-align: right;">In Million Taka</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Major industry/ sector type</th> <th style="text-align: center;">Outstanding Amount</th> <th style="text-align: center;">Mix (%)</th> </tr> </thead> <tbody> <tr><td>Agriculture, Fishing and Forestry</td><td style="text-align: right;">7.9</td><td style="text-align: right;">0.0%</td></tr> <tr><td>Ready Made Garments (RMG)</td><td style="text-align: right;">2,849.5</td><td style="text-align: right;">9.8%</td></tr> <tr><td>Textile (including spinning, knitting, weaving)</td><td style="text-align: right;">10,609.3</td><td style="text-align: right;">36.6%</td></tr> <tr><td>Food and Allied Industries</td><td style="text-align: right;">6.2</td><td style="text-align: right;">0.0%</td></tr> <tr><td>Pharmaceutical</td><td style="text-align: center;">-</td><td style="text-align: right;">0.0%</td></tr> <tr><td>Chemical and Fertilizer</td><td style="text-align: center;">-</td><td style="text-align: right;">0.0%</td></tr> <tr><td>Cement and Ceramic</td><td style="text-align: center;">-</td><td style="text-align: right;">0.0%</td></tr> <tr><td>Ship Building and Ship Breaking</td><td style="text-align: center;">-</td><td style="text-align: right;">0.0%</td></tr> <tr><td>Jute</td><td style="text-align: center;">-</td><td style="text-align: right;">0.0%</td></tr> <tr><td>Steel Engineering</td><td style="text-align: right;">28.8</td><td style="text-align: right;">0.1%</td></tr> <tr><td>Power and Gas</td><td style="text-align: center;">-</td><td style="text-align: right;">0.0%</td></tr> <tr><td>Other Manufacturing and Extractive Industries</td><td style="text-align: right;">2,630.2</td><td style="text-align: right;">9.1%</td></tr> <tr><td>Trade and Commerce</td><td style="text-align: right;">6,208.4</td><td style="text-align: right;">21.4%</td></tr> <tr><td>Commercial Real Estate</td><td style="text-align: right;">661.4</td><td style="text-align: right;">2.3%</td></tr> <tr><td>Residential Real Estate</td><td style="text-align: right;">1,085.6</td><td style="text-align: right;">3.7%</td></tr> <tr><td>Services (including telecommunication; hospitals, diagnostics, clinics, etc.)</td><td style="text-align: right;">937.0</td><td style="text-align: right;">3.2%</td></tr> <tr><td>Transport and Communication</td><td style="text-align: center;">-</td><td style="text-align: right;">0.0%</td></tr> <tr><td>Consumer Credit</td><td style="text-align: right;">1,861.2</td><td style="text-align: right;">6.4%</td></tr> <tr><td>Miscellaneous</td><td style="text-align: right;">2,098.9</td><td style="text-align: right;">7.2%</td></tr> <tr> <td style="text-align: center;">Total</td> <td style="text-align: right;">28,984.3</td> <td style="text-align: right;">100.00%</td> </tr> </tbody> </table> <p>ii) Amount of impaired/ classified loans by major counterparty type as of 31 December 2025 was as under:</p> <p style="text-align: right;">In Million Taka</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="text-align: center;">Major counterparty type</th> <th colspan="3" style="text-align: center;">Status-wise amount of impaired/ classified loans</th> <th rowspan="2" style="text-align: center;">Total</th> </tr> <tr> <th style="text-align: center;">Substandard</th> <th style="text-align: center;">Doubtful</th> <th style="text-align: center;">Bad/Loss</th> </tr> </thead> <tbody> <tr> <td>Continuous loan</td> <td style="text-align: right;">527.8</td> <td style="text-align: right;">1,131.2</td> <td style="text-align: right;">2,740.0</td> <td style="text-align: right;">4,399.0</td> </tr> <tr> <td>Demand loan</td> <td style="text-align: right;">4.1</td> <td style="text-align: right;">2,590.4</td> <td style="text-align: right;">3,086.3</td> <td style="text-align: right;">5,680.7</td> </tr> <tr> <td>Term loan</td> <td style="text-align: right;">1,010.8</td> <td style="text-align: right;">1,144.9</td> <td style="text-align: right;">16,741.1</td> <td style="text-align: right;">18,896.7</td> </tr> <tr> <td>Other loans</td> <td style="text-align: right;">2.2</td> <td style="text-align: right;">2.4</td> <td style="text-align: right;">3.2</td> <td style="text-align: right;">7.9</td> </tr> <tr> <td style="text-align: center;">Total</td> <td style="text-align: right;">1,544.9</td> <td style="text-align: right;">4,868.8</td> <td style="text-align: right;">22,570.6</td> <td style="text-align: right;">28,984.3</td> </tr> </tbody> </table>	Major industry/ sector type	Outstanding Amount	Mix (%)	Agriculture, Fishing and Forestry	7.9	0.0%	Ready Made Garments (RMG)	2,849.5	9.8%	Textile (including spinning, knitting, weaving)	10,609.3	36.6%	Food and Allied Industries	6.2	0.0%	Pharmaceutical	-	0.0%	Chemical and Fertilizer	-	0.0%	Cement and Ceramic	-	0.0%	Ship Building and Ship Breaking	-	0.0%	Jute	-	0.0%	Steel Engineering	28.8	0.1%	Power and Gas	-	0.0%	Other Manufacturing and Extractive Industries	2,630.2	9.1%	Trade and Commerce	6,208.4	21.4%	Commercial Real Estate	661.4	2.3%	Residential Real Estate	1,085.6	3.7%	Services (including telecommunication; 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Credit Risk (Continued)

b) Specific and general provisions

Specific and general provisions for loans portfolio and general provision for off-balance sheet exposures of the Bank as per audited financial statements as of 31 December 2025 was as under:

In Million Taka

Particulars of specific and general provisions for entire loan portfolio and off - balance sheet exposures	Amount
Specific provision for loans and advances	26,632.9
General provision for loans and advances	7,636.8
General provision for off-balance sheet exposures	745.9
Total	35,015.6

c) Charges for specific allowances and charges - offs (general allowances) during the period

The specific and general provisions for loans portfolio and general provision for off-balance sheet exposures of the Bank charged during the year as per audited financial statements for the year ended 31 December 2025 was as under:

In Million Taka

Particulars	Amount
Specific provision for loans and advances	5,922.2
General provision for loans and advances	3,532.1
General provision for off-balance sheet exposures	(338.0)
Total	9,116.3

(g) Gross Non Performing Assets (NPAs)

Position of Non Performing Loans and Advances including bills purchased and discounted of the Bank as per audited financial statements for the year ended 31 December 2025 was as under:

In Million Taka

Particulars	Amount
Gross Non Performing Assets (NPAs)	28,984.3
Non Performing Assets (NPAs) to Outstanding Loans & advances	6.4%
Movement of Non Performing Assets (NPAs)	
Opening balance	33,147.5
Additions/ adjustment during the year (net)	(4,163.2)
Closing balance	28,984.3
Movement of specific provisions for NPAs	
Opening balance	21,065.5
Add: Provision made during the year	5,922.2
Less: Write-off	358.7
Add: Recoveries of amounts previously written-off	3.9
Closing balance	26,632.9



Equities: Disclosures for Banking Book Positions

Qualitative Disclosures

a)	The general qualitative disclosure requirement with respect to equity risk, including:													
	Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and	Investment in equity securities are broadly categorized into two parts: <ul style="list-style-type: none"> • Quoted Securities; and • Unquoted Securities. 												
	Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	At the end of 31 December 2025, the Bank had investment to the equity instruments/ exposures in line with the accounting policies, techniques and valuation methodologies were put in places as under: <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Valuation method</th> </tr> </thead> <tbody> <tr> <td colspan="2">Shares:</td> </tr> <tr> <td style="text-align: center;">Quoted</td> <td>Cost or market price whichever is lower</td> </tr> <tr> <td style="text-align: center;">Unquoted</td> <td>Cost or Book value, as per latest audited financial statements of that entity (ies), whichever is lower</td> </tr> <tr> <td colspan="2">Bonds:</td> </tr> <tr> <td style="text-align: center;">Subordinated bonds</td> <td>At redemption value</td> </tr> </tbody> </table>	Particulars	Valuation method	Shares:		Quoted	Cost or market price whichever is lower	Unquoted	Cost or Book value, as per latest audited financial statements of that entity (ies), whichever is lower	Bonds:		Subordinated bonds	At redemption value
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Bonds:														
Subordinated bonds	At redemption value													

Quantitative Disclosures

b)	Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	In Million Taka			
		Cost Value	Market Value		
		6,868.9	5,684.0		
c)	The cumulative realized gains (losses) arising from sales and liquidations in the reporting period - Realized gain (losses) from equity investments	-			
d)	• Total unrealized gains (losses)	Taka (1,184.9) million			
	• Total latent revaluation gains (losses)	-			
	• Any amounts of the above included in Tier 2 capital.	-			
e)	Capital requirements broken down by appropriate equity groupings, 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. • Capital requirements for equity investments - For Specific market risk - For General market risk	In Million Taka			
		Particulars	Amount (Market Value)	Capital Charge Weight	Capital Charge
		Specific Risk	5,684.0	10%	568.4
		General Risk	5,684.0	10%	568.4
		Total			1,136.8



Interest rate risk in the banking book (IRRBB)

Qualitative Disclosures

- a) The general qualitative disclosure requirement including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behavior of non-maturity deposits, and frequency of IRRBB measurement.
- Interest rate risk is the potential impact on the Bank's earnings Net Interest Income (NII) and net asset values due to changes in market interest rates. Interest rate risk arises when the Bank's principal and interest cash flows (including final maturities), for both On and Off- balance sheet exposures, have mismatched re-pricing dates. The amount at risk is a function of the magnitude and direction of interest rate changes and the size and maturity structure of the mismatch position. The portfolio of assets and liabilities in the banking book sensitive to interest rate changes is the element of interest rate risk.
- The immediate impact of changes in interest rates is on the Bank's net interest income (difference between interest income accrued on rate sensitive asset portfolio and interest expenses accrued on rate sensitive liability portfolio) for a particular period of time, while the long term impact is on the Bank's net worth since the economic value of the Bank's assets, liabilities and off-balance sheet exposures are affected.
- Key assumptions on loan prepayments and behavior of non-maturity deposits:**
- a) Loans with defined contractual maturity are re-priced in the respective time buckets in which it falls as per the loan repayment schedule;
- b) Loans without defined contractual maturity are segregated into different time buckets based on the past trend, seasonality, geographical perspective and re-priced accordingly; and
- c) Non-maturity deposits namely current, saving deposits are segregated into different time buckets on the basis of past trend of withdrawal, seasonality, religious festivals, geographical perspective and re-priced accordingly. However, the behavior of withdrawal of non-maturity deposits of the Bank is more or less stable.
- The Bank measures the IRRBB as per the regulatory guidelines on a Quarterly rest.

Quantitative Disclosures

- b) The impact of changes in interest rate for On-balance sheet rate sensitive assets and liabilities of the Bank as per the audited financial statements as of 31 December 2025 is furnished below:

In Million Taka

Particulars	At redemption value			
	1-90 Days	91-180 Days	181-270 Days	271-364 Days
Rate sensitive assets [A]	152,803.8	71,997.7	25,655.9	23,682.4
Rate sensitive liabilities [B]	133,852.8	61,733.0	25,253.8	23,479.1
GAP [A-B]	18,951.0	10,264.7	402.1	203.3
Cumulative GAP	18,951.0	29,215.8	29,617.9	29,821.1
Interest rate change (IRC) [Note 1]	1%	1%	1%	1%
Quarterly earnings impact [GAP x IRC]	47.4	25.7	1.0	0.5
Cumulative earnings impact	47.4	73.0	74.0	74.6

Note 1: Assuming 1% rise in interest rates for both asset and liability portfolio of the Bank and vice-versa if 1% reduction in interest rates.

Market risk

Qualitative Disclosures

a)	i) Views of Board of Directors (BODs) on trading/ investment activities	<p>The Board approves all policies related to market risk, set limits and reviews compliance on a regular basis. The objective is to provide cost effective funding to finance assets growth and trade related transactions. The market risk covers the followings risks of the Bank's balance sheet:</p> <p>i) Interest rate risk; ii) Equity price risk; iii) Foreign exchange risk; and iv) Commodity price risk.</p>																	
	ii) Methods used to measure market risk	<p>As per relevant Bangladesh Bank guidelines, Standardized Approach has been followed to measure the Market Risk for capital requirement for trading book of the Bank. The total capital requirement in respect of market risk is the aggregate capital requirement calculated for each of the risk sub-categories. For each risk category minimum capital requirement is measured in terms of two separately calculated capital charges for "specific risk" and "general market risk" as under:</p> <table border="1" data-bbox="678 937 1420 1185"> <thead> <tr> <th rowspan="2">Component of Market Risk</th> <th colspan="2">Capital Charged for Market Risk</th> </tr> <tr> <th>General Market Risk</th> <th>Specific Market Risk</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk</td> <td>Applied</td> <td>Applied</td> </tr> <tr> <td>Equity Price Risk</td> <td>Applied</td> <td>Applied</td> </tr> <tr> <td>Foreign Exchange Risk</td> <td colspan="2">Applied</td> </tr> <tr> <td>Commodities Price Risk</td> <td colspan="2">Applied</td> </tr> </tbody> </table>	Component of Market Risk	Capital Charged for Market Risk		General Market Risk	Specific Market Risk	Interest Rate Risk	Applied	Applied	Equity Price Risk	Applied	Applied	Foreign Exchange Risk	Applied		Commodities Price Risk	Applied	
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	iii) Market risk management system	<p>The Treasury Division (Front Office) of the Bank manages market risk covering liquidity, interest rate and foreign exchange risks with oversight from Assets-Liability Management Committee (ALCO) comprising senior executives of the Bank. ALCO is chaired by the Managing Director & CEO. ALCO meets at least once in a month.</p> <p>The Risk Management Division also reviews the market risk parameters on monthly basis by conducting meeting of ERMC on a monthly rest and recommends on portfolio concentration for containing the RWA.</p>																	
	iv) Policies and processes for mitigating market risk	<p>There are approved limits for credit deposit ratio, liquid assets to total assets ratio, maturity mismatch, commitments for both on-balance sheet and off-balance sheet items and borrowing from money market and foreign exchange position. The limits are monitored and enforced on a regular basis to protect against market risks. The Sub-ALCO of the bank meets on a daily basis to review the prevailing market condition, exchange rate, foreign exchange position, and transactions to mitigate foreign exchange risks.</p>																	

Quantitative Disclosures

b)	The capital requirements for market risk	<table border="1"> <thead> <tr> <th colspan="2" style="text-align: right;">In Million Taka</th> </tr> <tr> <th style="text-align: left;">The Capital Requirements for:</th> <th style="text-align: right;">Amount</th> </tr> </thead> <tbody> <tr> <td>• Interest rate risk</td> <td style="text-align: right;">2,588.7</td> </tr> <tr> <td>• Equity position risk</td> <td style="text-align: right;">1,136.8</td> </tr> <tr> <td>• Foreign exchange risk</td> <td style="text-align: right;">23.6</td> </tr> <tr> <td>• Commodity risk</td> <td style="text-align: right;">-</td> </tr> <tr> <td>Total capital requirement for Market risk</td> <td style="text-align: right;">3,749.1</td> </tr> </tbody> </table>	In Million Taka		The Capital Requirements for:	Amount	• Interest rate risk	2,588.7	• Equity position risk	1,136.8	• Foreign exchange risk	23.6	• Commodity risk	-	Total capital requirement for Market risk	3,749.1
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Total capital requirement for Market risk	3,749.1															



Operational risk

Qualitative Disclosures

a)	i) Views of Board of Directors (BODs) on system to reduce Operational Risk	<p>The policy for operational risks including internal control and compliance risk is approved by the Board in line with the relevant guidelines of Bangladesh Bank. Audit Committee of the Board directly oversees the activities of Internal Control and Compliance Division (IC&CD) to protect against all operational risks.</p> <p>As a part of continued surveillance, the Management Committee (MANCOM), Executive Risk Management Committee (ERMC), MLTFPD, Vigilance Cell and independent Risk Management Division regularly review different aspects of operational risk. The analytical assessment was reported to the Board/ Risk Management Committee/ Audit Committee of the Bank for review and formulating appropriate policies, tool & techniques for mitigation of operational risk.</p>
	ii) Performance gap of executives and staffs	<p>Dutch-Bangla Bank PLC has a policy to provide competitive package and best working environment to attract and retain the most talented people available in the industry. The Bank's strong brand image plays an important role in employee motivation. As a result, there is no significant performance gap.</p>
	iii) Potential external events	<p>Like other peers, Dutch-Bangla Bank PLC operates its business with few external risk factors relating to the socio-economic condition, political atmosphere, regulatory policy changes, natural disaster etc. based on the overall perspective of the country. Potential external events and related downside risk, namely, damage of Bank's delivery channel including ATM/ CRM, Fast Track, Agent Banking outlet etc. fear of theft/ robbery in banks vaults, compliance/ adjustment due to changes of regulatory policy stance, laws & regulations etc. are managed to keep within tolerable limit.</p>
	iv) Policies and processes for mitigating operational risk	<p>The policy for operational risks including internal control and compliance risk is approved by the Board of Directors taking into account relevant guidelines of Bangladesh Bank. A policy guideline on Risk Based Internal Audit (RBIA) System is in operation. As per RBIA, branches with high risk status and subjected to more frequent audit by Internal Control and Compliance Division (IC&CD). IC&CD directly reports to Audit Committee of the Board.</p> <p>In addition, there is a Vigilance Cell established in 2009 to reinforce the operational risk management of the Bank. Bank's Anti-Money laundering activities are headed by CAMLCO and their activities are devoted to protect against all money laundering and terrorist finance related activities. The Central Customer Service & Complaint Management Cell (CCS & CMC) was also engaged in mitigating the operation risks of the Bank. Apart from that, there is adequate check and balance at every stage of operation, authorities are properly segregated and there is at least dual control on every transaction to protect against operational risk.</p>

Operational risk (Continued)

v) Approach for calculating capital charge for operational risk

The Bank follows the Basic Indicator Approach (BIA) in terms of BRPD Circular No. 18 dated 21 December 2014 [Guidelines on '**Risk Based Capital Adequacy for Banks' (revised regulatory capital framework in line with Basel III)**]. The BIA stipulates the capital charge for operational risk is a fixed percentage, denoted by **α (alpha)** of average positive annual gross income of the Bank over the past three years. It also states that if the annual gross income for any year is negative or zero, that should be excluded from both the numerator and denominator when calculating the average gross income. The capital charge for operational risk is enumerated by applying the following formula:

$$K = [(GI1 + GI2 + GI3) \alpha] / n$$

Where:

K = the capital charge under the Basic Indicator Approach

GI = only positive annual gross income over the previous three years (i.e. negative or zero gross income if any shall be excluded)

α = 15 percent

n = number of the previous three years for which gross income is positive.

Besides, **Gross Income (GI)** is calculated as "**Net Interest Income**" plus "**Net non- Interest Income**" plus "**Interest Suspense**". The GI is also the net result of:

- i) Gross of any provisions;
- ii) Gross of operating expenses, including fees paid to outsourcing service providers;
- iii) Excluding realized profits/ losses from the sale of securities held to maturity in the banking book;
- iv) Excluding extraordinary or irregular items; and
- v) Excluding income derived from insurance.

Quantitative Disclosures

b) The capital requirement for operational risk

In Million Taka

Particulars	Amount
Capital requirement for Operational Risk	6,130.2
Total Capital Requirement for Operational Risk	6,130.2



Liquidity Ratio

In line with the provisions of liquidity risk management under Basel III, Bangladesh Bank on the basis of the relevant guideline of Bank for International Settlements (BIS) has identified the (i) Liquidity Coverage Ratio (LCR); (ii) Net Stable Funding Ratio (NSFR); and (iii) Leverage Ratio under the purview of 'Liquidity' ratio vide BRPD Circular No. 18 dated 21 December 2014 and DOS Circular No.1 dated 1 January 2015.

Qualitative Disclosures

a)	i) Views of Board of Directors (BODs) on system to reduce Liquidity Risk	<p>The Board of Directors reviews the liquidity risk of the Bank on quarterly rest while reviewing the Quarterly Financial Statements, Stress Testing Report etc. Besides, the EC of the Board also reviews the liquidity position while reviewing the management information system (MIS) report on monthly basis.</p> <p>Upon reviewing the overall liquidity position along with the outlook of the Bank funding need, investment opportunity, market/ industry trend, the Board takes its strategic decision regarding deposits, funding, investments, loans as well as interest rates policies etc.</p> <p>The Board of Directors of the Bank always strives to maintain adequate liquidity to meet up Bank's overall funding need for the huge retail depositors, borrowers' requirements as well as maintain regulatory requirements comfortably.</p>
	ii) Methods used to measure Liquidity Risk	<p>The maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) is considered as the fundamental methods/ tools to measure the liquidity position/ risk of Dutch-Bangla Bank PLC.</p> <p>However, under Basel III, the following methods and tools are mandated for measuring the liquidity risk.</p> <p>a) Liquidity Coverage Ratio (LCR): Liquidity Coverage Ratio ensures to maintain an adequate level of stock of high quality liquid assets that can be converted into cash to meet its liquidity needs (i.e. total net cash outflows) over the next 30 calendar days.</p> <p>b) Net Stable Funding Ratio (NSFR): Net Stable Funding Ratio 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).</p> <p>ASF consists of various kinds of liabilities and capital with percentage weights attached given their perceived stability.</p> <p>RSF consists of assets and off-balance sheet items also with percentage weights attached given the degree to which they are illiquid or "long -term" and therefore requires stable funding.</p> <p>In addition to the above, the following measures have been put in place to monitor the liquidity risk management position of the Bank on a continued manner:</p> <ul style="list-style-type: none"> a) Asset-Liability Maturity Analysis (Liquidity profile); b) Advance Deposit Ratio (ADR); c) Whole sale borrowing capacity; and d) Maximum Cumulative Outflow (MCO).

Liquidity Ratio (Continued)

	<p>Besides the above, the following tools are also used for measuring liquidity risk:</p> <p>a) Stress Testing (Liquidity Stress); and</p> <p>b) Net open position limit - to monitor the FX funding liquidity risk.</p>
iii) Liquidity risk management system	<p>In the Bank, at the management level, the liquidity risk is primarily managed by the Treasury Division (Front Office) under oversight of ALCO which is headed by the Managing Director & CEO along with other members of the senior management team.</p> <p>Treasury Division (Front Office) upon reviewing the overall funding requirements on daily basis sets their strategy to maintain a comfortable/ adequate liquidity position taking into consideration of Bank's approved credit deposit ratio, liquid assets to total assets ratio, asset-liability maturity profile, Bank's earning/ profitability as well as overall market behavior and sentiment etc.</p> <p>Apart from the above, Risk Management Division (RMD) also monitors & measures the liquidity risk in line with the Basel III liquidity measurement tools, namely, LCR, NSFR, Leverage Ratio. RMD addresses the key issues and strategies to maintain the Basel III liquidity ratios to the respective division(s) on regular interval.</p>
iv) Policies and processes for mitigating Liquidity Risk	<p>The Asset-Liability (ALCO) policy leads the process & procedures for mitigation of liquidity risk of the Bank.</p> <p>ALCO works under specific Terms of References (functions) approved by the Board of Directors.</p> <p>Treasury Division (Front Office) and ALM desk under regular supervision of Top Management reviews the overall liquidity position of the Bank and takes appropriate strategy, process in line with the industry position for managing liquidity risk of the Bank.</p>

Quantitative Disclosures

b)

SL No.	Particular	As on 31 December 2025
i	Liquidity coverage ratio (%)	229.92%
ii	Net stable funding ratio (%)	105.40%
iii	Stock of high quality liquid assets (In Million Taka)	291,482.8
iv	Total net cash outflows over the next 30 calendar days (In Million Taka)	126,773.0
v	Available amount of stable funding (In Million Taka)	623,869.5
vi	Required amount of stable funding (In Million Taka)	591,923.1



Leverage Ratio

Qualitative Disclosures

a)	i) Views of BODs on system to reduce excessive leverage	<p>The Board of Directors of the Bank primarily views on growth of the On and Off-balance sheet exposures commensurate with its expected capital growth so that the excessive leverage is reduced. Within the On-balance components, again, the Board emphasizes on the growth of the prime component i.e. the loans and advances and maintaining good asset quality so as to maximize the revenue as well as the capacity to generate capital internally (in the form of retained earnings) to trade-off the excessive leverage supposed to be caused by asset growth.</p> <p>At the outset of asset growth, the Board of Directors also views the growth of its sources of fund i.e. deposit growth taking into consideration of projected business growth so that the credit-deposit ratio is maintained at a sustainable basis as well as to reduce the mismatches of asset liability gap within the tolerable limit to manage the liquidity risk.</p>
	ii) Policies and processes for managing excessive on and off-balance sheet leverage	<p>First and foremost, Bank's policy is to maintain the Leverage Ratio (Tier 1 capital as proportion to total adjusted On and Off- balance sheet asset) well above the regulatory requirement. To this end, the striking components of balance sheet, namely, the deposits & borrowing, loans & advances, other liquid assets (treasury bills, bonds, fund placements) are analyzed on monthly basis.</p> <p>Measures are taken to contain the growth of overall size of balance sheet (On and Off-balance sheet exposures aggregately) considering short term outlook of the industry indicators as well as possible growth of equity (Tier 1 capital) of the Bank on quarterly rest.</p> <p>With regard to managing the excessive leverage, the regulatory stance through the monetary policy initiatives i.e. the scope of expected business potential (growth) estimated money supply, inflation, resulting the estimated overall liquidity of the industry as well as the Bank in particular is also considered.</p>
	iii) Approach for calculating exposure/ Leverage	<p>For calculating "leverage", the Bank follows the 'Leverage Ratio' approach/ method as suggested by Bangladesh Bank as under:</p> $\text{Leverage Ratio (LR)} = \frac{\text{Tier 1 Capital (after related adjustment)}}{\text{Total Exposure (after related deductions)}}$

Quantitative Disclosures

b)	SL No.	Particular	As on 31 December 2025
	i	Tier-1 Capital (considering all regulatory adjustments) (In Million Taka)	49,366.4
	ii	On-balance sheet exposure (In Million Taka)	791,164.6
	iii	Off-balance sheet exposure (In Million Taka)	67,197.5
	iv	Total exposure after regulatory adjustments (In Million Taka)	848,510.3
	v	Leverage ratio (%)	5.82%



Remuneration

Qualitative Disclosures

a)	Information relating to the bodies that oversee remuneration.	
	i) Name of the bodies that oversee remuneration	At the management level, primarily the Human Resources Division oversees the 'remuneration' in line with its HR management strategy/ policy under direct supervision and guidance of Management Committee (MANCOM) of the Bank.
	ii) Composition of the main body overseeing remuneration	The MANCOM is headed and chaired by the Managing Director & CEO of the Bank; along with other members of top executive management (Deputy Managing Directors and CXOs). Head of Human Resources Division acts as the Member Secretary of the MANCOM of the Bank.
	iii) Mandate of the main body overseeing remuneration	The mandate of the Management Committee (MANCOM) as the main body for overseeing the Bank's remuneration is to review the position of remuneration and associated matters and recommend to the Board of Directors for approval of its restructuring, rearrangement and modification commensurate with the industry best practices as per requirement.
	iv) External consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process	The Bank has no External Consultant permanently regarding 'remuneration' and its process. However, experts' opinion may have been sought in case to case basis regarding income tax matter, lawyers' opinion for settlement of employees' dues in case of death, penalty etc. if required, by the management.
	v) A description of the scope of the bank's remuneration policy (e.g. by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches	The Bank does not differentiate the 'Pay Structure' and 'employee benefits' by regions. However, variation in remuneration is in practice based on nature of job/ business line/ activity primarily bifurcated for the employees who are directly recruited by the Bank and the headcounts/ employees explored through outsourcing service providers as per rule. As of 31 December 2025, the Bank had no foreign subsidiaries and branches outside Bangladesh.
	vi) A description of the types of employees considered as material risk takers and as senior managers, including the number of employees in each group	We consider the members of senior management, branch managers and the employees engaged in different functional divisions at Head Office (except the employees involved in internal control, risk management and compliance) as the material risk takers of the Bank.
b)	Information relating to the design and structure of remuneration processes.	
	i) An overview of the key features and objectives of remuneration policy.	Remuneration and other associated matters are guided by the Bank's Service Rules as well as instruction, guidance from the Board of Directors from time to time in line with the industry practice with the objectives of retention/ hiring of experienced, talented workforce focusing on sustainable growth of the Bank.
	ii) Whether the remuneration committee reviewed the bank's remuneration policy during the past year, and if so, an overview of any changes that was made.	Human Resources Division under guidance of MANCOM, the Board of Directors and senior management reviews the issues of remuneration & its associated matters from time to time.
	iii) A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee.	The risk and compliance employees are carrying out the activities independently as per specific terms of references, job allocated to them.



Remuneration (Continued)

		Regarding remuneration of the risk and compliance employees, Human Resources Division does not make any difference with other mainstream/ regular employees and sets the remuneration as per the prevailing rule of the Bank primarily governed by the employees' service rule of the Bank.
c)	Description of the ways in which current and future risks are taken into account in the remuneration processes.	
	i) An overview of the key risks that the bank takes into account when implementing remuneration measures.	The business risk including credit/ default risk, compliance & reputational risk are mostly considered when implementing the remuneration measures for each employee/ group of employee. Financial and liquidity risk are also considered.
	ii) An overview of the nature and type of the key measures used to take account of these risks, including risks difficult to measure.	Different set of measures are in practice based on the nature & type of business lines/segments etc. These measures are primarily focused on the business target/goals set for each area of operation, branch vis-a-vis the actual results achieved as of the reporting date. The most vital tools & indicators used for measuring the risks are the asset quality (NPL ratio), Net Interest Margin (NIM), provision coverage ratio, credit-deposit ratio, cost-income ratio, growth of net profit, as well the non-financial indicators, namely, the compliance status with the regulatory norms, instructions has been brought to all concerned of the Bank from time to time.
	iii) A discussion of the ways in which these measures affect remuneration.	While evaluating the performance of each employee annually, all the financial and non-financial indicators as per pre-determined set criteria are considered; and accordingly the result of the performance varies from one to another and thus affect the remuneration as well.
	iv) A discussion of how the nature and type of these measures has changed over the past year and reasons for the change, as well as the impact of changes on remuneration.	No material change has been made during the year 2025 that could affect the remuneration.
d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.	
	i) An overview of main performance metrics for bank, top - level business lines and individuals.	The Board sets the Key Performance Indicators (KPIs) while approving the business target/ budget for each year for the Bank and business lines/ segments. The management sets the appropriate tools, techniques and strategic planning (with due concurrence/ approval of the Board) towards achieving those targets. The most common KPIs are the achievement of loan, deposit and profit target with the threshold of NPL ratio, cost-income ratio, cost of fund, yield on loans and advances, provision coverage ratio, capital to risk weighted asset ratio (CRAR), ROE, ROA, liquidity position (maintenance of CRR and SLR) etc.
	ii) A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance.	The remuneration of each employee is paid based on her/his individual performance evaluated as per set criteria. And, accordingly, the aggregate amount of remuneration of the Bank as a whole is linked/ impacted to the same extent.
	iii) A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak. This should include the bank's criteria for determining "weak" performance metrics.	The Bank follows remuneration process as per set criteria with no in general adjustment in the event of weak performance metrics/ scorecard.

Remuneration (Continued)

e)	Description of the ways in which the bank seek to adjust remuneration to take account of longer-term performance.						
	i) A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factor that determine the fraction and their relative importance.	The Bank pays variable remuneration i.e. annual increment based on the yearly performance rating on cash basis with the monthly pay. While the value of longer term variable part of remuneration i.e. the amount of provident fund, gratuity fund are made provision on aggregate/ individual employee basis; actual payment is made upon retirement, resignation etc. as the case may be, as per rule.					
	ii) A discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and (if permitted by national law) after vesting through claw back arrangements.	Not applicable					
f)	Description of the different forms of variable remuneration that the bank utilizes and the rationale for using these different forms.						
	i) An overview of the forms of variable remuneration offered (i.e. cash, shares and share - linked instruments and other forms. A description of the elements corresponding to other forms of variable remuneration (if any) should be provided.	The Bank pays variable remuneration on cash basis (i.e. direct credit to the employee Bank account and/or Payment Order/ Cheque), as the case may be, as per rule/ practice.					
	ii) A discussion of the use of the different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across employees or groups of employees), a description of the factors that determine the mix and their relative importance.	The following variable remuneration has been offered by the Bank to its employees: Annual Increment Bank provides annual increments based on performance to the employees with the view of medium to long term strategy and adherence to Dutch-Bangla Bank values.					
Quantitative Disclosures							
g)	Number of meetings held by the main body overseeing remuneration during the financial year and remuneration paid to its member.	There were 7 (seven) meetings of the Management Committee (MANCOM) held during the year 2025. All of the members of MANCOM are from the core banking area/ operation of the Bank. No additional remuneration was paid to the members of the Management Committee for attending the meeting except their regular remuneration.					
h)	i) Number of employees having received a variable remuneration award during the financial year.	The following Number of Employees were received a variable remuneration during the year 2025:					
		<table border="1"> <thead> <tr> <th>Particulars</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Number of employees having received a variable remuneration during the year 2025</td> <td>12,343</td> </tr> </tbody> </table>	Particulars	Number	Number of employees having received a variable remuneration during the year 2025	12,343	
Particulars	Number						
Number of employees having received a variable remuneration during the year 2025	12,343						
	ii) Number and total amount of guaranteed bonuses awarded during the financial year.	The following number and total amount of Guaranteed (Festival) bonuses awarded during the year 2025:					
		<table border="1"> <thead> <tr> <th>Particulars</th> <th>Number of employees (In Unit)</th> <th>Total amount of guaranteed bonuses (In Million Taka)</th> </tr> </thead> <tbody> <tr> <td>Guaranteed (Festival) bonuses awarded during the year 2025</td> <td>12,593</td> <td>689.55</td> </tr> </tbody> </table>	Particulars	Number of employees (In Unit)	Total amount of guaranteed bonuses (In Million Taka)	Guaranteed (Festival) bonuses awarded during the year 2025	12,593
Particulars	Number of employees (In Unit)	Total amount of guaranteed bonuses (In Million Taka)					
Guaranteed (Festival) bonuses awarded during the year 2025	12,593	689.55					



Remuneration (Continued)

	iii) Number and total amount of sign - on awards made during the financial year.	There was no sign-on awards made in 2025.										
	iv) Number and total amount of severance payments made during the financial year.	There was no severance payment made during the year 2025.										
i)	i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms.	There was no deferred remuneration paid out during the year 2025.										
	ii) Total amount of deferred remuneration paid out in the financial year.	-										
j)	Breakdown of amount of remuneration awards for the financial year to show:	<p>i) Fixed and variable remuneration paid in 2025 are as follows:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th colspan="2" style="text-align: right;">In Million Taka</th> </tr> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>Fixed pay</td> <td style="text-align: right;">8,946.84</td> </tr> <tr> <td>Variable pay</td> <td style="text-align: right;">246.65</td> </tr> <tr> <td style="text-align: center;">Total fixed and variable pay</td> <td style="text-align: right;">9,193.46</td> </tr> </tbody> </table> <p>ii) Deferred and non - deferred (paid during the year): Not Applicable</p> <p>iii) Different forms used (cash, shares and share - linked instruments, other forms).</p> <ul style="list-style-type: none"> • Remuneration is paid on cash basis (i.e. direct credit to the employee Bank account and/or Payment Order/ Cheque), as the case may be, as per rule/ practice. 	In Million Taka		Particulars	Amount	Fixed pay	8,946.84	Variable pay	246.65	Total fixed and variable pay	9,193.46
In Million Taka												
Particulars	Amount											
Fixed pay	8,946.84											
Variable pay	246.65											
Total fixed and variable pay	9,193.46											
k)	Quantitative information about employees' exposure to implicit (e.g. fluctuations in the value of shares or performance units) and explicit adjustments (e.g. claw backs or similar reversals or downward revaluations of awards) of deferred remuneration and retained remuneration:											
	i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments.	Not Applicable										
	ii) Total amount of reductions during the financial year due to ex post explicit adjustments.	Not Applicable										
	iii) Total amount of reductions during the financial year due to ex post implicit adjustments.	Not Applicable										





*Any time
Anywhere*

green banking





GREEN BANKING CURRENT SCENARIO

As a part of Green Banking initiative, Dutch-Bangla Bank has put greater emphasis on providing tech-based banking services to the society and has been maintaining leading position in the country. All our 243 Branches and 334 Sub-Branches and a large number of Agent outlets, ATM & CRM Booth, Fast Track are under coverage of online banking system. Our online infrastructure also includes app-based platform (Rocket), Internet Banking, SMS Banking, App-Based Banking (NexusPay), Debit Card, Credit Card, Pre-Paid Card, Travel Card and E-payment system. At present, the Bank has 9300 nos. of ATM, CRM & CDM machine in 160 ATM Booth and 1517 Fast Track. NexusPay is a widely used banking app through which a client can conduct all banking transactions. Daily on average transaction volume through this app is about Tk6,545.00 million. Dutch-Bangla Bank has implemented full centralization in its work process as per Guidelines of Bangladesh Bank.

Our green initiative also includes using solar energy in our power management system. Out of 243 branches, 35 nos. branches are partially powered by Solar Energy and out of 334 nos. of Sub-Branches 26 nos. of Sub-Branches are also partially powered by Solar energy. The management of Dutch-Bangla Bank is well aware regarding the Green Office Guidelines which includes among others, economic use of office equipment (Computer, Laptop, Printer, Photocopier, AC, Light etc.) and efficient use of paper and ink by encouraging paperless electronic Banking.

In-house Green Management

Dutch-Bangla Bank has been maintaining a balanced initiative and supporting activities to contain things that may adversely affect environment and contribute to pollution since its inception. In order to arrest emissions from carbon footprint, a few of our daily activities are mentioned below:

- i. Introduced documentation archiving for Retail and SME loans to reduce consumption of paper;
- ii. Introduced Document Management System i.e. paperless loan approval process for SME and Retail Loans;
- iii. Internal memos and letters are communicated through electronic form;
- iv. Communication with customers is being done through e-mails, SMS or ATM display, instead of using paper (except for regulatory requirements);
- v. IP phone and video conferencing system have been introduced for telecommunication among the Officials, Managers, Heads and Senior Management of the Bank;
- vi. Solar energy has been used to partially power 35 Branches and 26 Sub-Branches across the country;
- vii. Meeting and Training Programs are arranged mostly through digital platform;
- viii. Seamless and app-based banking, Internet Banking, i.e., reviewing account, generating statements, paying bills as well as making transactions;
- ix. Paperless green pin has been introduced for our cards. Under this system, the user can automatically generate PIN number for their cards by dialing to our Call Center;
- x. ESDD Risk grading is an integral part of our credit risk assessment. The bank rated 2,427 nos. of clients in 2024 and 3,826 nos. of clients in 2025.

Fund Allocation for Disaster Management

Dutch-Bangla Bank has contributed Tk36.47 million in 2025 for disaster management, the break-up of which may be seen as under:

Taka in Million

Disaster management	Donation of 1,250 pieces of blankets to 03 institutions selected by Bangladesh Bank for distributing among destitute & cold affected persons	1.07
	Donation of 100,000 pieces of blankets for onward distribution to the upazilla level under the coordination of Ministry of Finance	35.40
Total		36.47

Environmental and Social Management System (ESMS) in Dutch-Bangla Bank

Dutch-Bangla Bank has established Green Banking policy and exercises exclusion list following the guidelines of Bangladesh Bank and conducts Environmental & Social (E&S) Categorization Tool (Environmental & Social Risk Rating) as an integral part of credit approval process. Dutch-Bangla Bank also included 'Procedure for managing environmental and social risks for commercial lending operations' in its Credit Policy. Environmental and Social due diligence is our key issue in approving credit proposals.

Contribution for Capacity Building for Awareness Development

Dutch-Bangla Bank arranges necessary training programs on regular basis for capacity building of its human resources. The Bank regularly arranges training in different topics related to Cyber Security, Anti-Money Laundering, Risk Management, Foreign Exchange Operations, Risk-Based Supervision, Credit Risk Management, Sustainable Finance etc. and almost all employees get the opportunity to participate in the programs and receive multiple training in a year. In the year 2025, the Bank spent Tk12.80 million for training development and capacity building of its officials and total number of participants was 828. Dutch-Bangla Bank officials also participated in different training programs, workshops and seminars on Sustainable/ Green banking issues time to time at the invitation of different institutions.

Moreover, we have introduced dbbl e-learning portal, a digital training platform, for employees where different training and learning materials are stored. The Bank also conducts training program through this platform where all employees can participate at a time.

Structural Reform

Dutch-Bangla Bank has completed its centralization process of Corporate, SME and Retail Credit operation, including Trade Service business. In this regard, bank's Trade Service Operation, Credit Administration, Credit Marketing, Credit Monitoring, Credit Risk Management, Credit Approval and Credit Disbursement process have come under the umbrella of Centralization. We are now preserving client's security documents in the Central Vault. Every foreign trade related business, such as opening of LC, negotiation of export documents etc. are being made through one platform. This centralization

has reduced paper consumption and saved valuable time in decision-making and approving credit proposals.

Financing to environmentally complied Industries and environmental beautification

Dutch-Bangla Bank has financed various projects which are environment-friendly. Dutch-Bangla Bank has continued financing a significant amount as Green Finance, like installation of Effluent Treatment Plant (ETP), procurement and installation of Energy Efficient Machinery, Net Metering System etc. The bank has also created a good exposure in environment-friendly green establishment certified by LEED.

Bank is also committed to the society and environment and has been spending Tk1.32 million each year since 2022 for environmental beautification. However, in the year 2025, the amount has increased to Tk1.52 million. Apart from this, the Bank also extended grants to ICDDRDB to improve Biosecurity and Biosafety in the Live Bird Markets (LBMs) of Dhaka City.

Financing to Tk10.00/Tk50.00/Tk100.00 account holders

Bangladesh Bank formed a revolving re-financing fund of Tk2.00 billion for strengthening financial inclusion programs through providing loans to Tk10.00 account holders in 2014. Later during the COVID period, the central bank has enhanced the scheme from Tk2.00 billion to Tk5.00 billion in 2021 which is now increased to Tk7.50 billion. The aim of the fund is to bring unbanked people under the banking network for facilitating their business activities. Marginal and small traders are benefiting from the re-financing scheme. Under the scheme, the banks are allowed to disburse collateral-free loan to Tk10.00/ Tk50.00/ Tk100.00 account-holders. Individual borrower can borrow maximum Tk500,000.00 under the scheme. Under a group consisting of 02-05 persons, each member can borrow maximum Tk400,000.00 where, the group can borrow maximum Tk2,000,000.00. Dutch-Bangla Bank signed the Participation Agreement with Bangladesh Bank in 2014 and made finance to different borrowers. Total amount of loan disbursed under the scheme stands at Tk141.24 million among 2,755 male and 352 female borrowers. Dutch-Bangla Bank has currently 38,290 nos. of 10 (Ten) Taka 50 (fifty) Taka and 100 (one hundred) Taka account-holders with total deposit of Tk37,862,059.00.



Online Banking facilities

Dutch-Bangla Bank is the first bank in Bangladesh to introduce fully automated and online banking services. Our online and app-based banking facilities are continuously upgraded to facilitate the clients. The clients have access to banking facilities from any branch, sub-branch, ATM and Fast Tracks. All of these services are affordable to everyone even to marginal people of the society. The services under Online Banking were undertaken with the same mindset as Dutch-Bangla Bank undertakes its Corporate Social Responsibility tasks.

Mobile Banking (ROCKET)

Dutch-Bangla Bank is the pioneer in banking sector in Bangladesh that introduced app-based banking facilities to a wide range of clients. Rocket - a free-to-use app-based banking platform - offers a wide range of convenient services to the users. This mobile platform is accessible to Bangladeshi users with a mobile number regardless of operators. Introduction of this app is, in fact, a benchmark step towards financial inclusion as it provides facilitates to unbanked communities efficiently at affordable cost. A user can enjoy different types of banking facilities which includes cash-in, cash out, fund transfer, merchant payment, utility bill payment, salary disbursement, foreign remittance, receiving government allowance, ATM cash withdrawal and much more by using this platform. It ensures effective paperless banking at a lower cost and easy way. Currently Dutch-Bangla Bank has 39,630,679 Rocket customers out of which 17,049,296 are women.

Agent Banking

Dutch-Bangla Bank has started Agent Banking operations with an aim to bring the unbanked people of

the community under the coverage of banking system. This is, in fact, a financial inclusion initiative of the bank to provide banking services to under served population through engagement of agents from the community under a valid agency agreement. The transactions are completed by verification of customers' fingerprint through Biometric Machine. Agent Banking is helping the customers deposit and withdraw funds and other admissible services at agent outlets. Agent Banking customers can also avail services from branches of the bank. At present, Dutch-Bangla Bank has 5,631 nos. of Agent Banking Outlets throughout the country and serving 7,836,193 nos. of account-holders.

Dutch-Bangla Bank NexusPay

NexusPay of Dutch-Bangla Bank is the first fully app-based solution in Bangladesh. NexusPay works with all bank cards, including Nexus, Visa, Master Card, Dutch-Bangla Bank Agent Banking and Rocket (Mobile Banking) Number of Merchants accepting Dutch-Bangla Bank NexusPay (QR Code) stood at 182,240 at the year ended 2025. Number of Dutch-Bangla Bank NexusPay users stood at 9,042,699 at the year ended 2025. On average, daily transaction volume through this app is about Tk6,545.00 million.

E-Payment Gateway facilities

Dutch-Bangla Bank is the first bank in Bangladesh that introduced e-payment gateway. This gives a person the liberty to purchase online, pay utility bills etc. through online. Most importantly, the person does not need to be a Dutch-Bangla Bank account-holder. Currently, there are 9,239 e-Merchant Service Providers registered with Dutch-Bangla Bank Nexus Payment Gateway and this is increasing day by day. Currently, we accept Master Card, Visa Card and Dutch-Bangla Bank Nexus cards in our payment gateway.

Information summary

(Taka in million)

SL. No.	Item / Particulars	2024	2025
1.	Sustainable Finance Disbursement	141,115.41	189,625.00
	a. Green Finance	3,345.96	6,363.85
	b. Sustainable Linked Finance	137,769.45	183,261.15
2.	Expenses for Disaster Management	177.03	36.47
3.	Expense Related to Marketing, Training & Capacity Building	1039.03	1139.40
4.	No. of Branches	242	243
5.	No. of Sub-Branches	307	334
7.	Branches Partially Powered by Solar Energy	35	35
8.	Nos. of clients under Social & Environmental Risk Rating during the year	2,427	3,826

Carbon Emission Calculation and Result

As the global financial sector increasingly embraces sustainable development, understanding and managing greenhouse gas (GHG) emissions has become a critical responsibility for institutions aiming to align with climate-conscious strategies. In this context, Dutch-Bangla Bank has undertaken a comprehensive

assessment of its direct and indirect carbon footprint through calculation of Scope 1, Scope 2, and Scope 3 (finance) emissions. This initiative not only reflects the bank's commitment to environmental accountability but also aligns with global best practices such as the Greenhouse Gas Protocol and Partnership for Carbon Accounting Financials (PCAF) framework.

GHG Emission in CO₂e tons

	Basics	Emission result
Scope 1	Direct Emission of the Bank: calculated based on GHG Protocol	35,109.00
Scope 2	Indirect Emission from Purchased Electricity: calculated based on GHG Protocol	18,296.00
Scope 3	Portfolio Emission: calculated based on Joint Impact Model	1,037,211 .00
Total		1,090,616.00

The report provides a detailed breakdown of GHG emissions by the bank during the period from January to December 2025 resulting from direct fuel consumption (Scope 1), electricity usage (Scope 2), and investments and loans across various sectors that is Financed Emissions (Scope 3).

Scope 1 emission measures greenhouse gas produced by the bank that directly sources from own consumptions and alternatively bank has control over the sources like fuel consumption by the Bank for

generator and vehicles, Gas used to refill Air conditioning system, Gas refilled in fire extinguisher etc. Scope 2 measures indirect emissions that sources from purchasing electricity and other cooling or heating system. Scope 3 emission measures portfolio emission of the Bank. We have used Joint Impact Model to calculate Scope 3 emissions. Joint Impact Model is finance-based GHG emission calculation system that measures carbon emission on the basis of exposure created by the bank in different economic sectors.

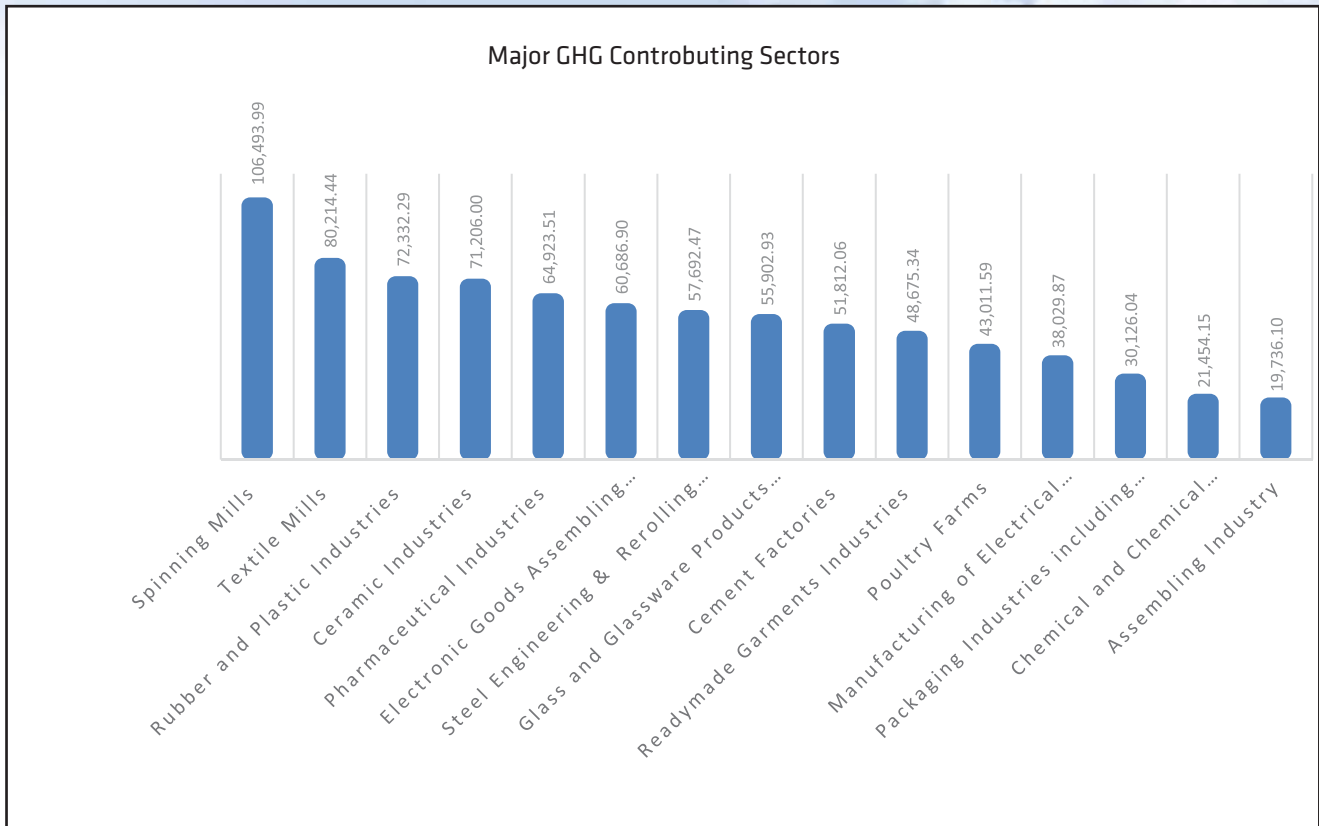


Figure: Major GHG Contributing Sectors of Dutch-Bangla Bank

This report serves as a foundational step for Dutch-Bangla Bank in tracking, reporting, and ultimately reducing its emissions. It supports the development of targeted strategies to promote green finance, guide low-carbon investments, and contribute

to national and international climate goals. Through transparency and data-driven insight, Dutch-Bangla Bank reaffirms its role as a responsible financial institution committed to building a sustainable future.





*partners of today
& tomorrow*

social cause





SOCIAL CAUSE

Social Cause is something that is mutually beneficial, both for the organization in the sense of goodwill and interaction with the people and the community as far as economic emancipation is concerned. Dutch-Bangla Bank shows great discernment in its services since the inception of the bank in 1996. With the largest IT platform in the banking industry, the bank has crystallized the services and innovations, including its rock-solid commitment to the society, through Corporate Social Responsibility (CSR) activities.

According to the World Business Council for Sustainable Development, “Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the living standard of the workforce and their families as well as of the local community and society at large”.

In Dutch-Bangla Bank, CSR is modified to the term of Social Cause in order to make its services more proactive towards social needs and national development through ethical, legal and commercial conduct. Dutch-Bangla Bank has always aspired to the highest standards of conduct, recognizes its wider obligation to society and believes in the symbiotic relationship between social cause and sustainable success.

Dutch-Bangla Bank is not only a financial institution acting as an engine of growth for economic development in Bangladesh; but also a bellwether in societal progress. As an extension of this quintessential philosophy, the bank has established Dutch-Bangla Bank Foundation which has been rendering invaluable services to various fields relentlessly covering the areas of education, healthcare, natural calamities as well as man-made disaster.

Conducting business in an ethical way, creating opportunities for business & economic growth, empowering people to fulfill their aspirations, ensuring protection of environment while financing businesses and supporting the distressed people of the society are at the heart of social cause policy of the bank. Dutch-Bangla Bank since its inception in 1996 had adopted the policy of contributing to the social cause. It has been continuing its great effort during the last 29 years as a pioneer in the banking sector and has become the leader much ahead of the other banks due to its cinematic tour de force.

Dutch-Bangla Bank dreams of a country free from hunger and a society free from vices. It is impossible without education. As such the bank puts thrust on education.

Meritorious students, particularly in rural areas are deprived of education every year because of financial constraints. But they could contribute to the nation building if they could have some financial assistance. Keeping this in mind, Dutch-Bangla Bank has been awarding scholarship to the meritorious students in need of financial aid since its beginning. Considering the growing numbers of such students over the years, the bank has increased the scholarship number to an insurmountable level.

In addition to scholarship, Dutch-Bangla Bank’s social cause initiatives include- building of educational infrastructure, Smile Brighter program for the underprivileged cleft-lip & cleft-palate children, Drishti program for the underprivileged visually impaired people, healthcare support for the helpless patients, financial support for developing medical infrastructures, communication infrastructures and many other social development programs.

Over the years, Dutch-Bangla Bank’s various social cause obligations increased in leaps and bounds and the initiatives taken in 2025 are explained sector-wise as follows:

1. Contribution to Education Sector

Education is sine-qua-non for the overall development of the country. Keeping this in mind, Dutch-Bangla Bank has been giving top priority to promote the education sector. Awarding scholarship to meritorious students in need of financial aid, financial support for organizing the prestigious Ganit Olympiad and Olympiad in Informatics, helping development of educational infrastructural facilities, providing essential educational equipment etc. are some of the aspects included in the program.

1.1. Scholarship Program

Dutch-Bangla Bank, under its social cause program, has been awarding the scholarships to the meritorious students in need of financial aid studying at different levels of education since its beginning. New scholarships are being awarded every year along with renewal of existing awardees.

The bank has provided scholarships to the deserving students from huge number of submitted applications following a set of criteria such as the applicants’ academic results, financial capability, health conditions etc. Around 90% of the total scholarships have been given to the rural students and 50% to the female students.

The scholarship awardees are provided with the following benefits:

Level of Study	Duration of scholarship	Amount of scholarship per month (Taka)	One time grant annually (Taka)		Total amount per year (Taka)
			For reading materials	For clothing	
H.S.C.	2 years	2,500.00	2,500.00	1,000.00	33,500.00
Graduation	3-5 years	3,000.00	5,000.00	1,000.00	42,000.00

Realizing the fact that every year many meritorious students, mostly in rural areas, are compelled to discontinue their study because of poverty, the bank has increased the number of scholarship substantially. Accordingly, 65,291 students of H.S.C. and Graduation level were awarded scholarship under this program.

The scholarships of Dutch-Bangla Bank are available for the entire academic period for different levels of education like- H.S.C. and Graduation level.

i). HSC level: After passing S.S.C. examination in the current year, the students who have been studying at H.S.C. level are eligible to apply for scholarship. The scholarships are renewable for entire academic period of H.S.C. level. Already, 38,281 scholarships have been awarded at this level.

ii). Graduation level: Dutch-Bangla Bank awards the scholarship to existing awardees at Graduation level in continuation of their study at H.S.C. level. Students who have availed scholarship at H.S.C. level after passing the S.S.C. examination are eligible to apply for renewal at graduation level subject to securing required result in the H.S.C examination. The scholarships are renewable for the entire academic period of graduation level. Already, 27,010 scholarships have been awarded at this level.

1.2. Donation for organizing the Mathematical Olympiad, Dutch-Bangla Bank- Prothom Alo Ganit Utsab

Ganit Utsab (Mathematical Olympiad) has been jointly organized by Bangladesh Mathematical Olympiad Committee, Dutch-Bangla Bank and Daily Prothom Alo at regional and national level to flourish latent potential of the future nation builders of the country. It was introduced with a view to removing the math-phobia as well as making mathematics attractive among the school and college-going students. This Olympiad has now become a flagship event for the students all over the country. Since its beginning, Dutch-Bangla Bank has been providing financial support for organizing the Ganit Olympiad and participating in different International Olympiads held in different countries each year. The bank has been continuing its support under the title of 'Dutch-Bangla Bank-Prothom Alo Ganit Utsab' for the last 22 years.

About 75,259 students from different schools and colleges of the country participated in the Ganit Utsab held in 2025. The program was held through virtual platform with the qualifiers of the preliminary round.

Among the participants, more than 1,200 students qualified for the national round of the program and participated in the 23rd Bangladesh Ganit Olympiad held on February 07-08, 2025 at the premises of Saint Joseph Higher Secondary School, Mohammadpur, Dhaka. Then a 'ganit camp' was arranged with the winners of the National Olympiad and finally a team of 06 members was selected and they participated in the 66th International Mathematical Olympiad (IMO) held in Australia in July 2025.



A view of National Round (opening event) of the Dutch-Bangla Bank-Prothom Alo Ganit Utsab 2025 at the premises of Saint Joseph Higher Secondary School, Mohammadpur, Dhaka.

From the year 2004 to 2025, Dutch-Bangla Bank has provided a total amount of Taka 132.97 million only to organize the events among which Taka 13.48 million only was provided in 2025.

Achievements of Bangladeshi students in IMO:

Bangladeshi students have been participating regularly in the International Mathematical Olympiad (IMO) since the year 2005. In this continuation, the latest 66th IMO was held in Australia in July 2025 where 06 Bangladeshi students participated in the program. Among them, 03 earned Bronze medals and 03 Honorable mention awards. The Bangladeshi participants proved their mathematical prowess in the IMO by achieving a total of 01 Gold medal, 07 Silver medals, 40 Bronze medals and 47 Honorable mention awards.



A view of National Round (closing event) of the 'Dutch-Bangla Bank-Prothom Alo Ganit Utsab 2025' at the premises of Saint Joseph Higher Secondary School, Mohammadpur, Dhaka.



The winners of the National Round of 'Bangladesh Olympiad in Informatics 2025' are seen along with the distinguished guests and organizers of the Olympiad at the closing event.

1.3. Donation for organizing Bangladesh Olympiad in Informatics (BdOI)

International Olympiad in Informatics (IOI) is an annual programming competition for pre-university level students. It was proposed by the UNESCO with a view to bringing together, challenging and giving recognition to young students around the globe who are the most talented in informatics (computer science) and to foster friendship among these students from diverse cultures. The first IOI was held in Bulgaria in 1989.

To cope with the goals of the IOI at the national level in our country, Bangladesh Informatics Olympiad Committee (BIOC) was formed in 2004 with the prominent professors of the department of computer science from different universities. BIOC has been organizing the Bangladesh Olympiad in Informatics (BdOI) since the year 2005 to develop the programming ability and problem solving skills of the high school and college-going students. Dutch-Bangla Bank was associated with BIOC in the year 2019 and has been providing financial support for the last 07 (seven) consecutive years to organize Bangladesh Olympiad in Informatics (BdOI) along with participation in the International Olympiad in Informatics (IOI).

In 2025, students from different schools and colleges of the country participated in the divisional round of the Olympiad in Informatics and out of them, around 45 top performing students were selected for national round. Among the winners of the national round, finally a team of 04 (four) students has participated in the 37th International Olympiad in Informatics (IOI) on July 27, 2025 to August 03, 2025 in Bolivia.

From the year 2019 to 2025, Dutch-Bangla Bank has provided a total amount of Taka 12.00 million only to organize the event among which Taka 2.00 million was provided in 2025.

Achievements of Bangladeshi students in IOI

Bangladeshi students have been participating regularly in the International Olympiad in Informatics (IOI) since 2005. In this continuation, the latest 37th IOI was held on July 27, 2025 to August 03, 2025 where 04 Bangladeshi students participated in the event. Among the 04 Bangladeshi students, 01 earned Silver Medal and 01 Bronze medal in 2025. The Bangladeshi participants achieved a total of 01 Gold Medal, 07 Silver Medals, 25 Bronze Medals and 01 Honorable mention award from International Olympiad in Informatics (IOI).

2. Contribution to Health Sector

Health is one of the prime parameters to indicate the development of a nation. The need for healthcare is increasing every day due to rapid growth of population. Dutch-Bangla Bank has identified healthcare as a priority sector and helped create better healthcare facilities at an affordable cost for the disadvantaged population. In this connection, Dutch-Bangla Bank has extended its support for the following programs in 2025:

2.1. Smile Brighter program

'Smile Brighter' program is an initiative taken by Dutch-Bangla Bank to bring back smile on the face of the boys and girls with cleft-lip and cleft-palate through plastic surgery at free of cost. Dutch-Bangla Bank contributed a total amount of Taka 92.60 million for cleft-lip and cleft-palate operation under 'Smile Brighter' program since 2003.

Boys and girls cursed with cleft-lip, face numerous problems in every day life such as disruption in formal education, hassle in attending social ceremonies and restraint while getting married. They live in our society



Before operation



After operation

Photograph of a cleft-lip baby (before and after operation)

with no destiny, shattered hope and gloomy future. In our country, poor cleft patients have very little access to the plastic surgery. Most of the patients receive no treatment at all.

Considering the sufferings of the cleft-lip boys & girls, Dutch-Bangla Bank has taken an initiative to bring smile on the face of the boys and girls with cleft-lip through plastic surgery at free of cost across the country under the banner “Smile Brighter” in 2003. This is a continuous program aiming at performing cleft operations as much as possible per year.

In the year of 2025, several cleft-lip and cleft-palate operation camps were arranged in different parts of Bangladesh like- Satkhira, Sylhet, Sunamganj, Brahmanbaria, Munshiganj, Dhaka, Lalmonirhat, Gazipur, Narayanganj, Mymensingh, Rangpur, Sirajganj, Kishoreganj, Cox’s Bazar, Naogaon, Barishal, Noakhali, Jashore, Sherpur, Habiganj, Thakurgaon and Chandpur districts. During 2003 to 2025, more than 8,194 poor cleft-lip boys & girls have been successfully operated upon across the country under the Bank’s “Smile Brighter” program. Among which 181 operations were done in the year 2025.

Total number of cleft-lip & cleft-palate operation and expenditure since 2003:

Period	Total no. of operation	Total expenditure (In million Taka)
2003-2025	8,194	92.60

2.2. Cataract operation program for underprivileged visually impaired people

Visual impairment is an immense social problem in our country. Cataract is the major cause of blindness and 80% of them can resume vision through cataract operation. A large number of rural poor people are deprived of the opportunity to do away with the problem. Keeping their sufferings in mind, Dutch-Bangla Bank has been continuing the cataract operation program for underprivileged visually impaired people by providing sophisticated cataract surgery (Intra Ocular Lens) throughout the country since 2008.

Several Camps were arranged under this program in Dhaka, Mymensingh, Rangpur, Rajshahi, Thakurgaon, Lalmonirhat, Sylhet, Moulvibazar, Sunamganj, Habiganj, Magura, Khulna, Chuadanga, Cox’s Bazar, Laxmipur, Chandpur, Noakhali, Narsingdi, Barishal, Bagerhat, Satkhira, Dinajpur, Narayanganj, Kushtia, Faridpur, Cumilla and Bogura districts. More than 134,505 cataract operations have so far been completed successfully among which 32,800 operations were done in 2025.

Total number of cataract operation and expenditure since 2008:

Period	Total no. of operation	Total expenditure (In million Taka)
2008-2025	134,505	395.76



The post-operative visually impaired patients are seen at an eye hospital enlisted under the Drishti program of Dutch-Bangla Bank.

Dutch-Bangla Bank has been continuing cataract operation under the program 'Drishti' at free of cost for the underprivileged visually impaired patients round the year in different parts of the country since 2008.

2.3. Contribution to Health infrastructure development

2.3.1. Donation in favour of icddr,b to improve Biosecurity and Biosafety in the Live Bird Markets (LBMs) of Dhaka City

icddr,b, a renowned global health research institute based in Dhaka, came forward with a proposal for renovation and development of shops under Live Bird Markets (LBMs) to support stakeholders/poultry vendors to improve biosecurity and biosafety in the LBMs in Bangladesh with the following present state of LBMs and associated pathogenic risk:

- inadequate infrastructure, poor hygiene and sanitation conditions
- poor biosecurity and biosafety practices and low-risk perceptions of the workers

Using a participatory and collaborative process, LBMs of Dhaka had been identified as priority interfaces for risk of spillover of zoonotic disease/pathogens, such as avian influenza, Campylobacter, Salmonella and E. coli.

To address these issues, with support from USAID, Tufts University consortium, One Health Secretariat, One Health Bangladesh, Dhaka North City Corporation (DNCC), development partners, and participants from academia, such as Bangladesh University of Engineering & Technology (BUET), Military Institute of Science &

Technology (MIST), Bangladesh Agricultural University (BAU), other government & non-government human, animal & environmental health partners and icddr,b developed an improved infrastructural design for single and multiple-shop LBMs for Dhaka city of Bangladesh. For this, they had been implementing and evaluating the designs and systems in a single-shop LBM in DNCC.

In this connection, a panel of experts involving biosecurity experts, architects, engineers, economic analysts and behavioral scientists/experts had been formed to support renovation or development of shops under LBMs on a case by case basis. The panel scrutinized vendors' applications/requests to determine whether they were eligible for the funding and also monitor the compliance and adherence to the recommended practices, which was linked to certification by government authorities, such as Dhaka City Corporation and Bangladesh Food Safety Authority (BSFA), as rewards or cessation of support in case of non-compliance.

The expert panel also conducted training on biosecurity and biosafety practices for the vendors, workers & cleaners and disseminate awareness messages for the consumers at the LBMs. The endeavor is developed for a sustainable model to improve LBM biosecurity & biosafety and disseminate awareness (comprising 79% of total cost) and renovation of a single and a multiple-shop at the LBMs (comprising 21% of total cost). Besides, if the said approach is implemented accordingly, the following outputs and outcomes would be attained-

- reduced environmental contamination with avian influenza, Campylobacter, Salmonella and E. coli.
- reduced exposure of all humans in the LBMs, including vendors, workers, cleaners and consumers, to pandemic potential pathogens, such as avian influenza.
- reduced risk of genetic mutation and re-assortment and thus development of pandemic potential strain of avian influenza.
- vendors, workers, cleaners and consumers aware of the risks and mitigation approaches at the LBMs.
- improved biosecurity and biosafety practices in the renovated LBMs.
- improved working condition for the vendors, workers and cleaners; improved environmental protection for humans and animals exposed at LBMs; and improved health for all workers and consumers at the LBMs, which are core components of corporate Social Responsibility (CSR).
- renovated one single shop and one multiple-shop LBMs.

Accordingly, they submitted a detailed tentative budget amounting to Taka 19.80 million only, mentioning detailed activities & timeline to implement the said project.

In response to the request and considering the overall impact of the issue, the authority concerned of Dutch-Bangla Bank agreed to sanction Tk.19.80 million (Taka nineteen million eight hundred thousand) only in phases in favour of icddr,b to improve Biosecurity and Biosafety in the Live Bird Markets (LBMs) of Dhaka City.

Among the committed amount, Tk.8,513,995.00 (Taka eight million five hundred thirteen thousand nine hundred ninety-five) only was disbursed in favour of icddr,b in O2 (two) phases for smooth implementation of the project in 2025.

2.4. Support for medical treatment

Dutch-Bangla Bank provides one-time financial assistance to those who have been suffering from various diseases for long time and are not able to bear the treatment cost. In the year 2025, an amount of Tk.300,000.00 (Taka three hundred thousand) only was provided as financial assistance to different helpless persons to meet their treatment cost.

3. Contribution in Disaster Management

Dutch-Bangla Bank stands by the distressed people at the time of natural calamities. The bank provides support to the affected people in cash and kind for their rehabilitation after the natural calamities like- cyclone, flood, tornado, extreme cold, landslide, earthquake, river erosion, conflagration etc. The donation in kind includes blankets, GCI sheets, food, medicine, water purifying tablets etc. The contributions of Dutch-Bangla Bank in this sector of 2025 are mentioned below:

3.1. Donation of blankets for onward distributions to the upazila level under the coordination of ministry of finance

The people of Bangladesh usually suffer in the chilling cold sweeping through many districts of the country every year. Poor people all over the country become the worst sufferers in the shivering cold as they cannot buy warm clothes due to financial hardships. As in the past, this year, Dutch-Bangla Bank has come forward to stand by the cold-hit people of the country through distributing blankets among them.

Continuing with its yearly tradition, in the year 2025, Dutch-Bangla Bank has donated 100,000 pieces of blankets for onward distributions to the upazila level under the coordination of ministry of finance, who are the worst sufferers in the chilling cold sweeping through many districts of the country.

3.2. Donation of 1,250 blankets for distribution among the cold affected destitute persons

Dutch-Bangla Bank has been donating blankets for helping the cold affected poor people of the country for many years as a part of its social cause activities. Like previous years, in the year 2025, the authority concerned of the bank donated 100,000 pieces of blankets for onward distribution to the upazila level under the coordination of ministry of finance. In addition, the bank provided 1,250 pieces of blankets to 03 organisations selected by Bangladesh Bank for distributing the same among the cold affected destitute persons. Accordingly, the mentioned blankets were procured and handed over to the selected 03 (three) organizations.

4. Contribution to Social Development

4.1. Contribution for yearly maintenance cost (Food & Administrative) to Child Day Care Center of Private Banks

As per guidelines and instructions of Bangladesh Bank, Dutch-Bangla Bank participated in the “Child Day Care Centre for Private Banks” at Alamin Center (4th floor), 25/A/1 Dilkusha, Motijheel, Dhaka. In the year 2015, Dutch-Bangla Bank provided Tk.1,400,000.00 (Taka one million four hundred thousand) only among which Tk.1,000,000.00 (Taka one million) only as one-time cost for rent & decoration and remaining Tk.400,000.00 (Taka four hundred thousand) only as yearly maintenance cost for food and administrative. Since then, the bank has been providing Tk.400,000.00 (Taka four hundred thousand) only as contribution/subscription for maintenance cost (Food & Administrative) to Child Day Care of Private Banks.

In this connection, in the year 2025, Dutch-Bangla Bank provided Tk.400,000.00 (Taka four hundred thousand) only as contribution/subscription for yearly maintenance cost (Food & Administrative) to Child Day Care Center of Private Banks, in Motijheel area like the previous years. Accordingly, a payment order of Tk.400,000.00 (Taka four hundred thousand) only was issued in favor of “Child Day Care Center of Private Banks, Motijheel” and handed it over to the mentioned Center.



4.2. Donation for organizing the tournament of 'Dhaka International Marathon 2025'

Bangladesh Association of Banks (BAB) informed Dutch-Bangla Bank to donate a sum of Tk.40,000,000.00 (Taka forty million) only to Chief Coordinator, Organizing Committee, Dhaka International Marathon-2025 for organizing the tournament which was held on February 07, 2025 followed by a request letter from Chief Coordinator of the Organizing Committee of the tournament in this regard.

As stated in the request letter of Chief Coordinator of the Organizing Committee of the tournament, a total of six to eight thousand amateur and professional runners, both male and female, were expected to participate in this event. However, the lion's share of the participants were represented by amateur and professional marathoners from our country. Henceforth, the event provided a wider window for Bangladeshi runners to participate in such an international event and evaluate their standings leading to overall development of marathoners at national level. They were planning to ensure the presence of limited number of Elite and SAAF runners to make the show more vibrant and colourful for all.

Shared contribution like previous years were the cornerstone for their combined success in arranging last four consecutive marathons which were applauded both in national and international community. In view of the above, organizing committee requested BAB for unreserved support and assistance to get involved in promoting and organizing the mentioned tournament.

In this connection, BAB has requested Dutch-Bangla Bank to donate a sum of Tk.2,000,000.00 (Taka two million) only for organizing the tournament of 'Dhaka International Marathon 2025'.

In response to the request of BAB and considering the importance of the issue, the authority concerned of Dutch-Bangla Bank agreed to donate Tk.2,000,000.00 (Taka two million) only to "Dhaka International Marathon" for organizing the aforesaid tournament.

5. Contribution to environmental beautification

5.1. Support for regular maintenance and environmental beautification of Dutch-Bangla Bank Monument and Mintu Road Bucket Fountain located at the crossing of Hotel Intercontinental and State Guest House Jamuna

Dutch-Bangla Bank constructed a monument and Mintu Road Bucket Fountain located at the crossing of Hotel Intercontinental and State Guest House Jamuna.

Dutch-Bangla Bank is also engaged in beautification of the Road Island and footpaths from Kakrail crossing to Hotel Intercontinental crossing of Dhaka Metro as part of city beautification project. In this connection, a total amount of Tk.1,522,500.00 (Taka one million five hundred twenty-two thousand five hundred) only was spent during the year 2025 for regular maintenance of the monument and the fountain.

6. Donation on account of miscellaneous purposes

6.1. Financial support to the injured July fighters and the families of martyrs during July 2024 uprising

Dutch-Bangla Bank has provided Tk.10.00 million under Bank's CSR fund to support in arranging a special program in honor of the martyrs and fighters injured during July 2024 uprising on August 04 & 05, 2025 followed by a decision of Bankers' meeting presided over by Honorable Governor of Bangladesh Bank. In the meeting, it was decided that each of 11 banks would provide Tk.10.00 million under Bank's CSR fund to support in arranging special program in honor of the martyrs and fighters injured during July 2024 uprising.

As stated, such program was arranged in 02 phases as advised by the Honorable Chief Adviser of the People's Republic of Bangladesh and Chairman of the July Shaheed Smrity Foundation with a view to providing financial support of Tk.200,000.00 for each of the 852 families of martyrs.



Earlier, to complete the overall arrangements and to provide financial support to the injured fighters, the Honorable Chief Adviser had given the responsibilities to the Bangladesh Bank and Banking Sectors to bear the expenditure of the programs.

In this connection, Banking Regulation and Policy Department (Division-01) of Bangladesh Bank requested Dutch-Bangla Bank to provide Tk.10.00 million to 'JULY JODDHA O SHAHID PORIBAR SHOHAYATA TAHABIL' for the mentioned purpose.

In response to the request of Bangladesh Bank and considering the importance of the issue, the authority concerned of Dutch-Bangla Bank decided to provide Tk.10,000,000.00 (Taka ten million) only to 'JULY JODDHA O SHAHID PORIBAR SHOHAYATA TAHABIL' for the financial support to the injured July fighters and the families of martyrs during July 2024 uprising. Accordingly, a payment order amounting to Tk.10,000,000.00 (Taka ten million) only had been issued in favour of 'JULY JODDHA O SHAHID PORIBAR SHOHAYATA TAHABIL' and deposited it to the Local office of Sonali Bank on July 17, 2025.



*Any time
Anywhere*

economy and financial market





ECONOMY AND FINANCIAL MARKET

The US/Israel-Iran war, launched on 28 February, 2026 has introduced a material geopolitical shock into global markets. Given the region's economic scale and its critical role in global energy supply, the consequences reach far beyond regional security, affecting the global economy, commodity markets and consumers. The risk of oil price surges, rising inflation and travel disruption is significant, although the full extent of the impact will depend on how long the war lasts.

A dispute between China and the United States involving controls on exports of semiconductors and rare earth minerals was quickly followed by a truce that reduced bilateral tariffs until November 2026 and introduced a pause on export controls. US authorities also removed, for all countries, tariffs on some agricultural products, offsetting the higher tariffs on certain sectors that were previously announced and are now in effect. Newly signed bilateral trade and other agreements, often including significant investment and purchase commitments with limited public disclosure, also add a layer of complexity. Policy uncertainty, although lower than it was in October, is still much higher than it was in January 2025. Trade tensions have continued to abate but remain subject to occasional flare-ups.

Global financial conditions

Global financial conditions are still accommodative, despite some volatility and rising sovereign yields. Stock prices of major technology companies pulled further apart from prices of other stocks. Financial conditions, overall, changed little or tightened only moderately. The US dollar recovered slightly as the momentum of investors' hedging of exposures slowed but came briefly under renewed pressure following the initiation of an investigation into the Federal Reserve chair. Against this backdrop of stabilizing trade tensions and supportive financial conditions, the global economy has continued to be remarkably resilient, adapting to the shifting landscape and with momentum varying across countries and sectors.

Global growth

Global growth in the third quarter of 2025 decelerated to 2.4 percent on an annualized basis, above expectations but with upside surprises in some countries offset by

downside surprises in others. A boost from aerospace exports lifted growth to 2.2 percent in France, whereas falling exports continued to weigh on activity in Germany, leaving real GDP unchanged from the second to the third quarters. Japan's economy contracted by 2.3 percent, with private and government consumption offsetting some of the contraction driven by private residential investment and exports. China's growth decelerated to 2.4 percent (as per staff estimates), with weak domestic demand, especially in the housing sector, partly offset by resilient exports. Growth in the United States accelerated to 4.3 percent, with a pickup in technology investment and expenditure estimated to add about 0.3 percentage point to average annualized GDP growth in the first three quarters of 2025, offsetting the drag from the federal government shutdown in the last quarter of the year. There are also signs that technology-related investment contributed to activity in Spain and the United Kingdom, though not at the same scale as in the United States.

Global trade

Global trade has remained relatively robust, with brisk expansion in technology-related exports offsetting slowing momentum in exports in other product categories. There are also signs that technology-related investment contributed to activity in Spain and the United Kingdom, though not at the same scale as in the United States. The mirror image of soaring investment in information and technology sectors showed up as strong performance in exports of semiconductors and other equipment in Asian economies. Even as signs of moderation have started to appear in high-frequency data.

Global inflation

Global inflation has been largely steady. While the global median of sequential inflation has firmed slightly, for both headline and core rates, Annual inflation has been stable, surprising mildly on the downside. That said, in the United States, the high cost of living continues to be the most important concern cited in household surveys, and household expectations for one-year-ahead inflation remain elevated, as do input prices in manufacturing purchasing managers' indexes. Global inflation is projected to continue its decline, with headline inflation

falling to 3.8 percent in 2026 and 3.4 percent in 2027. This is virtually unchanged from that in the October 2025 WEO, with overarching trends of softening demand and lower energy prices remaining intact.

Growth and Inflation Outlooks Diverge

IMF projections remain based on real time current trade policy; that is, they assume that policies as they stood at the end of December are permanent. This is so even in regard to measures framed as temporary or pending, meaning that pauses on higher tariffs are assumed to remain in place past their expiration dates, and higher rates are assumed not to take effect. The US effective tariff rate underlying the projections is 18.5 percent, compared with 18.7 percent in the October forecast. The corresponding effective tariff rate for the rest of the world is unchanged at 3.5 percent. Economic policy uncertainty is assumed to remain elevated through 2026. Prices for energy commodities are expected to fall by about 7 percent in 2026, more than projected in the October 2025 WEO. Oil prices remain low and are expected to decrease further on account of tepid global demand growth and strong supply growth. However, a soft price floor is provided by higher-cost producers, Chinese strategic stockpiling, and the approach of OPEC+ (Organization of the Petroleum Exporting Countries plus selected non-member countries) to avoid a price collapse.

Narrow Base of Drivers Makes Growth Vulnerable

Risks to the outlook for the global economy remain tilted to the downside. The resilience exhibited so far is driven largely by a few sectors and often supported by monetary and fiscal accommodation. It could be disrupted by either sectoral dynamics or shocks disseminating from long-standing broader risk factors. Should expectations about AI-driven productivity gains turn out to be overly optimistic and outcomes disappoint, a sharp drop in real investment in the high-tech sector as well as in spending on AI adoption in other sectors and a more prolonged correction in stock market valuations—which have increasingly been lifted by only a few technology firms—could ensue. The rapid obsolescence of unused or misaligned assets, costly reallocation of capital and labor accompanied by a decline in business dynamism, and negative wealth effects would weigh on private consumption and investment. Spillovers would spread, directly through trade flows, to export-oriented economies specializing in technology products. These would radiate to the rest of the world through the tightening of global financial conditions. The impact on

growth is highly uncertain and depends on how financial conditions react. As a reference, under a scenario presented in the October 2025 WEO which includes a moderate correction in AI stock valuations as part of a general tightening of financial conditions, global growth declines by 0.4 percent in 2026 relative to baseline.

Bangladesh Economic outlook

The stubbornly high inflation in Bangladesh has shown signs of easing throughout H2FY25. Headline point-to-point inflation, which peaked at 11.66 percent in July 2024—the highest over a decade—has steadily declined to 8.48 percent by June 2025. This marks the first time in more than two years that inflation has fallen below 9 percent, implying a sense of success in the country's inflation combat. Food inflation reduced to 7.39 percent in June 2025 compared to 14.10 percent in July 2024. Non-food inflation, on the other hand, stayed mostly stable during FY25, registering at 9.37 percent in June 2025. The recent decline in inflation is a possible outcome of several policy actions by the central bank and the government. Bangladesh Bank has maintained a tight monetary policy stance, keeping the policy rate steady at 10 percent since October 2024. This tightening significantly helped anchor inflation expectations. Meanwhile, the exchange rate exhibited promising signs of stabilization after a period of sharp depreciation (13.76 percent in FY23 and 8.17 percent in FY24). This stabilization emerged from the introduction of the Crawling Peg Exchange Rate System in May 2024 and further facilitated exchange rate flexibility in May 2025. This has facilitated the recovery of the competitiveness of BDT 3 and contributed to stabilizing the foreign exchange market. On the supply side, targeted interventions—such as rationalizing import duties, eliminating Letter of Credit (LC) margin requirements for key imports, and enhancing commodity stocks monitoring, along with a good harvest of vegetables and boro crops—have eased food price pressures. Moreover, relatively favorable commodity prices in the international market during H2FY25 and a stable forecast for prices minimized part of the potential risks of domestic price hikes through the external channel.

Several elements, including the consequence of a loose monetary policy, which resulted in a negative real policy rate and constraints on interest rates that remained in effect until May 2024, delayed the transmission of recent monetary tightening. In turn, the inflationary pressures worsened throughout 2024. The depreciation of the BDT since 2022 has had a significant pass-through effect on domestic prices, especially for imported goods and



inputs, amplifying inflation despite subsequent currency stabilization. Additionally, higher inflation expectations emerged from rising food prices over a prolonged period. Supply chain disruptions caused by political turmoil and severe floods in August and September 2024 kept food prices volatile and elevated food inflation during H1FY25. A significant level of hoarding may have occurred even at the consumer level, due to the uncertainty caused by persistent inflation, which adds more headwinds to lowering commodity prices. Imperfect market conditions, such as limited competition in key commodity markets, have also subdued the complete transmission of policy measures.

Growth

Economic growth in FY25 was subdued, reflecting the lingering effects of earlier shocks that emerged from political unrest, supply chain disruptions, and slow private investment growth. Provisional estimates by BBS indicate that real GDP growth for FY25 is likely to be around 3.97 percent, marking the slowest expansion in recent years and falling short of the government's initial target of 6.75 percent. Sectoral performance was mixed—estimated agriculture growth slowed to approximately 1.79 percent, impacted by severe floods and supply bottlenecks during H1FY25. Industrial growth is estimated at around 4.34 percent, supported by a modest recovery in large-scale manufacturing and export-oriented industries such as Ready-Made Garments (RMG). The services sector is estimated to expand by around 4.51 percent, driven by increased activity in trade, transport, and communications as the country receives the gradual benefit of political stability. Several factors have shaped the growth dynamics of Bangladesh. On the positive side, political stability following the transition to a new government has begun to restore investor and consumer confidence and create a more favorable business environment. The external sector has remained resilient throughout FY25 with promising growth in remittances and robust export performance, particularly in the RMG sector, underpinning external balances and supporting domestic demand. Policy support through fiscal discipline, coupled with enhanced monetary policy effectiveness, has fostered a more conducive environment for growth. Manufacturing and services sectors are projected to recover further, aided by improved supply chain conditions and increased private sector activity. Stress in the banking sector, including rising non-performing loans and limited credit growth, has further constrained private sector expansion. Additionally, global headwinds

such as sluggish growth in key trading partners, rising trade barriers, and geopolitical uncertainties continue to pose risks to export demand and FDI inflows.

Liquidity and Interest Rate

Bangladesh's banking sector has been experiencing a tight liquidity situation during FY25, caused by several factors. These include a high volume of non-performing loans (NPLs) due to loan fraud and irregularities at some banks, the discontinuation of the 28-day repo facility, withdrawals of deposits stemming from a lack of confidence in the banking sector, and widespread scams, particularly in certain Shariah-based banks. In response to this tight liquidity situation, BB has taken several measures to alleviate pressure on the banking sector during the second half of FY25. These measures include (i) providing unsterilized liquidity support to struggling banks to meet their daily operational needs, and (ii) reducing the cash reserve requirement (CRR) from 3.5 percent to 3.0 percent. There were significant changes in the money market stemming from Bangladesh Bank's implementation of contractionary monetary policy, streamlining OMOs, and a tight liquidity situation in the banking sector. The weighted average call money rate in the inter-bank call money market increased to 10.14 percent in June 2025 compared to 9.08 percent in June 2024. Furthermore, the interbank repo rate also increased from 8.56 percent in June 2024 to 10.37 percent in June 2025.

External Sector Developments

The pressure on the external sector had broadly stabilized in FY25, supported mainly by flexibility in exchange rates, a balanced policy-mix of tight monetary policy and budget retrenchment, inflow of foreign assistance, a surge in remittance inflows, and a robust export growth. The recovery of the sector was reflected in a reversal of the balance of payment (BoP) to a surplus, rebound in foreign exchange reserve, and stability of exchange rates. According to the latest available data, the BoP flipped to an overall surplus of USD 3.39 billion in FY25 – an impressive progress over a deficit of USD 4.3 billion in the previous fiscal year. This improvement was driven mainly by the return of the current account balance (CAB) to a surplus from a large deficit, while the financial account surplus witnessed some moderation. A surge in remittance inflows and robust export earnings in tandem with sluggish imports contributed to the reversal of the CAB to a surplus of USD 149 million in FY25, manifested a remarkable improvement over a deficit of USD 6.60 billion in the previous fiscal year.

Steady export demand and prevailing market-driven exchange rates helped expand export by 8.6 percent to USD 48.3 billion in FY25, up from USD 44.5 billion in FY24. Exports had been highly concentrated in ready-made garments (RMG), which expanded by 8.9 percent in this period. Among non-RMG items, export of leather and leather goods, footwear, and plastic products registered 11 percent substantial growth in this period. Following a sharp downturn of 11.1 percent in FY24, import started recovering in FY25 on the back of improving liquidity situation in the foreign exchange market. Despite an adverse effect of higher borrowing cost, depreciation of exchange rates, and weak aggregate demand, total import recovered with a moderate growth of 2.4 percent in FY25, driven mainly by import of consumer goods and RMG-related raw materials. In this period, a downturn in capital machinery imports manifested a weak investment demand in the economy.

Remittance inflow reached an all-time high of USD 30.33 billion with a 26.8 percent growth in FY25. Prevailing market-driven competitive exchange rate, strict oversight dismantling informal networks, and accessible agent banking and mobile financial services helped boost remittance inflow in this period. On the other hand, notwithstanding a hefty inflow of foreign assistance at the end of June 2025, the surplus in the financial account moderated somewhat on the back of a weak inflow of other long-term loans, a large deficit in trade credit, and an increase in foreign liabilities of DMBs and NBDCs. The surplus in the financial account came down to USD 4.0 billion in FY25, which was USD 4.5 billion in FY24.

Exchange Rate and Foreign Exchange Reserve

Continued tight monetary policy and a favorable development in the BoP helped restore stability in the foreign exchange market in the second half of FY25. To support the effective functioning of the foreign exchange market and ensure exchange rate flexibility, BB issued a circular on May 14, 2025 (FE Circular No. 18), which allowed exchange rates to move freely. Following this policy change, the interbank exchange rate of BDT vis-à-vis USD experienced a mild depreciation in the second half of May 2025. It remained broadly stable, with some appreciation bias in June 2025, driven by improved liquidity conditions in the foreign exchange market. The nominal exchange rate stood at 122.77 at the end of June 2025, resulting in a depreciation of 3.89 percent in FY25. BB has started calculating and publishing the Foreign Exchange Market Spot Reference Exchange Rate (RR), defined as a weighted average of freely quoted spot exchange rates in the interbank market and exchange

rates for transactions between customers and authorized dealer (AD) banks, since January 12, 2025. The RR is published twice 12 13 a business day: in the morning, using transactions before 11:00 am, and in the afternoon, using transactions until 5:00 pm. The RRs also followed a similar trend to the exchange rate in the interbank market with some fluctuations in this period.

The depreciation of the BDT vis-à-vis the USD, along with the depreciation of the USD against major currencies, resulted in a 7.31 percent depreciation of the nominal effective exchange rate (NEER) in FY25. The value of the NEER index decreased to 67.02 at the end of June 2025, from 72.31 at the end of June 2024. Despite a notable depreciation of the NEER, the real effective exchange rate (REER) depreciated at a much lower rate of 0.45 percent during this period, due to higher inflation in Bangladesh compared to its trading partners. The value of the REER index descended to 98.61 in June 2025 from 99.06 in June 2024. Supported by an improved foreign exchange liquidity position, a market-driven free exchange rate, and the phasing out of intervention in the interbank foreign exchange market, the volume of interbank spot transactions had been increasing since mid-May 2025. In June 2025, the daily average spot transaction rose substantially to USD 68.3 million, which was approximately USD 7.5 million in both March and April 2025. The share of spot transactions in total interbank transactions increased to 37.7 percent in June 2025 from 13.2 percent in April 2025 and 16.5 percent in May 2025. Despite an increase in interbank spot transactions, swap transactions still dominate the overall transactions in the interbank market. The volume of average daily swap transactions remained as high as USD 113.5 million in June 2025.

Capital Market

Bangladesh's capital market demonstrated a weak performance in the second half of FY25, as reflected in a downward trend of the price indices and average turnover. Several challenges, including domestic high inflation, political uncertainty, and ongoing global geopolitical tensions, contributed to the capital market's poor performance. The DSEX, the benchmark index of the capital market, dropped by 7.2 percent to 4838 points as of the end of June 2025, from 5216 points recorded at the end of December 2024. The average daily turnover also reduced by 31 percent to BDT 383 crore in H2FY25, compared to BDT 559 crore in H1FY25.

The BSEC has implemented various reform initiatives aimed at restoring investors' confidence by promoting



institutional investment and encouraging good governance in the capital market. Reform initiatives, such as reducing capital gains tax to spur investment and providing sovereign guarantees to the Investment Corporation of Bangladesh (ICB), are expected to boost market liquidity. Besides, the government also prioritized the development of a liquid bond market. Recently, the interim government was instructed to issue five strategic directives, notably urging large corporations to raise capital through bonds or equity rather than relying solely on bank loans—an important step toward reducing pressure on the banking sector and diversifying financial sources. To ensure coordinated execution, a joint committee comprising the Ministry of Finance, Bangladesh Bank, and BSEC was established. In the secondary market, a total of 239 government treasury bonds were actively traded until June 2025, marking significant progress in the bond market. Bangladesh Bank issued the 'RDIRWSP Socio Economic Development Sukuk' worth BDT 20 billion on May 19, 2025, and the 'CIBRR-2 Socio Economic Sukuk' worth BDT 30 billion on March 12, 2025. In June 2025, the government raised Tk. 240 billion through six investment sukuk, which banks and NBFIs can use to meet their statutory liquidity reserve (SLR), enabling Islamic banks to participate more actively in monetary management. Additionally, the Bangladesh Bank issued guidelines for scheduled banks to create a special Tk. 200 crore fund for capital market investments, initially set to expire in February 2025. To support financial sector 14 stability, the fund's term has now been extended until December 31, 2026. Investments from this fund in Green Sukuk Bonds issued by Special Purpose Vehicles (SPVs) set up by private entrepreneurs for investment in the renewable energy sector are permitted until December 31, 2028.

Upholding Good Governance

BB continued its efforts to identify weaknesses in the boards of directors of banks that have contributed to the deterioration of their financial condition. As part of these efforts, Bangladesh Bank has so far dissolved the boards of directors of 15 banks and restructured them to restore effective governance and ensure sound bank management. Moreover, banks providing key monitoring indicators daily to BB are closely supervised.

To ensure the proper use of bank funds and maintain depositor confidence, transactions with bank-related individuals, institutions, entities, or companies must be conducted transparently under clear and established policies. The bank-related persons or institutions include current directors, MDs or CEOs, significant shareholders,

their family members, the ultimate beneficial owner (UBO), and affiliated institutions. In this context, Bangladesh Bank issued a circular titled "Transactions with Bank-Related Persons or Institutions" on May 8, 2025. The circular imposes stricter limits and provisions on credit facilities for bank-related persons or institutions. The circular aims to ensure compliance with amended regulations, and banks have been instructed to follow the outlined provisions strictly.

Banking Sector Reforms in Bangladesh

Banking sector reform has become a top priority to the present government. To steer these reforms, BB has constituted three specialized task forces, with the Banking Sector Reforms Task Force (BSR-TF) leading the effort to strengthen the regulatory framework, improve asset quality, and establish a structured mechanism for effective bank resolution. The BSR-TF has made substantial headway by introducing the Asset Quality Review (AQR) framework and issuing targeted regulations to facilitate independent assessments by internationally recognized consulting firms. In support of these initiatives, BB signed a Memorandum of Understanding (MoU) with the UK's Foreign, Commonwealth & Development Office (FCDO) for securing technical assistance from Deloitte LLP. As part of broader institutional reform, BB also established the Bank Resolution Department and subsequently finalized the Bank Resolution Ordinance (BRO), 2025.

Road Map to Managing Non-Performing Loans (NPLs)

The surge in NPLs has raised growing concerns for the banking sector. This sharp increase in NPLs is primarily attributed to the implementation of stricter loan classification guidelines, which took effect on 30 September 2024. Moreover, the introduction of comprehensive loan classification and provisioning guidelines aligned with international best practices, which came into force on 1 April 2025. The non-renewal of some existing large loans and the non-repayment of rescheduled loans worsen the scenario. The growing volume of classified loans is deteriorating banks' capital adequacy, profitability, and their overall ability to lend.

In line with the comprehensive loan classification and provisioning guidelines, the classified loan (CL) reporting format has been updated, with new sectors added to enhance sector-wise supervision of disbursed loans. Directives on continuous loan renewal have been issued

to prevent potential abuses. BB is revising the Core Risk Guidelines, including the Guidelines on Credit Risk Management (CRM) for banks, in preparation for the implementation of Risk-Based Supervision (RBS).

To further strengthen the banking sector's resilience, BB has announced a roadmap to implement ECL-based loan provisioning by 2027, aligning with the International Financial Reporting Standard (IFRS 9). Under Phase I, scheduled banks are currently complying with BB's directives and have submitted Time Bound Action Plans. These plans include pre-assessment reports detailing the transition from the existing rule-based model to the ECL model, anticipated challenges, and necessary actions for full implementation of IFRS 9. Once fully operational, the ECL-based provisioning system will benefit banks, regulators, investors, and the public by promoting early recognition of credit risks, enhancing financial transparency, and ensuring banking sector stability. It will support proactive risk management, adequate supervision, and increased confidence among investors and depositors, while reducing the likelihood of financial shocks.

Enhancing Financial Inclusion and Cashless Society

BB promotes financial inclusion as a strategic priority to ensure that all citizens, particularly the underserved and vulnerable segments, have access to formal financial services. BB is working towards promoting women's economic inclusion to improve gender equality and women's empowerment. Moreover, to reduce financial disparity, 'Digital Microcredit' facilities were introduced at low-interest rates to the underprivileged and marginalized population of the country. This initiative is fostering the habit of conducting banking transactions through digital means, especially mobile apps, among marginalized populations, playing a crucial role in building a cashless society. School banking is a key initiative under the Financial Inclusion Program. As part of the action plan for the year 2025-2026, BB is working on developing

a revised comprehensive School Banking Policy and an operational manual for the School Banking Conference.

Near-term Macroeconomic Issues and Challenges

The interim government has inherited a faltering economy characterized by institutional collapse, elevated inflation, depleted foreign exchange (FX) reserves, a fragile banking sector, and a narrowing fiscal space. The government has initiated comprehensive economic reforms aimed at addressing key legal, institutional, structural, and regulatory aspects. Riding on these reform measures, along with the financial activities returning to normalcy, the economy has begun to recover from the fallout.

Bangladesh's economy appears to have turned around from the business cycle trough and is expected to grow moderately in FY26, led by sustained growth momentum in the industrial sector. A rebound in the service sector, coupled with a notable improvement in the agricultural industry, will also drive growth. In the near term, the broad-based recovery will hinge critically on favorable domestic conditions – easing election uncertainty and monetary and fiscal restraint – alongside benign external developments.

Inflation in Bangladesh has begun to take a soft landing in recent months, mainly due to continued monetary tightening, ample production of essential commodities, and a stable exchange rate. The hawkish policy stance has proved effective in dispelling the inflationary mindsets of the economic agents. Although spiraling inflation has recently receded, it remains uncertain whether the deceleration will persist in the near term, as cost pressures, partly stemming from the U.S. tariff-induced nominal depreciation of the Taka, may further spur inflation. Notwithstanding eased geopolitical tensions, subsided global prices, a bumper agricultural harvest, and, importantly, a careful recalibration of the monetary policy stance, these factors will continue to assuage inflationary pressures in the months ahead.



*Any time
Anywhere*

directors' report





DIRECTORS' REPORT

Bismillahir Rahmanir Rahim

Dear Fellow Shareholders,

It is honor to present the Directors' Report along with the audited financial statements and auditors' report, showing the banks various activities, overall performance and accomplishments in 2025.

In the report, the operational performance of Dutch-Bangla Bank for the year 2025 as compared to 2024 has been evaluated and analyzed within the prevailing business environment. The information and analysis may be read in conjunction with the Dutch-Bangla Bank audited financial statements for the year ended 31 December 2025 which have been prepared in accordance with Bangladesh Bank guidelines, International Accounting Standards (IAS), International Financial Reporting Standards (IFRS), the Financial Reporting Act 2015, Bangladesh Securities & Exchange Commission Rules and others applicable legal and regulatory requirements.

REVIEW OF BUSINESS OPERATIONS AND STRATEGY

Principal activities

Dutch-Bangla Bank continues to deliver a full spectrum of commercial banking services, including corporate finance, SME financing, retail lending, and trade services. The Bank's diversified portfolio spans working capital finance, project finance, consumer loans, and tailored deposit products for both institutional and individual customers.

A defining strength of DBBL remains its leadership in technology-driven banking. With the country's largest ATM and digital banking network, supported by Fast Track centers, Cash Recycling Machines (CRM), POS services, and advanced mobile applications such as NexusPay and Rocket, the Bank ensures seamless, 24/7 access to banking services.

DBBL has consistently been a pioneer in innovation—introducing EMV-enabled cards, mobile banking, and agent banking services ahead of the industry. These initiatives have significantly expanded

financial access, particularly for underserved and rural populations.

To sustain operational excellence and future scalability, the Bank has undertaken a strategic upgrade of its core banking platform from Oracle Flexcube FCUBS 11.2 to FCUBS 14.3, reinforcing system resilience, efficiency, and customer experience.

Strategic Investments and Growth Outlook

In 2025, DBBL continued to invest strategically in technology infrastructure, digital channels, and service delivery networks. While these investments have increased short-term costs, they are expected to yield long-term benefits through enhanced operational efficiency, improved customer experience, and scalable growth.

Our strategic focus remains clear to achieve sustainable competitive advantage through innovation, cost efficiency, and superior service delivery across multiple channels.

Brand Positioning and Market Leadership

Over the past three decades, DBBL has built a distinct identity as a technology-driven and socially responsible bank. Its leadership in ATM and digital banking infrastructure has transformed customer convenience and accessibility in Bangladesh.

Simultaneously, the Bank has maintained a strong commitment to social responsibility. Through extensive scholarship programs, healthcare initiatives, and community development efforts, DBBL continues to play a meaningful role in improving the quality of life across the country.

Financial Inclusion and Digital Expansion

DBBL remains at the forefront of financial inclusion in Bangladesh. Its mobile banking service- Rocket, and agent banking network have successfully brought

millions of unbanked individuals into the formal financial system. As of December 2025:

- Agent banking expanded to 5,631 outlets across 491 upazilas
- Supported by 1,041 agents ensuring seamless operations
- Backed by 243 branches providing integrated service support

These initiatives have significantly strengthened domestic remittance distribution and rural banking penetration.

VIP Banking and Customer Segmentation

To better serve high-value customers, DBBL has expanded its VIP Banking services, offering personalized and premium banking experiences. As of December 2025:

- 38 VIP lounges operational
- 24,688 VIP customers
- Total deposits of BDT 73,591 million

This segment continues to contribute meaningfully to deposit growth and relationship banking.

Key Performance Indicators (KPIs)

To measure progress against strategic objectives, DBBL monitors a balanced set of financial and non-financial KPIs:

Financial KPIs:	Non-Financial KPIs :
• Portfolio Diversification	• Customer Satisfaction
• Cost Efficiency	• Employee Engagement
• Income Growth	• IT Reliability
• Cost-To -Income Ratio	• Brand Perception
• Shareholder Returns.	• Expansion of Low-Cost Deposit Base

Digital Transformation

Digital transformation remains central to DBBL's strategy. The Bank continues to enhance its capabilities in core banking, mobile platforms, analytics, and customer experience. Our ongoing initiatives include:

- Advanced data analytics for better decision-making
- Digital onboarding and lending solutions
- Infrastructure modernization for scalability and security

These efforts are designed to position DBBL as a future-ready digital bank.

Customer-Centric Approach

Customer satisfaction is at the heart of DBBL's operations. The Bank continues to invest in:

- Personalized service delivery
- Product innovation
- Customer feedback systems
- Reduction of customer effort across channels

This approach strengthens loyalty and reinforces DBBL's brand value.

Strategic Priorities

Short-Term Focus:

- Product innovation and revenue diversification
- SME growth acceleration
- Expanded digital footprint
- Nationwide financial inclusion

Medium-Term Focus:

- Technology-driven process optimization
- Enhanced analytics and credit assessment
- Expansion of digital distribution channels

Long-Term Vision:

- Sustainable growth with strong asset quality
- Advanced data-driven decision-making
- Environmental and social responsibility integration

Competitive Landscape

Operating in a highly competitive and evolving market, DBBL continues to respond proactively to key industry forces:

- High customer expectations: Addressed through superior service and digital convenience
- Moderate supplier power: Managed through diversified funding and CASA growth
- Emerging fintech threats: Countered through innovation and trusted service delivery
- Intense competition: Tackled through governance, technology, and customer trust



Environmental and External Analysis (PESTEL)

The Bank actively monitors macroeconomic and regulatory developments through a structured PESTEL framework, enabling proactive strategy adjustments and risk mitigation.

P	E	S	T	E	L
Political	Economical	Social	Technological	Environmental	Legal
Proactive govt. monetary policy, including tax policy	Strong economic recovery post - pandemic	Steady rise in per capita income	Dependency on technological Innovation	Growing focus on green banking and green workplace	Highly regulated business environment
Stable political environment	Sustained positive growth rate achieved in GDP	Changing technology reshaping customer behavior	Govt. initiatives in Digital Bangladesh, transforming the banking sector	Contribution towards meeting the Sustainable Development Goals (SDGs)	Stringent laws regarding customer privacy and data protection
Public sector investment in mega Projects	Implementation of Market based Interest Rate Policy	Increasing purchasing power	Rising customer sophistication	Greater need for institutional responsibility in society	Licenses and permits, including for product launch
Tighten Monetary Policy	Foreign Exchange rate uncertainties/ volatile financial exchange market	Technological development	Growing cybersecurity incidents and threats events	Growing threats of climate change	Labour laws
Economic reforms as prescribed by IMF	Depleting Foreign Exchange Reserve	Rapid Urbanization due to infrastructural development	Growing presence of FinTech companies with digital-first products	Regulations around sustainable finance	Protection of intellectual property
Higher Debt Burden of the Government	Persistent high inflation rate	Widened Income Gap	Evolving regulations on digital banking	National commitments to climate action	Defalcation instances, such as money laundering, terrorist financing, forgery, etc.
Degree of impact					
High	High	High	High	High	High

P	E	S	T	E	L
Political	Economical	Social	Technological	Environmental	Legal
Dutch-Bangla Bank's strategies to address the PESTEL forces					
Align the business strategies of the Bank more prudently to avoid future risk and uncertainties.	Maintain strong financial performance over the year	Offering new banking products to different customer segments	Focus to create a sound digital ecosystem	Core lending business, with a focus to embedding ESG principles	Compliance culture with zero deviations

Our Value Creating Business Model

Capital Inputs	Key Inputs	Activities	Key Output
	Investment on		
Financial Capital	Equity Long term Debt Capital Expenditure	<ul style="list-style-type: none"> • Effective and responsible investment of shareholder's fund • Diversifying the business portfolio • Cost reduction initiatives • Curbing CL ratio • Supporting the entrepreneurs through CMSE • Use deposit money to facilitate lending • Minimizing risk through approved regulatory environment 	<ul style="list-style-type: none"> • Payment to the Stakeholders • Promoting financial inclusion • Growth in operating profit • Timely repayment of debt with stated return • Transparency & integrity in financial reporting
Natural Capital	Environmental Management Awareness Development Sustainable Finance	<ul style="list-style-type: none"> • Introduced E-products such as SMS banking, internet banking and payment solution • Turned into eco-friendly banking system • Adoption of SDG's • Providing services through Online Credit • Prioritize financing any eco-friendly projects 	<ul style="list-style-type: none"> • Reduction of wastage through monitoring • Management of liquid waste efficiently • Reduction of energy and carbon footprint



Capital Inputs	Key Inputs	Activities	Key Output
	Investment on		
Human Capital	<p>Employee Training and Development</p> <p>Employee engagement program</p> <p>Employee Benefits</p>	<ul style="list-style-type: none"> Established a real-life SMART KPI to evaluate the contribution of all individuals in a transparent manner Create pool of talent and skillful managers by arranging development programs Ensures hygienic & congenial workplace for all employees Group Health Insurance for the employees Performance management & appraisals Yearly performance bonus for motivation 	<ul style="list-style-type: none"> Skilled and competent employee force Career growth and Organizational Development Talents and performances development Job satisfaction & career progression
Intellectual Capital	<p>Research & Development</p> <p>Technological Innovation</p>	<ul style="list-style-type: none"> Involvement in research and development and market analysis Focus on build up capital through offering quality banking facilities and knowledge- based services Implemented Process Automation for real-time payments Implemented Oracle Real Application Cluster and migrate to Oracle Database 14.3 for the Bank Set-up arrangement with to bring the earned money by exporting service in nonphysical form 	<ul style="list-style-type: none"> Improved and innovative products launched Certified with ISO/IEC 27001:2013

Capital Inputs	Key Inputs	Activities	Key Output
	Investment on		
Social & Relationship Capital	Communication Development Stakeholder's Engagement	<ul style="list-style-type: none"> • Focuses on SDG through various CSR activities in different sectors • Provides support to unprivileged people through social safety net program • Empowering communities through Agri/Rural credit • Being the pioneer of Mobile Banking in the country with the goal of serving the grassroots people 	<ul style="list-style-type: none"> • Empowering Shareholders • Better Stakeholder relationship • Increasing number of outlet slower the operational cost and increase the popularity of agent banking
Manufacturing Capital	Infrastructural Development of Distribution channel Information Technology (IT)	<ul style="list-style-type: none"> • Introduced mobile app based service • Stay updated to adapt changes and overcome the challenges • Total 9038 CRMs & ATMs providing services as alternative delivery channel 	<ul style="list-style-type: none"> • Strong internal business process platform • Expand in the geographically dispersed segment

Corporate governance ensuring best practices

DBBL complies with good corporate governance practices in line with industry best practices and regulatory requirements of Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank ensuring transparency, accountability and fairness at every step of its business operations to maximize performance with governance.

Corporate governance practices in DBBL are set out on **pages 45 to 50** of this Annual Report.

Managing risks ensuring quality and value of assets and uninterrupted operations

Risk management covering credit risks, operational risks, market risks and other risks is at the heart of all business operations and transactions of DBBL. Risk management systems are designed and implemented to maintain and improve quality and value of assets, and to ensure smooth banking operations and services in a sustainable way to protect interest of shareholders, depositors and all the stakeholders. Risk management system also complies with Bangladesh Bank's core risk management guidelines, guideline for risk management division (RMD) as well as capital to risk-weighted assets ratio as per Basel III.



Future risks and uncertainties in business outlook and cash flows and DBBL's responses to address such issues.

Risk types	Description	Managing the risk
Capital Adequacy Risk	Capital Adequacy Risk refers to the potential for financial loss when a bank is unable to raise necessary capital levels mandated by regulatory bodies and important stakeholders such as shareholders, debt investors, depositors, and rating agencies. This is crucial for supporting the bank's operations and aligning with its risk tolerance.	In handling Capital Adequacy Risk, we adopt a proactive strategy in Capital Management. This strategy aims to safeguard the interests of depositors, creditors, and shareholders through continuous assessment and Board approval of the level and composition of our capital base. This process is aligned with key policy objectives.
Compliance Risk	Compliance Risk pertains to the potential of not acting in accordance with laws, regulations, industry standards, codes, internal policies, procedures, and principles of good governance applicable to the Bank's operations.	<p>We employ several key features to effectively manage Compliance Risk within our Operational Risk and Compliance Framework. These include:</p> <ul style="list-style-type: none"> • We utilize a Global Obligations Library to centrally manage key obligations. This system enables our change management capability, especially concerning new and revised obligations. • We place a strong emphasis on identifying changes in regulations and the business environment. This proactive approach allows us to assess emerging compliance risks in advance. • We stay informed about various circulars issued by Central Bank, such as SMART, Fx, Classification, Sustainable Financing etc. • We consistently keep the senior management team and the Board up-to-date with these circulars. In addition to adopting our strategy, we bridge knowledge gaps, implement regulatory directions, and ensure continuous monitoring as integral parts of our risk management approach.

Risk types	Description	Managing the risk
Credit Risk	<p>Credit Risk is potential for financial loss arising from the following factors:</p> <ul style="list-style-type: none"> • Counterparty Obligations: The risk of a counterparty failing to meet its obligations. • Credit Quality Decline: The risk of financial loss due to a decrease in the credit quality of a counterparty. <p>This risk encompasses the potential challenges associated with our lending activities to both business and retail customers. These challenges may be influenced by changes in laws, regulations, or other policies implemented by governments or regulatory authorities.</p>	<p>Our Credit Risk framework operates in a top-down manner, guided by credit principles and policies. These credit policies, requirements, and procedures comprehensively address every stage of the credit life cycle. This includes aspects such as initial approval, risk grading, ongoing management, and the handling of problem debt.</p>
Liquidity and Funding Risk	<p>Liquidity and Funding Risk refers to the possibility that the Bank may encounter difficulty in fulfilling its payment obligations promptly. This includes challenges in repaying depositors or maturing wholesale debt, as well as the risk of the Bank lacking the necessary capacity to fund increases in assets.</p>	<p>Essential principles in handling our Liquidity and Funding Risk involve:</p> <ul style="list-style-type: none"> • Short-term Liquidity Scenario Modeling: We employ scenario modeling that stresses cash flow projections across various survival horizons. This helps ensure the Bank maintains a positive cash flow over these periods. • Long-term Structural Liquidity Assessment: We have long-term scenarios in place to assess the structural liquidity position of our balance sheet. • Maintaining Adequate Unencumbered Assets: We hold suitable levels of unencumbered high-quality liquid assets that can be easily sold or pledged. • Setting Limits for Net Cash Outflow: There are predefined limits to control the maximum net cash outflow within specified short-term horizons. • Diversification of Funding: We diversify our funding sources by considering different types of depositors, instruments, and terms.



Risk types	Description	Managing the risk
Market Risk	<p>Market Risk arises from our trading and balance sheet activities and represents the risk to the Bank’s earnings due to:</p> <ol style="list-style-type: none"> 1. Interest Rates, Foreign Exchange Rates, Credit Spreads, Volatility, and Correlations: Potential financial impact resulting from changes in these factors. 2. Bond, Commodity, or Equity Price Fluctuations: <p>Earnings vulnerability associated with variations in the prices of bonds, commodities, or equities.</p>	<p>We have established a comprehensive market risk management and control framework to bolster our trading and balance sheet activities. This framework includes an independent risk measurement approach designed to assess the extent of market risk within our trading and balance sheet portfolios. Through this method and associated analyses, we identify potential outcomes within a specified time-frame, determine their likelihood, and allocate an adequate amount of capital to support these activities. This ensures a proactive and well-informed approach to managing market risk.</p>
Operational Risk	<p>Operational risk refers to the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events. This definition includes legal risk but excludes strategic and reputational risk. Unlike other risks faced by the bank, the operational risk is inherent in most of the processes and operations of the bank and cannot be separated from other risks.</p>	<p>We actively manage Compliance and Operational Risk with a primary focus on the well-being of our customers and the community, aligning with regulatory expectations. Our Compliance and Operational Risk Principles establish the foundational requirements at Dutch-Bangla Bank, guiding the development of policies, processes, and procedures for managing Compliance and Operational Risk by ensuring timely and appropriate identification, action, and monitoring.</p> <p>We adopt a risk-based approach to operational risk and obligations, promoting consistency in proactively identifying, assessing, managing, reporting, and escalating operational risk-related exposures. This approach respects the specific obligations within each jurisdiction where the bank operates. The day-to-day management of operational risk lies within the purview of business unit line management and staff.</p>

Risk types	Description	Managing the risk
Strategic Risk	<p>Strategic risk pertains to risks that impact or are generated by an organization’s business strategy and strategic objectives. Potential losses may arise from the implementation of an unsuccessful business plan.</p> <p>For instance, strategic risk can emerge from making ill-informed strategic business decisions, executing decisions below the required standard, inadequately allocating resources, or responding inadequately to changes in the business environment.</p>	<p>We address and manage strategic risks within our annual strategic planning process, overseen by the Executive Committee and endorsed by the Board. In instances where the chosen strategy might elevate other Key Material Risks (such as Credit Risk, Market Risk, Operational Risk), the risk management strategies associated with these risks become the primary controls. This integrated approach ensures that strategic risks are thoroughly considered and addressed within the broader risk management framework.</p>
Technology Risk	<p>Technology Risk involves the potential for financial loss and/or non-compliance with laws resulting from insufficient or unsuccessful internal processes, personnel, or systems responsible for providing technology assets and services to customers and staff. This risk extends to technology assets and services delivered or managed by third parties, as well as external events. Notably, it encompasses Information Security and Cyber security, emphasizing the need to safeguard information held by the Bank against inappropriate modification, loss, disclosure, and unavailability.</p>	<p>We adopt a strategy to effectively handle Technology Risk by addressing operational risks arising from the use of technology. This includes managing risks related to cyber security and third-party providers. Our approach is designed to secure customer information and maintain service continuity within acceptable levels, thereby safeguarding the integrity and reliability of our technological operations.</p>
Potential Risks and Uncertainties		Policy and Action plan for mitigating Risks and Uncertainties
<ul style="list-style-type: none"> Introduction of Risk Based Supervision (RBS) from January 2026 by Bangladesh Bank 		<ul style="list-style-type: none"> Enhancements required across operational management, credit process, treasury, ALM/CFT compliance, and internal control functions to fully align with RBS expectations. Monitoring of existing loan portfolio to be strengthened in line with RBS and emphasis to be given for hunting new prudential customers to achieve the Budget.



Potential Risks and Uncertainties	Policy and Action plan for mitigating Risks and Uncertainties
<ul style="list-style-type: none"> Impact of policy support given by Bangladesh Bank to the customers for continuation of their business may increase the NPL position at the end of 2026. 	<ul style="list-style-type: none"> NPL management and Assets quality should be monitored regularly. Recovery of NPL should be accelerated and prioritized.
<ul style="list-style-type: none"> Expected Credit Loss based calculation from June 2026 on loan provisioning may affect in the operation and income of the bank. 	<ul style="list-style-type: none"> Management should manage the loan portfolio segmenting UC loan, Overdue, SMA, write-off and classified loan by managing long loan data so that cost of income as well as ECL can be reduced.
<ul style="list-style-type: none"> Introduction of RBS/ECL (IFRS-9) will create stress in increasing capital base and improving capital adequacy ratio 	<ul style="list-style-type: none"> Improving data warehouse for five to ten years in line with requirement for RBS/ECL (IFRS-9) for assessment of RBS team as well as calculation of ECL will reduce provision requirement. Again nursing of portfolio by timely recovery, reducing stress assets and recovery from NPL/written-off/reschedule loan will increase profit and as well as increase capital.
<p>Bangladesh Bank supervisory approach - the implementation of a Risk-Based Supervision (RBS) framework.</p>	<ul style="list-style-type: none"> To further bolster the banking sector's resilience, Bangladesh Bank concentrates on recovery planning for certain struggling banks, including establishing frameworks tailored for recovery and resolution. Following the successful completion of a pilot program with three banks in April 2024, the initiative progressed to a second phase that involved 20 banks undergoing preliminary risk assessments. Bangladesh Bank has also released updated stress testing guidelines to enhance risk management practices across the sector. These guidelines encompass conventional risk categories—such as credit, market, operational, and liquidity risks—and have also integrated climate risk stress testing to address potential vulnerabilities arising from natural disasters.

Potential Risks and Uncertainties	Policy and Action plan for mitigating Risks and Uncertainties
<p>Roadmap to Managing Non-Performing Loans (NPLs)</p> <p>It is important to note that several banks are currently facing a significant liquidity crisis, which has been worsened by rising non-performing loans (NPLs), slow deposit growth, and weak loan recovery. To help stabilize their liquidity situations, BB is allowing the struggling banks to borrow from the inter-bank market under central bank guarantees.</p>	<ul style="list-style-type: none"> • Bangladesh Bank has introduced comprehensive guidelines aligned with international best practices for loan classification, provisioning, and recovery. • Bangladesh Bank is committed to enforcing strict regulations consistent with international best practices to improve governance. • Strengthening regulatory oversight and effectively implementing these reforms will be crucial for restoring stability, resilience, and public trust in the country's banking sector. • The Expected Credit Loss (ECL) methodology - based provisioning system is scheduled for implementation in 2027, in alignment with the International Financial Reporting Standard (IFRS-9).
<p>Movements of Exchange Rate and Foreign Exchange Reserve</p> <p>Following a significant depreciation in FY24, pressure on the exchange rate has largely subsided, to an improved BoP in H1FY25. Increasing exchange rate flexibility is crucial for enhancing resilience against external shocks, safeguarding reserve buffers, and facilitating BB's move towards a more modern and proactive monetary policy.</p>	<ul style="list-style-type: none"> • To stabilize the BoP, safeguard foreign exchange reserves, and invigorate the foreign exchange market, Bangladesh Bank has permitted greater flexibility in the exchange rate and has refrained from intervening in the interbank foreign exchange market. • The improvement in the BoP has effectively diminished pressure on the exchange rate. • The Bangladesh Bank introduced a crawling peg exchange rate regime as an interim solution before fully transitioning to a market-determined flexible exchange rate system. • The Bangladesh Bank had set a maximum allowable spread of one Taka between buying and selling rates for foreign currencies to eliminate discriminatory currency practices and streamline operations.
<p>Maintaining ADR ratio</p> <p>Maintaining ADR ratio within the regulatory requirements</p>	<ul style="list-style-type: none"> • Value added services for depositors More value added products & services will be provided to the depositors to attract existing & new depositors with enhanced customer experience for balancing ADR ratio.



Potential Risks and Uncertainties	Policy and Action plan for mitigating Risks and Uncertainties
<p>Quality of assets</p> <p>Quality of assets may decline for external forces</p>	<ul style="list-style-type: none"> <p>Diversified lending</p> <p>We are continuously diversifying our portfolio towards smaller corporate, SMEs and retail borrowers to reduce portfolio, industry and customer specific credit risks. New organizational structure has been put in place for streamlining our lending operations with particular attention on overall credit risk management and special asset (impaired assets) management.</p> <p>Intensified monitoring</p> <p>We will continue with intensified monitoring and recovery efforts, under special assets management division and high-powered recovery team, with early warning system in place, to maintain and improve the quality of assets.</p>
<p>Containing cost / income ratio</p> <p>Cost / income ratio may be increasing</p>	<ul style="list-style-type: none"> <p>Operating cost will be rationalized</p> <p>Operating cost will be rationalized by using modern software, digitalizing the filing, documentation and working process, improving productivity of resources, improving internal control system and reducing duplication of process, wastage and pilferage and also taking measures to control operation cost.</p> <p>Source of income will be diversified</p> <p>Sources of income will be diversified by developing new value added products and services with particular emphasis on low risk corporate fee income and retail products.</p>
<p>Fierce competition in the market</p> <p>Fierce competition may reduce our market share and growth potential</p>	<ul style="list-style-type: none"> <p>Customer services will be improved</p> <p>Our state-of-the-art technology, innovative and value added services will help us attract new customers and retain existing customers.</p> <p>Brand image will be strengthened</p> <p>We will keep strengthening our brand image, delivery channel and customer services to add value to both corporate and retail customers to booster our asset and liability growth.</p> <p>Technological Product</p> <p>“NEXUSPAY” will be able to attract new customers to get competitive edge in the market.</p>

Potential Risks and Uncertainties	Policy and Action plan for mitigating Risks and Uncertainties
<p>Liquidity and foreign exchange risk</p> <p>Volatile money market and foreign exchange market may increase risk and reduce profit.</p>	<ul style="list-style-type: none"> • We will pursue prudent asset-liability management Our strong treasury team under the guidance of ALCO is keeping a watch on the ongoing market situation and they are operating within limits without taking any undue or disproportionate risk. • We will have surplus liquidity We will run comfortable liquidity by containing credit deposit ratio within limits, expanding low cost & stable deposit base to stave off any possible liquidity crisis in banking sector.
<p>Credit Risks</p> <p>High credit risk may push up NPL ratio and capital adequacy ratio.</p>	<ul style="list-style-type: none"> • Credit Risk Management DBBL is always concerned with NPL. It scrutinizes every loan proposal effectively before placing to competent authority for approval. Further, as per latest guidelines CRG (named as ICCR) bank introduced ICCR in addition to CRG to ascertain risks of loan before approval.
<p>Market risk in equity</p> <p>Volatile & bearish stock market may increase market risk and increase loss of the Bank.</p>	<ul style="list-style-type: none"> • We have exposure in stock market We have exposure in stock market. We are focusing our efforts on exposure in stock market.
<p>Sufficient skilled manpower may not be available</p> <p>Sufficient manpower with adequate experience and expertise may not be available to support customer services, business growth and brand position.</p>	<ul style="list-style-type: none"> • We have strong brand image and competitive package Our working environment and compensation package are competitive. Moreover, our strong brand image is increasingly attracting more talented people in joining and staying in DBBL.
<p>Market condition may limit our business growth</p> <p>Current economic and business condition may slow down our deposit and business growth.</p>	<ul style="list-style-type: none"> • Our products and services will attract and retain the depositors Depositors can be retained with better access, product and services. With that end in view, we will provide them with more convenient access to wide range of banking services and options. • We will seek diversified credit growth. Credit portfolio will be grown in a diversified way within acceptable risk profile.



Potential Risks and Uncertainties	Policy and Action plan for mitigating Risks and Uncertainties
<p>Disruption in online banking system</p> <p>Excessive burden on software system may disrupt or delay transaction resulting in information loss, disruption in business & financial transaction and customer dissatisfaction.</p>	<ul style="list-style-type: none"> • We are upgrading our software system <p>We have upgraded software and hardware enabling the IT platform more secure and capable of handling huge volume compared to our previous system. Moreover, we have implemented Synchronous Disaster Recovery Site (DRS) to provide uninterrupted and reliable banking convenience to our customers.</p> <p>A 2nd data center has implemented in 2018, for having extra cushion for ensuring uninterrupted IT operations even under adverse condition. It is a first time 4-generation data center in the country.</p>
<p>Compliance of latest BB circular related to fuel and electricity</p> <p>Bangladesh Bank has instructed to reduce expenditure on fuel, electricity and others.</p>	<ul style="list-style-type: none"> • Monitoring of expenditures <p>Monitoring and instructions to lower these expenditure to compensate additional expenses.</p>
<p>External factors</p> <p>External factors including Iran-USA war may adversely affect our business growth.</p>	<ul style="list-style-type: none"> • We will remain cautious <p>We are aware of latest situation in global economy particularly in the USA, EURO and Middle East area. However, we will remain cautious about external factors and take necessary measures well in advance to protect interests of depositors and other stake-holders. We will be particularly cautious about credit approval (both funded and non-funded) and having adequate liquidity.</p>

Maintaining adequate capital and capital adequacy ratio – cushion to absorb unforeseen shocks

As part of risk management system, it is the policy of DBBL to maintain strong capital to risk-weighted assets ratio to have sufficient cushion to absorb any unforeseen shock arising from any potential risk, to ensure long-term solvency of the Bank and to help sustainable business and profit growth of the Bank that can maximize value for stakeholders.

During 2025, Shareholders' equity (Tier-1 capital) increased to Taka 49,366.4 million being 11.32% of

risk weighted assets (RWA) and supplementary capital (Tier 2 capital) stood at Taka 25,382.7 million being 5.82% of RWA. Tier-2 capital is comprised of subordinated debt obtained from Local Banks and General Provision maintained against unclassified loans, and General Provision for off-balance sheet exposures. It may be noted that as per Bangladesh Bank regulation subordinated bond is eligible as Tier-2 capital in line with long-term capital management plan of the Bank and in compliance with Basel III requirement, adequate capital adequacy ratio was maintained in 2025 which stood at 17.13% at the end of the year compared to 13.83% in 2024 that was well above statutory requirement of 12.5%.

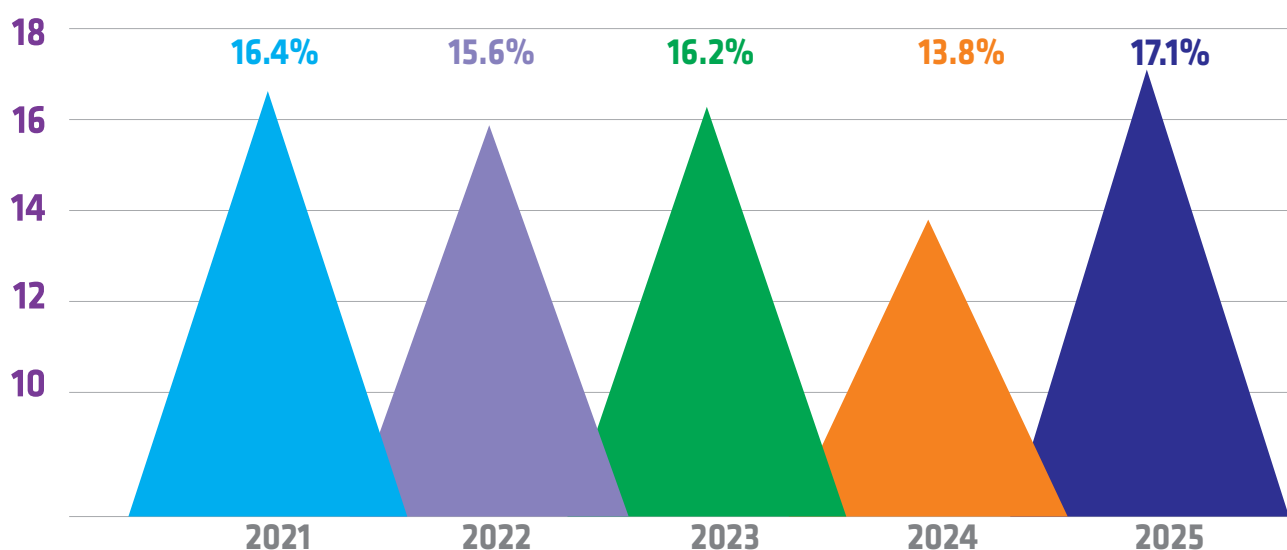
Summary of total capital to risk-weighted Asset ratio of Dutch-Bangla Bank is as follows:

In million Taka

Particulars	2025	2024	Variance (%)
Computation of capital			
Tier 1 capital [A]	49,366.4	42,848.3	15.2%
Tier 2 capital [B]	25,382.7	12,188.6	108.2%
Total capital (Tier 1 and Tier 2) [C]	74,749.1	55,036.9	35.8%
Risk-weighted assets [D]	436,262.3	397,843.3	9.7%
			Deviation
Tier 1 capital % (against minimum requirement of 8.5%) [A/D]	11.32%	10.77%	0.55%
Tier 2 capital % (against maximum requirement of 4.0%) [B/D]	5.82%	3.06%	2.75%
Total capital % (against minimum requirement of 12.5%) [C/D]	17.13%	13.83%	3.30%

Minimum requirement of capital to risk-weighted Asset ratio was 12.5% at the end of 2025.

PERCENTAGE (%) CAPITAL TO RISK-WEIGHTED ASSET RATIO





AUTOMATION IN DUTCH-BANGLA BANK

Development in IT Infrastructure and Online Banking Services

In today's rapidly evolving global banking landscape, technology is no longer a competitive advantage—it is a fundamental necessity. Customers increasingly demand instant, seamless, and reliable services without the constraints of time or geography. In response, Dutch-Bangla Bank has consistently prioritized technology as a core enabler of operational excellence, customer satisfaction, and sustainable growth.

Recognizing that customer expectations continue to rise, the Bank has built a robust and comprehensive ICT infrastructure designed to enhance efficiency, ensure service accessibility, and deliver cost-effective solutions. This strategic focus has positioned DBBL as a leader in technological innovation within the banking sector of Bangladesh.

Making Technology Accessible for All

DBBL remains committed to democratizing access to banking services by making advanced technology affordable and accessible to the masses. The Bank's investments in digital platforms and delivery channels are guided not only by commercial objectives but also by its strong commitment to social responsibility and financial inclusion.

As of December 2025, DBBL's extensive service network includes:

- 243 branches and 334 sub-branches
- 4,151 ATMs and 4,887 CRMs
- 1,511 Fast Track centers
- A wide network of POS terminals across the country

These channels enable customers to conduct secure, real-time transactions conveniently from their doorstep. While such large-scale investments may not always yield immediate financial returns, they significantly contribute to national socio-economic development by enhancing financial accessibility and transaction efficiency.

To further extend the benefits of its infrastructure, DBBL allows customers of other banks to access its ATM network at a nominal cost through the Bangladesh Bank's central switching system. This reflects the Bank's commitment to building an inclusive financial ecosystem for the country.

SME Financing

Small and Medium Enterprises (SMEs) remain a cornerstone of Bangladesh's economic development. DBBL continues to play a proactive role in supporting this sector through dedicated financing, tailored products, and specialized institutional support.

The Bank's SME Division has been strengthened with enhanced manpower, structured policies, and customer-centric products aimed at empowering grassroots entrepreneurs. This initiative not only supports employment generation but also contributes significantly to inclusive economic growth.

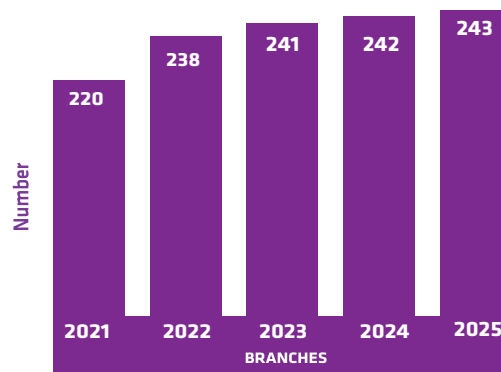
Retail Banking and e-Banking

DBBL's Retail Banking and e-Banking divisions offer a comprehensive suite of products, including personal loans, auto loans, home financing, credit cards, and digital payment solutions. Through platforms such as the NEXUS gateway, the Bank delivers a seamless and enriched banking experience, enhancing convenience and lifestyle for customers across segments.

Expansion of Distribution Network

In line with its strategy of nationwide accessibility, DBBL expanded its physical and digital footprint in 2025 by opening: 1 new branch and 27 sub branches.

Simultaneously, mobile banking and agent banking services were further expanded to reach remote and underserved areas. These initiatives reinforce the Bank's commitment to financial inclusion while optimizing resource utilization and strengthening long-term profitability.



Strengthening Global Connectivity and Trade Services

DBBL continues to enhance its international banking capabilities through strong correspondent relationships and centralized trade services.

Key highlights for 2025 include:

- Import business: USD 1,381.9 million
- Export business: USD 1,161.5 million
- 435 correspondent banks across 58 countries
- 27 nostro accounts in 11 major currencies

The Bank's Centralized Trade Service (CTS) ensures efficient, compliant, and risk-managed trade operations, providing end-to-end solutions for corporate clients.

Additionally, DBBL remains a key player in remittance services, with USD 572.4 million routed through 79 exchange houses globally.

Offshore Banking Growth

Through its Offshore Banking Units (OBUs), DBBL provides competitive foreign currency financing to valued clients. Total advances under OBU increased to USD 245.1 million in 2025, reflecting steady growth in this segment.

Human Capital

DBBL recognizes that sustainable success depends on a skilled, motivated, and ethical workforce. The Bank continues to invest in human capital development through structured training, career progression opportunities, and a supportive work environment.

Key initiatives include:

- Comprehensive training programs and international exposure
- Competitive compensation and performance-based incentives
- Strong employee welfare schemes (Provident Fund, Gratuity, Superannuation, etc.)
- Safe, modern, and inclusive workplace environment

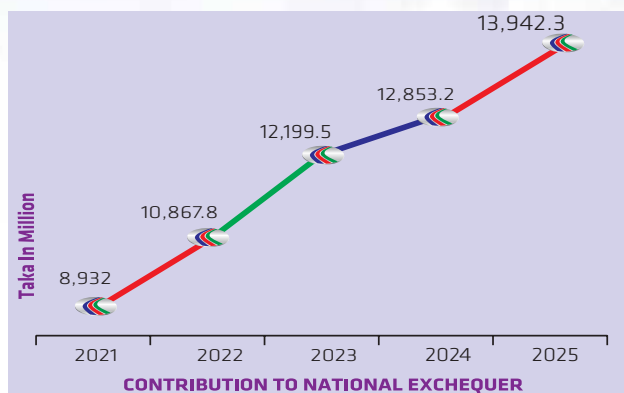
In 2025 alone, DBBL conducted 144 training courses and workshops with participation of 56,844 employees (there are repetitive employees in this list), alongside external training collaborations with leading institutions.

Contribution to the National Economy

DBBL remains committed to responsible banking practices that create value for stakeholders and contribute to national development. Our report on economy and financial market is set out on **pages 119 to 126** of this Annual Report.

Key contributions include:

- BDT 13,942.3 million paid to the national exchequer in 2025
- Strategic allocation of resources to productive sectors including SME, agriculture, and retail
- Total liabilities increased to BDT 817,797.6 million
- Loans and advances grew to BDT 450,503.8 million



Sustainable and Responsible Banking

DBBL continues to lead in environmentally responsible banking through its structured Green Banking framework, aligned with Bangladesh Bank guidelines and international standards.

The Bank has implemented:

- Environmental & Social Risk assessment tools
- Green financing policies
- Awareness programs promoting environmental sustainability

DBBL remains committed to minimizing environmental impact while supporting sustainable development.

Our report on Green Banking Activities is set out on **pages 101 to 108** of this Annual Report.

Our report on Social Cause Programs is set out on **pages 109 to 118** of this Annual Report.

FINANCIAL PERFORMANCE OVERVIEW

Profitability and Growth

Despite global economic challenges, DBBL delivered strong financial performance in 2025:

- **Operating profit:** BDT 26,146.8 million (+16.9%)
- **Net profit after tax:** BDT 9,647.7 million (+103.8%)
- **Deposits growth:** +19.2%
- **Loans and advances growth:** +5.1%

Growth was driven by strong investment income, improved trade business, and effective treasury management.

Income Structure

- **Net Interest Income:** Declined due to higher cost of funds and reduced lending yields
- **Investment Income:** Significant growth driven by government securities
- **Non-Interest Income:** Increased by 38.86%, supported by higher trade volumes and service charges

This reflects a strategic shift toward diversified income streams.



Operating Efficiency

Operating expenses increased moderately (+4.9%) due to strategic investments in:

- Technology infrastructure
- Branch and channel expansion
- Digital platforms and service delivery

These investments are expected to deliver long-term efficiency gains and scalability.

Risk Management and Provisioning

DBBL maintained prudent risk management practices:

- Total provisions: BDT 9,116.3 million for the year
- Strong compliance with Bangladesh Bank provisioning guidelines
- Focus on maintaining asset quality and portfolio resilience

Summary of operating results

The summary of operating results for the year 2025 and 2024 with the variance is given below:

In million Taka

Particulars	Amount		Variance (%)
	2025	2024	
Interest income	41,127.0	42,139.2	-2.4%
Interest expenses	21,255.1	12,883.0	65.0%
Net interest income	19,871.9	29,256.2	-32.1%
Investment income	22,021.6	10,475.9	110.2%
Non-interest income	10,078.5	7,258.4	38.9%
Total operating income	51,972.0	46,990.5	10.6%
Total operating expenses	25,825.3	24,627.7	4.9%
Profit before provision	26,146.8	22,362.8	16.9%
Provision for loans and advances (including off-balance sheet exposures)	9,116.3	15,942.6	-42.8%
Other provisions	1,118.9	1,050.7	6.5%
Profit before taxes	15,911.6	5,369.5	196.3%
Provision for taxation-current	8,953.5	4,468.2	100.4%
Provision for taxation-deferred	(2,689.6)	(3,833.5)	-29.8%
Net profit after taxation	9,647.7	4,734.8	103.8%

Profit before taxes

In 2025, the Bank achieved a significant improvement in profitability, with profit before tax increasing by BDT 10,542.14 million (196.3%) to BDT 15,911.60 million, compared to BDT 5,369.5 million in 2024.

This strong growth was primarily driven by higher investment income, growth in non-interest income streams, and notable improvements in asset quality, reflecting the Bank's disciplined risk management and effective portfolio strategies.

Provision for Taxation

In accordance with the Income Tax Act, 2023, the Bank provided BDT 8,953.52 million as current tax for 2025, compared to BDT 4,468.2 million in the previous year, in line with higher taxable income.

Additionally, a deferred tax income of BDT 2,689.6 million was recognized in 2025, compared to BDT 3,833.5 million in 2024, as per IAS 12 – Income Taxes.

Net Profit After Tax

The Bank's net profit after tax increased substantially by BDT 4,912.9 million (103.8%), reaching BDT 9,647.68 million in 2025, compared to BDT 4,734.8 million in 2024.

This strong earnings performance has reinforced

the Bank's Tier 1 capital and improved its capital adequacy ratio under Basel III, thereby strengthening the capital base and enhancing the Bank's capacity to support future business growth.

Summary of quarterly operating results

The summary of quarterly operating results for the year 2025 with the year-to-year variance is given below:

In million Taka

Particulars	2025					2024	Variance (%)
	Q1	Q2	Q3	Q4	Total		
Interest income	10,467.5	10,749.8	9,451.1	10,458.6	41,127.0	42,139.2	-2.4%
Interest expenses	5,785.1	4,278.6	5,545.8	5,645.7	21,255.1	12,883.0	65.0%
Net interest income	4,682.4	6,471.2	3,905.3	4,813.0	19,871.9	29,256.2	-32.1%
Investment income	4,666.2	4,687.9	6,351.4	6,316.1	22,021.6	10,475.9	110.2%
Non-interest income	2,522.6	2,235.4	3,039.6	2,280.9	10,078.5	7,258.4	38.9%
Total operating income	11,871.2	13,394.5	13,296.3	13,410.0	51,972.0	46,990.5	10.6%
Total operating expenses	6,771.1	6,811.5	6,824.8	5,417.9	25,825.3	24,627.7	4.9%
Profit before provision	5,100.2	6,583.0	6,471.5	7,992.0	26,146.8	22,362.8	16.9%
Provision for loans and advances (including off-balance sheet exposures)	4,748.6	5,901.4	4,544.1	(6,077.8)	9,116.3	15,942.6	-42.8%
Other provisions	280.0	253.2	(313.2)	898.9	1,118.9	1,050.7	6.5%
Profit before taxes	71.6	428.4	2,240.7	13,170.9	15,911.6	5,369.5	196.3%
Provision for taxation - current	1,228.6	2,311.3	2,360.3	3,053.3	8,953.5	4,468.2	100.4%
Provision for taxation - deferred	(2,042.1)	(2,051.5)	(1,623.0)	3,027.0	(2,689.6)	(3,833.5)	-29.8%
Net profit after taxation	885.1	168.6	1,503.3	7,090.7	9,647.7	4,734.8	103.8%



REVIEW OF BALANCE SHEET

Total assets

Total assets of the Bank as at 31 December 2025 stood at Taka 817,797.57 million compared to Taka 679,875.5 million of 2024 registering a growth by Taka 137,922.06 million or 20.3%. Loans and advances is the largest component of assets followed by investments.

Summary of assets

The composition of assets vis-à-vis the assets mix and growth are furnished below:

In million Taka

Particulars	Year		Growth (%)	Mix (%)	
	2025	2024		2025	2024
Cash in hand (including foreign currencies)	26,123.8	29,616.6	-11.8%	3.2%	4.4%
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	30,137.4	33,470.2	-10.0%	3.7%	4.9%
Balance with other banks and financial institutions	8,383.2	12,060.8	-30.5%	1.0%	1.8%
Money at call and short notice	-	-	-	-	-
Investments	253,835.3	128,313.5	97.8%	31.0%	18.9%
Loans and advances	450,503.8	428,689.4	5.1%	55.1%	63.1%
Fixed assets	12,365.5	13,353.8	-7.4%	1.5%	2.0%
Other assets	36,039.8	34,371.1	4.9%	4.4%	5.1%
Non-Banking Assets	408.7	-	-	0.05%	-
Total	817,797.6	679,875.5	20.3%	100.0%	100.0%

Cash in hand and balances with Bangladesh Bank and its agent bank(s) including foreign currency

As at 31 December 2025, cash in hand and balances with Bangladesh Bank and its agent banks stood at BDT 56,261.2 million, compared to BDT 63,086.8 million in 2024, reflecting a decrease of BDT 6,825.7 million or 10.8%. This reduction was a result of deliberate balance sheet optimization, whereby funds were reallocated from lower-yield or higher-risk exposures toward safer and more productive investment avenues, particularly government securities. The Bank maintained adequate liquidity buffers throughout the year, ensuring regulatory

compliance while prudently managing risk-weighted assets at the year-end.

Balance with other banks and financial institutions

Balances with other banks and financial institutions decreased to BDT 8,383.2 million at the end of 2025 from BDT 12,060.8 million in 2024. These placements primarily reflect the Bank's treasury strategy of optimizing surplus liquidity through term deposits, while maintaining necessary operational balances such as special notice deposits and current accounts for efficient treasury management and trade finance operations. The reduction aligns with the Bank's broader strategy to redeploy funds into higher-yielding assets.

Money at call and short notice

The balance of money at call and short notice remained nil at the end of both 2025 and 2024, indicating a cautious approach to short-term interbank exposure and a preference for more stable and controlled liquidity management instruments.

Investments

Total investments increased significantly to BDT 253,835.3 million in 2025 from BDT 128,313.5 million in 2024, reflecting a strong strategic shift toward government securities. Of the total, BDT 227,613.7 million, representing 89.7%, was invested in government treasury bills and bonds. This portfolio supports statutory liquidity requirements while also providing stable returns and enhancing liquidity management flexibility. The increase in investment holdings contributed meaningfully to income diversification and overall profitability.

Loans and advances

Loans and advances stood at BDT 450,503.8 million at the end of 2025, marking a growth of 5.1% over BDT 428,689.4 million in 2024. The Bank maintained a disciplined and selective lending approach, focusing on sustainable growth and portfolio quality.

During the year, the Bank further strengthened portfolio diversification across sectors and customer segments to mitigate concentration risk. Retail loans increased to BDT 89,071.6 million, reflecting a growth of 9.1%, while SME loans rose to BDT 63,346.1 million, up by 3.7%, reinforcing the Bank's commitment to inclusive and broad-based economic development.

Asset quality improved notably, with the ratio of classified loans declining to 6.43% in 2025 from 7.73% in 2024. This improvement was driven by strengthened recovery initiatives and proactive credit risk management. The Special Asset Management Division intensified its efforts in recovery and regularization of non-performing and at-risk loans. All regulatory requirements regarding interest suspension and provisioning were duly complied with, ensuring transparency and financial discipline.

Summary of loans and advances with the risk status

The summary of loans and advances with the risk status is given below:

In million Taka

Particulars	Position as of 31 December		Variance (%)
	2025	2024	
Total loans and advances	450,503.8	428,689.4	5.1%
Less: Total provision for loans and advances	34,269.8	25,170.2	36.2%
Less: Total balance in interest suspense account	16,254.0	7,783.6	108.8%
Net loans and advances	399,980.0	395,735.5	1.1%
Classified loans			
Substandard	1,544.4	3,428.0	-54.9%
Doubtful	4,866.5	4,110.3	18.4%
Bad / loss	22,573.4	25,609.3	-11.9%
Total classified loans and advances	28,984.3	33,147.5	-12.6%
Net classified loans	(21,539.5)	193.7	-11221.3%
Particulars	2025	2024	Deviation
Classified loans as % of total loans			
Substandard	0.3%	0.8%	-0.5%
Doubtful	1.1%	1.0%	0.1%
Bad / Loss	5.0%	6.0%	-1.0%
Total	6.4%	7.7%	-1.3%
Net classified loans as a % of net loans	-5.4%	0.05%	-5.4%



Total liabilities

The Bank's outside liabilities (except shareholders' equity) as at 31 December 2025 increased to Taka 757,727.1 million compared to Taka 628,267.33 million at

the end of 2024 showing a growth of 20.6%.

Deposit, the biggest component of liabilities stood at 82.1% of total liabilities as of 31 December 2025 compared to 83.1% of the preceding year-end.

Summary of liabilities (except shareholders' equity)

The summary of liabilities along the growth is furnished below:

In million Taka

Particulars	Position as of 31 December		Variance (%)
	2025	2024	
Borrowing from other banks, financial institutions and agents	32,971.4	40,350.6	-18.3%
Deposits			
Current and other deposits including bills payable	228,750.6	196,296.4	16.5%
Savings deposits	270,451.4	239,869.8	12.7%
Term deposits	122,855.9	85,706.4	43.35%
Total deposits	622,057.9	521,872.5	19.2%
Other liabilities	83,697.8	57,044.2	46.7%
Subordinated debt	19,000.0	9,000.0	111.1%
Total liabilities	757,727.1	628,267.3	20.6%

Deposits

The Bank achieved strong deposit growth in 2025, with total deposits increasing by BDT 100,185.3 million (19.2%) to BDT 622,057.8 million, compared to BDT 521,872.5 million in 2024. This growth was driven by continued expansion of the distribution network, including the addition of 1 branch, 27 sub-branches, 590 CRMs, and 48 Fast Track centers, enhancing customer reach across both urban and rural markets.

Customer confidence in the Bank remained robust, supported by advanced online banking services, an expanded ATM network, and tailored deposit products. As a result, both the number of accounts and deposit volumes—particularly in savings and current accounts—grew significantly.

The Bank maintained a strong low-cost funding base, with 84.9% of total deposits comprising cost-free or low-cost deposits in 2025 (compared to 88.7% in 2024), reflecting continued strength in CASA mobilization despite a competitive interest rate environment.

Savings deposits increased by BDT 30,581.7 million (12.7%) to BDT 270,451.4 million. The proportion of higher-cost deposits rose to 15.1% from 11.3% in the

previous year, indicating a strategic balance between cost optimization and deposit growth.

Borrowing from other banks and financial institutions

Total borrowings from banks, financial institutions, and agents decreased to BDT 32,971.4 million at the end of 2025, compared to BDT 40,350.6 million in 2024, reflecting improved liquidity management and reduced reliance on external funding sources. The Bank had no overnight borrowing from the call money market, demonstrating a strong liquidity position.

Borrowings primarily include refinance facilities from Bangladesh Bank to support:

- Low-income group financing
- Export financing under the Export Development Fund (EDF)
- SME financing
- Financial Sector Support Project (FSSP)

Subordinated Debt

Subordinated bonds increased significantly to BDT 19,000.0 million in 2025 from BDT 9,000.0 million in

2024. These instruments were raised mainly from local banks and financial institutions to strengthen the Bank's capital base.

In line with regulatory guidelines, subordinated bonds qualify as Tier 2 capital, thereby enhancing the Bank's overall capital adequacy and supporting future business expansion.

Shareholders' Equity

The Bank maintained a strong capital position in compliance with Basel III regulatory requirements, which mandate a minimum Capital to Risk-Weighted Assets Ratio (CRAR) of 12.5% or BDT 5,000.0 million, whichever is higher.

As at 31 December 2025, shareholders' equity increased by BDT 8,462.3 million (16.4%) to BDT 60,070.5 million, compared to BDT 51,608.2 million in 2024. This growth was primarily driven by strong retained earnings, with net profit after tax amounting to BDT 9,647.7 million.

Key components of equity include:

- **Paid-up share capital:** BDT 9,667.0 million
- **Statutory reserve:** BDT 9,667.0 million (up from BDT 9,193.0 million in 2024)

Combined, paid-up capital and statutory reserves stood at BDT 19,334.0 million as at year-end 2025, reinforcing the Bank's solid capital foundation.

The detailed summary of shareholders' equity is presented in the following section of this Annual Report.

In million Taka

Particulars	Position as of 31 December		Variance (%)
	2025	2024	
Shareholders' equity			
Paid-up share capital	9,667.0	8,788.2	10.0%
Statutory reserves	9,667.0	9,193.0	5.2%
Other reserves and share premium	2,630.2	2,840.2	-7.4%
Retained earning	38,106.3	30,786.7	23.8%
Total shareholders' equity	60,070.5	51,608.2	16.4%

REVIEW OF OFF - BALANCE SHEET EXPOSURES AS AT 31 DECEMBER 2025

Total outstanding amount of off-balance sheet exposures of the Bank stood at Taka 95,638.7 million at the end of 2025 from Taka 106,994.9 million of 2024.

The summary of off-balance sheet exposures is furnished below:

In million Taka

Particulars	2025	2024	Growth (%)
Acceptances and endorsements	60,129.6	47,272.8	27.2%
Letters of guarantee	6,142.0	5,875.9	4.5%
Irrevocable letters of credit	28,698.5	34,080.9	-15.8%
Bills for collection	-	-	-
Forward Contract & other contingent	668.6	19,765.3	-96.6%
Total	95,638.7	106,994.9	-10.6%



Import-Export business

During the year under review, import business of DBBL stood at Taka 168,867.5 million against Taka 158,972.0 million registering a growth of 6.2% while export business stood at Taka 141,939.3 million against Taka 145,946.9 million registering a negative growth of 2.7%.

The summary of Import and Export business for the year 2025 and 2024 is given below:

In million Taka

Particulars	2025	2024	Growth (%)
Import	168,867.5	158,972.0	6.2%
Export	141,939.3	145,946.9	-2.7%
Total	310,806.8	304,919.0	1.9%

Future outlook for Banking Industry Macroeconomic scenario

- The monetary policy framework of Bangladesh Bank continues to focus on maintaining price stability while supporting economic growth and employment generation, in alignment with national development priorities such as Vision 2026 and the aspiration to achieve upper middle-income status by 2031.
- The policy stance for 2026 emphasizes the provision of adequate and quality credit to productive sectors, while ensuring financial and external sector stability. This approach reflects a balanced response to both global uncertainties and domestic economic challenges, including inflationary pressures, liquidity conditions, and external vulnerabilities.

Business and financial plan 2026

Against this macroeconomic backdrop, and considering improving business confidence, evolving interest rate dynamics, and liquidity conditions in the market, Dutch-Bangla Bank has formulated a prudent yet growth-oriented business and financial plan for 2026.

Strategic goals for 2026

The Bank's strategic priorities for 2026 are centered on sustainable growth, resilience, and operational excellence:

- **Prudent Growth Outlook:** Maintain a cautiously optimistic stance, balancing growth ambitions with prevailing liquidity and market conditions

- **Strengthened Risk Management:** Enhance risk governance frameworks to mitigate potential shocks arising from domestic and global economic uncertainties, in line with Bangladesh Bank guidelines
- **Quality Asset Growth:** Expand both funded and non-funded business while maintaining strong asset quality and disciplined credit risk management
- **Optimized Funding Mix:** Increase low-cost deposits through CASA growth, innovative retail products, and enhanced customer engagement
- **Operational Efficiency:** Rationalize costs and improve productivity through process optimization and resource efficiency
- **Liquidity Management:** Maintain adequate liquidity to ensure seamless operations across all channels, including ATMs, mobile banking, and digital platforms, while safeguarding against interest rate and liquidity risks

To support these objectives, the Bank has further streamlined its organizational structure by centralizing credit operations, strengthening marketing functions, and enhancing decision-making efficiency.

Key Targets for 2026

Based on the above strategic direction, the Bank has set the following key financial targets for 2026:

- **Deposits:** BDT 737,000 million (+18.5%)
- **Loans and Advances:** BDT 532,000 million (+18.1%)
- **Import Business:** BDT 270,000 million
- **Export Business:** BDT 250,000 million

Growth is expected to be driven by an improved deposit mix, enhanced asset quality, expansion of funded and non-funded business, and increased contribution from value-added digital services.

The Bank anticipates continued improvement in both operating profit and net profit, supported by higher efficiency, diversified income streams, and optimized resource utilization.

Strategies to Achieve 2026 Goals

To deliver on its targets, DBBL will pursue the following strategic initiatives:

- **Network Expansion:** Continued expansion of branches, sub-branches, agent outlets, and ATM/CRM/Fast Track infrastructure to strengthen nationwide presence.
- **Digital Advancement:** Further enhancement of IT infrastructure and online banking platforms, including Nexus-Pay, to deliver faster, more secure, and customer-centric services.

- **Financial Inclusion:** Expansion of mobile and agent banking services to reach underserved and rural populations.
- **Process Optimization:** Streamlining organizational structure and business processes to improve efficiency, reduce costs, and enhance service delivery.
- **Human Capital Development:** Strengthening workforce capabilities through training, motivation, and performance-based incentives.
- **Product Innovation:** Introduction of new and value-added products, particularly in mobile banking, SME financing, and retail banking segments.

Outlook

Dutch-Bangla Bank remains confident in its ability to navigate the evolving economic landscape and deliver sustainable growth. With a strong foundation in technology, a disciplined risk management framework, and a clear strategic direction, the Bank is well-positioned to create long-term value for its shareholders and contribute meaningfully to the national economy.

Appropriation of profit

The financial results and proposed appropriation of profit for the years 2025 and 2024 are presented in the following section of this Annual Report.

In million Taka

Particulars	2025	2024
Net profit after tax	9,647.7	4,734.8
Appropriations recommended by the Board of Directors		
Transfer to statutory reserve fund	(474.0)	-
Retained surplus to retained earnings	9,173.7	4,734.8



Net Profit After Tax

The Bank recorded a net profit after tax of BDT 9,647.7 million in 2025, representing a strong growth of 103.8% compared to BDT 4,734.8 million in 2024. This remarkable performance reflects improved operational efficiency, diversified income streams, and strengthened asset quality.

Five-Year Financial Highlights

A summary of key financial information and ratios for the last five years is presented on **page 24** of this Annual Report.

Segment Analysis

Detailed segment-wise performance analysis is provided on **page 31** of this Annual Report.

CEO and CFO Declaration

The declaration of the Chief Executive Officer and Chief Financial Officer to the Board is appended on **page 70** of this Annual Report.

Management's Discussion and Analysis

The Management's Discussion and Analysis, presented by the Managing Director & CEO, is available on **pages 15 to 18** of this Annual Report, providing insights into financial performance, key risks, and future outlook.

Post Right Issue Analysis

Following the IPO in 2001, the proceeds were effectively utilized for the acquisition of fixed assets and expansion of the Bank's lending portfolio, contributing to long-term growth and operational capacity.

Shareholding Pattern

The shareholding structure of the Bank as at 31 December 2025, in compliance with BSEC requirements, is disclosed on **page 21** of this Annual Report.

Directors' Profile

Profiles of the Directors, including their qualifications, experience, and areas of expertise, are presented on **pages 66 to 67** of this Annual Report.

Corporate and Financial Reporting Framework

The Board of Directors confirms, in compliance with BSEC Notification No. SEC/CMRRCD/2006-158/207/Admin/80 dated 3 June 2018, that:

- The financial statements present a true and fair view of the Bank's financial position, performance, cash flows, and changes in equity
- Proper books of accounts have been maintained
- Appropriate accounting policies in line with IAS, IFRS, and the Financial Reporting Act have been consistently applied
- Accounting estimates are based on prudent and reasonable judgment
- Minority shareholders' interests have been duly protected
- The Bank has adequate resources to continue as a going concern
- Significant deviations, if any, have been properly explained

Related Party Transactions

All related party transactions, along with the basis of such transactions, are disclosed in Note 50 of the financial statements **page 227** of this Annual Report.

Directors' Remuneration

Details of Directors' remuneration are disclosed in Note 39 of the financial statements **page 223** of this Annual Report.

Election of Directors

In terms of Article 113 of the Articles of Association of the Company, at every Ordinary General Meeting, one-third of the Directors for the time being or if their number is not three or multiple of three, then the number nearest to one-third shall retire from the office. Accordingly, as per Article 114, Ms. Sadia Rayen Ahmed will retire from the office of Director. She is eligible for re-election/re-appointment. She is standing for re-election.

In terms of Articles 108 of the Articles of Association, Mr. Md. Fakhru Islam, Nominee Director was appointed on January 27, 2026 after last Annual General Meeting. He will retire from the office of the Director in this Annual General Meeting and as eligible for re-election, he offered himself for re-election.

Board and Committee Meetings

During 2025, the following meetings were held:

- Board of Directors: 14 meetings
- Executive Committee: 42 meetings
- Audit Committee: 12 meetings
- Risk Management Committee: 07 meetings

These meetings reflect the Board's active oversight and commitment to governance.

Dividend Policy and Declaration

DBBL's dividend policy is designed to balance shareholder returns with sustainable growth and strong capital adequacy.

- 2024 Dividend: 10% cash and 10% stock
- Proposed 2025 Dividend: 25% cash and 5% stock
- Interim Dividend (2025): None declared

Appointment of Auditors

Aziz Halim Khair Choudhury, Chartered Accountants, have completed their first year as statutory auditors for 2025. In accordance with regulatory guidelines, they are eligible and have expressed willingness for reappointment for 2026, subject to approval by the shareholders at the Annual General Meeting.

Compliance Status

A statement of compliance with the Corporate Governance Code issued by BSEC, along with the certificate from an independent practicing firm, is provided on **pages 51 to 64** of this Annual Report.

Acknowledgment

On behalf of the Board of Directors of Dutch-Bangla Bank, I would like to thank the Government of the

People's Republic of Bangladesh, the Ministry of Finance, Bangladesh Bank, Bangladesh Securities and Exchange Commission, Office of the Registrar of Joint Stock Companies and Firms, Dhaka Stock Exchanges & Chittagong Stock Exchanges for their continued support. I would also like to express my gratitude to all valued clients, patrons, well-wishers, shareholders and all employees for their strong support. I thank our statutory auditors Aziz Halim Khair Choudhury, Chartered Accountants. And I thank my fellow members of the Board of Directors for their sincere support, guidance and for surpassing the standard of their roles for the success of the bank.

To conclude, we reaffirm our intention to remain "Your Trusted Partner".

May Allah help us and bestow His blessings upon us.

Best regards,

On behalf of the Board of Directors



Sadia Rayen Ahmed
Chairman



Directors' responsibility for internal control and financial reporting

The Board of Directors of DBBL is responsible to cause preparation and true & fair presentation of the annual financial statements of 2025 and other financial information and reports contained in this annual report by the management. The accompanying financial statements have been prepared in accordance with International Accounting Standards as adopted by Institute of Chartered Accountants of Bangladesh and Companies Act 1994, Bank Companies Act 1991 (as amended up to date) and Securities and Exchange Rules 1987 and Financial Reporting Act 2015 with all updated amendments as considered relevant and appropriate under the circumstances. In cases where amounts are stated based on estimate those are based on informed judgment and estimate made by the management and agreed by Board of Directors. The financial information and data provided in this annual report is fully consistent with financial statements.

The Board is responsible for ensuring Adequate Internal Control

The Board of Directors is responsible for ensuring adequate internal control on financial transactions and reporting. In order to ensure effective risk management, the Board also ensures that adequate internal control system is in place and it is consistently complied with to provide reasonable assurance that financial records are reliable for preparation of financial statements, that quality of financial reporting is maintained, that assets of the bank are safeguarded against unauthorized use or disposition and that accountability for assets and business transactions are maintained. The Board monitors and updates internal control procedure on a continuous basis.

Internal control, accounting policies and financial reporting under direct supervision of Audit Committee of the Board that is fully comprised of non-executive members of the Board and independent of executive management

DBBL's internal control, accounting policies and financial reporting are under direct supervision of the Audit Committee of the Board that in turn report to the Board of Directors for general oversight and supervision. Audit Committee of the Board is fully independent of executive management. The Committee regularly reviews reports prepared by Internal Control & Compliance Division

(IC&CD) covering all the business operations of the Bank with particular focus on core risks.

Effective Internal Audit Department with Direct Access and Reporting to Audit Committee of the Board

Inter Control & Compliance Division (IC&CD) of the Bank work under close coordination with Audit Committee of the Board for ensuring better internal control, effective operational procedure and reliable financial reporting. IC&CD undertakes details audit of the activities of branches and head office on a regular basis. It's reports are presented directly to Audit Committee of the Board. IC&CD has also direct access to the Audit Committee of the Board to discuss any matter related to their audit, adequacy of internal control procedure and compliance as well as overall risk management of the Bank.

External Auditors has full access to the Audit Committee of the Board for ensuring effectiveness of internal control procedure and reliability of financial reporting

Aziz Halim Khair Choudhury, Chartered Accountants is external auditors of the Bank for auditing annual financial statements for the year 2025. Aziz Halim Khair Choudhury keeps an understanding of Dutch-Bangla Bank's internal control system for preparation of financial statements and financial reporting and undertakes such auditing tests and other auditing procedures as may be considered appropriate under the circumstances to express its independent opinion on the financial statements that follow. The auditors Aziz Halim Khair Choudhury has full access to the Audit Committee to discuss any matter related to its audit to ensure reliability of financial reporting and effectiveness of internal control procedure.

The Board understands that despite taking all cares, any internal control system may have limitations in its effectiveness. However, the Board believes that effective control was maintained over preparation of financial statements as of and for the year ended 31 December 2025.

With best regards

On behalf of the Board of the Directors

Sadia Rayen Ahmed
Chairman





*Any time
Anywhere*

financial statements





INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF DUTCH-BANGLA BANK PLC

Opinion

We have audited the financial statements of Dutch-Bangla Bank PLC. (the Bank), which comprise the balance sheet as at 31 December 2025 and profit and loss Account, statement of changes in equity, and cash flow statement 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 Bank as at 31 December 2025, and of its financial performance and its cash flow 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.

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 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 judgment, were of the most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in informing 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.

We have fulfilled the responsibilities described in the auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. These results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Description of key audit matters	Our response to key audit matters
<p>Measurement of provision for loans and advances</p> <p>With reference to Note 14.1.3 to the financial statements, the process for calculating the provision for loans and advances portfolio associated with credit risk is significant and complex. The bank calculates provision for loans and advances by considering various factors such as rate of provision, loan category, expiry date, period of arrear, outstanding balance, interest</p>	<ul style="list-style-type: none"> • We tested the design and operating effectiveness of key controls focusing on the following: • Credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators;

Description of key audit matters	Our response to key audit matters
<p>suspense amount, and value of eligible collateral as per BRPD circular no. 14 dated 23 September 2012 and its subsequent amendments.</p> <p>To minimize covid 19 impact, Bangladesh Bank issued BRPD Circular Letter No.56 dated 10 December 2020 related to BRPD Circular No. 17 dated 28 September 2020; BRPD circular No.52 dated 29 December 2021 related to BRPD Circular No. 19 dated 26 August 2021 and BRPD Circular No.51 dated 22 December 2022 related to BRPD Circular No.-14 dated 22 June 2022 for providing deferral facility to aggrieved customers.</p> <p>According to the circular, commercial banks must keep an extra provision for those borrowers who have availed of payment by deferral (PBD) facilities. The calculation of the new provisioning rule will have to be implemented based on the outstanding loans (deferral payment) as of 31 December 2020, 31 December 2021 and 31 December 2022.</p> <p>Considering these factors, we have considered measurement of provision for loans and advances as a significant risk as well as a key audit matter.</p>	<ul style="list-style-type: none"> Review of quarterly Classification of Loans (CL). Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: For confirming the classification of rescheduled lease, loans and advances, we performed the following procedures: <ul style="list-style-type: none"> We checked the no. of instalments outstanding and compliance with BRPD Circular No. 16 dated 18 July 2022; Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; Tested the inputs in computation of provision in terms of testing the accuracy of underlying information; Assessed the methodologies on which the provision amounts are based (value of eligible securities, interest suspense), recalculated the provisions and tested the completeness and accuracy of the underlying information; We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.

See note nos. 9 and 14.1.3 to the financial statements.

Recognition of interest income on loans and advances

<p>Recognition of interest income has a pervasive effect on the financial performance of the bank and involves significant judgement, particularly in an IT-dependent environment where interest is calculated and recorded through automated systems.</p> <p>We identified the recognition of interest income from loans, advances and leases as a key audit matter. This is because interest income is a key performance indicator of the bank and there is an inherent risk of misstatement, including potential overstatement, arising from inappropriate recognition, system errors, or management bias in meeting performance targets.</p>	<p>We tested the design and operating e-effectiveness of key controls over recognition and measurement of interest on loans, advances/investments and leases focusing on the following:</p> <ul style="list-style-type: none"> We performed test of operating e-effectiveness on automated control in place to measure and recognize interest income. We have also performed substantive procedure to check whether interest income is recognized completely and accurately. Reviewing transfer of interests to the income account in line with the Bangladesh Bank's guidelines We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines. We performed procedures to ensure that the revenue recognition criteria adopted by each group entity for all major revenue streams is appropriate and in line with the Group's accounting policies.
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See note no. 26 to the financial statements.



Description of key audit matters	Our response to key audit matters
Measurement of deferred tax	
<p>We identified the measurement of deferred tax assets as a key audit matter due to the recognition of these assets involving judgement by management as to the likelihood of the realization of these deferred tax assets, which is based on a number of factors including whether there will be sufficient taxable profits in future periods to support recognition.</p> <p>See note nos. 11.2.2 to the financial statements</p>	<p>Our procedures in relation to management’s assessment of the measurement of deferred tax assets/liabilities included:</p> <ul style="list-style-type: none"> • Evaluated management’s assessment on the sufficiency of future taxable profits in support of the recognition of deferred tax by comparing management’s forecasts of future profits to historical results and evaluating the assumptions used in those forecasts; and • Obtained the communications between the Bank and taxation authorities regarding tax positions. • Recalculated the deferred tax, considering whether all the elements were properly reflected in the calculation. • Checked the presentation and disclosure regarding deferred tax.
IT systems and controls	
<p>The Bank’s operations are highly dependent on complex IT systems and automated processes, which support the processing of a large volume of transactions across multiple locations on a daily basis. As a result, effective IT general controls and application controls are critical to ensure the integrity of financial reporting.</p> <p>We identified IT systems and controls as a key audit matter due to the pervasive nature of the IT environment, the reliance on automated and IT-dependent in such controls could lead to material misstatements in the financial statements. Our focus in this area included user access management, controls over developer access to the production environment, and the management of changes to the IT environment, as these are fundamental to maintaining the effectiveness of application and IT-dependent controls.</p>	<p>We performed the following tests:</p> <ul style="list-style-type: none"> • We tested the design and operating effectiveness of 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 Bank’s periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization. • We considered the control environment relating to various interfaces, configurations and other application layer controls identified as key to our audit. • We performed the Tests of IT General Controls to evaluate the Application Development and Database, Hosting Platforms and segregation of incompatible duties relevant to application and database change management.

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the 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 financial statements does not cover other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the 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 financial statements and Internal Controls

Management is responsible for the preparation of 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 and 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. 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 Bank. The management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to the Bangladesh Bank on instances of fraud and forgeries.

In preparing the financial statements, management is responsible for assessing 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 Bank or to cease operations or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank'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 the 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 scepticism 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 Bank'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 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 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 Bank 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.
- Plan and perform the bank audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the bank as a basis for forming an opinion on the bank's financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the bank 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 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 Bank Company Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

- i) we have obtained all the information and explanations to which the best of our knowledge and belief were necessary for the purposes 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 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 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 Financial Statements section in forming the above opinion on the 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 financial statements and internal control:
 - a) internal audit, internal control and risk management arrangements of 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 Bank.
 - ix) the information and explanations required by us have been received and found satisfactory;
 - x) We have reviewed over 80% of the risk-weighted assets of the Bank and spent over 9,000 person-hours;
 - xi) 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;
 - xii) 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
 - xiii) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

Signed for and on behalf of

Aziz Halim Khair Choudhury
Chartered Accountants
FRC Enlistment No.: CAF-001-027

Golam Fazlul Kabir FCA
Partner

Enrolment Number: 1721
DVC No: 2604291721AS775805
Dhaka, 28 April 2026



Balance Sheet

As at 31 December 2025

	Notes	2025 Taka	2024 Taka
PROPERTY AND ASSETS			
Cash			
In hand (including foreign currencies)	4	26,123,787,630	29,616,609,417
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5	30,137,375,149	33,470,229,839
		56,261,162,779	63,086,839,256
Balance with other banks and financial institutions			
In Bangladesh	6	6,817,977,546	9,645,202,358
Outside Bangladesh		1,565,272,239	2,415,635,200
		8,383,249,785	12,060,837,558
Money at call on short notice			
	7	-	-
Investments			
Government	8	235,645,109,106	106,547,249,215
Others		18,190,218,836	21,766,283,434
		253,835,327,942	128,313,532,649
Loans and advances			
Loans, cash credits, overdrafts, etc.	9	418,971,855,438	397,790,074,443
Bills purchased and discounted		31,531,974,257	30,899,284,065
		450,503,829,695	428,689,358,508
Fixed assets including land, building, furniture and fixtures			
Other assets	10	12,365,456,948	13,353,834,689
Non-banking assets	11	36,039,836,551	34,371,101,797
	11.A	408,705,000	-
TOTAL ASSETS		817,797,568,700	679,875,504,457
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	32,971,436,569	40,350,632,198
Deposits and other accounts			
Current deposits and other accounts	13	222,954,803,324	191,381,145,604
Bills payable		5,795,690,181	4,915,208,353
Savings bank deposits		270,451,447,945	239,869,773,084
Term deposits		122,855,902,135	85,706,371,114
		622,057,843,585	521,872,498,155
Other liabilities	14	83,697,800,884	57,044,203,653
Subordinated debt	15	19,000,000,000	9,000,000,000
TOTAL LIABILITIES		757,727,081,038	628,267,334,006
Shareholders' equity			
Paid up share capital	16.2	9,667,011,390	8,788,192,180
Share premium	17	11,067,500	11,067,500
Statutory reserve	18	9,667,011,390	9,193,048,174
Other reserve	19	-	-
Dividend equalization account	20	1,766,827,195	1,766,827,195
Assets revaluation reserve	21	850,413,777	850,413,777
Revaluation reserve of HTM securities	22	1,833,150	211,897,314
Retained earnings	23	38,106,323,260	30,786,724,311
TOTAL SHAREHOLDERS' EQUITY		60,070,487,662	51,608,170,451
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		817,797,568,700	679,875,504,457



Balance Sheet

As at 31 December 2025

	Notes	2025 Taka	2024 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	24		
Acceptances and endorsements		60,129,551,251	47,272,758,722
Letters of guarantee		6,142,042,005	5,875,896,197
Irrevocable letters of credit		28,698,514,923	34,080,864,600
Bills for collection		-	-
Forward Contract & others contingent liabilities		668,609,072	19,765,334,915
Total contingent liabilities		95,638,717,251	106,994,854,434
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 other commitments		-	-
Total off-balance sheet items including contingent liabilities		95,638,717,251	106,994,854,434
Net Asset Value (NAV) Per Share	23.3	62.14	53.39

The annexed notes 1 to 50 form an integral part of these financial statements.

Auditors' report to the Shareholders

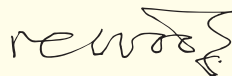
See annexed report of date



Chairman



Director



Director



Managing Director & CEO

Aziz Halim Khair Choudhury
Chartered Accountants
FRC Enlistment No.: CAF-001-027



Golam Fazlul Kabir FCA
Partner

Enrolment Number: 1721
DVC No: 2604291721AS775805
Dhaka, 28 April 2026



Profit and Loss Account

For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Interest income	26	41,126,979,892	42,139,241,540
Interest paid on deposits and borrowings etc.	27	21,255,076,008	12,882,992,910
Net interest income		19,871,903,884	29,256,248,630
Investment income	28	22,021,615,943	10,475,878,784
Commission, exchange and brokerage	29	3,369,428,517	1,515,951,373
Other operating income	30	6,709,098,074	5,742,433,954
Total operating income		51,972,046,418	46,990,512,741
Salary and allowances	32	9,161,050,317	8,578,409,746
Rent, taxes, insurance, electricity etc.	34	2,762,340,176	2,445,838,692
Legal expenses	35	5,612,541	4,789,743
Postage, stamp, telecommunications etc.	36	496,012,895	423,613,360
Stationery, printings, advertisements etc.	37	1,704,579,272	1,470,830,814
Managing Director & CEO's salary and allowances	38	32,438,093	22,930,000
Directors' fees	39	3,991,000	1,705,000
Auditors' fees	40	5,795,000	2,070,000
Depreciation and repair of bank's assets	41	3,738,345,735	3,678,674,545
Other expenses	42	7,915,106,688	7,998,882,563
Total operating expenses		25,825,271,717	24,627,744,463
Profit before provision		26,146,774,701	22,362,768,278
Provision for loans and off-balance sheet exposures	14.1.3		
Specific provision for loans	14.1.3.1.A	5,922,234,274	17,558,100,276
General provision for loans	14.1.3.1.B	3,532,073,976	45,522,003
Special general provision - Covid 19 for loans	14.1.3.1.B	-	(1,944,286,657)
General provision for off-balance sheet exposures	14.1.3.1.B	(338,038,544)	283,262,998
Other provision	14.1.1	9,116,269,706	15,942,598,620
Total provision		10,235,169,706	16,993,298,620
Profit before taxes		15,911,604,995	5,369,469,658
Provision for taxation			
Current tax	14.1.2	8,953,519,278	4,468,194,143
Deferred tax	11.2.2	(2,689,591,650)	(3,833,480,879)
		6,263,927,628	634,713,264
Net profit after taxation		9,647,677,367	4,734,756,394
Appropriations			
Statutory reserve	18	473,963,216	-
Other reserve	19	-	-
		473,963,216	-
Retained surplus to retained earnings	23.1.2	9,173,714,151	4,734,756,394
Earnings per share (EPS)	23.2	9.98	4.90

The annexed notes 1 to 50 form an integral part of these financial statements.

Auditors' report to the Shareholders

See annexed report of date

Chairman

Aziz Halim Khair Choudhury

Chartered Accountants

FRC Enlistment No.: CAF-001-027

Director

Director

Managing Director & CEO

Golam Fazlul Kabir FCA

Partner

Enrolment Number: 1721

DVC No: 2604291721AS775805

Dhaka, 28 April 2026



Cash Flow Statement

For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
A) Cash flows from operating activities			
Interest receipts in cash	43.1	57,497,729,405	49,710,436,143
Interest payments	43.2	(18,725,396,408)	(12,680,126,978)
Dividend receipts in cash		313,261,464	414,292,810
Gain on sale of shares		373,215,401	-
Gain on sale of securities		3,842,473,451	817,536,984
Recoveries of loan previously written-off		3,918,789	1,647,015
Fee and commission receipts in cash		1,048,527,105	886,601,122
Cash payments to employees		(9,192,882,224)	(8,825,493,042)
Cash payments to suppliers		(3,713,934,173)	(10,102,432,353)
Income taxes paid		(6,504,200,896)	(4,697,491,902)
Receipts from other operating activities	44.1	9,001,837,232	6,356,999,991
Payments for other operating activities	44.2	(4,125,705,828)	(6,100,106,323)
Operating profit before changes in operating assets and liabilities		29,818,843,318	15,781,863,466
Increase/(decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase /sale of trading securities		(109,851,556,930)	(27,264,055,949)
Loans and advances to other banks		-	-
Loans and advances to customers		(23,802,875,304)	(20,540,758,081)
Other assets	45.1	2,965,507,145	1,525,778,309
Deposits from other banks		436,283,842	53,640,177
Deposits from customers		98,379,149,978	48,926,728,143
Other liabilities account of customers		(6,673,093,055)	15,109,666,359
Other liabilities	45.2	6,320,789,238	3,235,142,829
Net cash from operating activities		(2,406,951,768)	36,828,005,253
B) Cash flows from investing activities			
Payments for purchase of securities		(192,386,620,142)	(244,959,919,673)
Proceeds from sale of securities		176,734,392,483	233,122,123,813
Purchase of property, plant and equipment		(1,646,695,071)	(4,940,030,312)
Sale proceeds of property, plant and equipment		131,737,660	37,856,937
Net cash used in investing activities		(17,167,185,070)	(16,739,969,234)
C) Cash flows from financing activities			
Receipts from issue of loan capital and debt securities		12,000,000,000	-
Payment for redemption of loan capital and debt securities		(2,000,000,000)	(3,000,000,000)
Dividends paid		(911,116,712)	(1,276,806,203)
Net cash from financing activities		9,088,883,288	(4,276,806,203)
D) Net increase / (decrease) in cash (A+B+C)		(10,485,253,550)	15,811,229,816
E) Cash and cash-equivalents at beginning of the year		75,161,093,614	59,349,863,798
F) Cash and cash-equivalents at end of the year (D+E)	48	64,675,840,064	75,161,093,614
Net Operating Cash Flow Per Share (NOCFPS)		(2.49)	38.10

The annexed notes 1 to 50 form an integral part of these financial statements.

Auditors' report to the Shareholders

See annexed report of date



Chairman

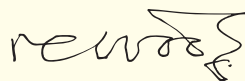
Aziz Halim Khair Choudhury

Chartered Accountants

FRC Enlistment No.: CAF-001-027



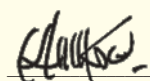
Director



Director



Managing Director & CEO



Golam Fazlul Kabir FCA

Partner

Enrolment Number: 1721

DVC No: 2604291721AS775805

Dhaka, 28 April 2026



Statement of Changes in Equity

For the year ended 31 December 2025

Figures in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization account	Assets revaluation reserve	Revaluation reserve of HTM securities	Retained earnings	Total
Balance at 1 January 2025	8,788,192,180	11,067,500	9,193,048,174	1,766,827,195	850,413,777	211,897,314	30,786,724,311	51,608,170,451
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	8,788,192,180	11,067,500	9,193,048,174	1,766,827,195	850,413,777	211,897,314	30,786,724,311	51,608,170,451
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	(210,064,164)	-	(210,064,164)
Currency translation differences	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Payment of dividend for the year 2024	-	-	-	-	-	-	(878,819,218)	(878,819,218)
Transfer for dividend for the year 2024	878,819,210	-	-	-	-	-	(878,819,210)	-
Net profit for the year 2025	-	-	-	-	-	-	9,647,677,367	9,647,677,367
Transfer to Start up Fund for the previous year's net profit after taxation	-	-	-	-	-	-	(96,476,774)	(96,476,774)
Issue of share capital	-	-	-	-	-	-	-	-
Re-measurements gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-
Appropriations during the year	-	-	473,963,216	-	-	-	(473,963,216)	-
Balance at 31 December 2025	9,667,011,390	11,067,500	9,667,011,390	1,766,827,195	850,413,777	1,833,150	38,106,323,260	60,070,487,662
Balance at 31 December 2024	8,788,192,180	11,067,500	9,193,048,174	1,766,827,195	850,413,777	211,897,314	30,786,724,311	51,608,170,451

The annexed notes 1 to 50 form an integral part of these financial statements.

Auditors' report to the Shareholders

See annexed report of date

Chairman

Aziz Hallim Khair Choudhury

Chartered Accountants

FRC Enlistment No.: CAF-001-027

Golam Fazlul Kabir FCA

Partner

Enrolment Number: 1721

DVC No: 2604291721AS775805

Dhaka, 28 April 2026

Director

Director

Managing Director & CEO



Liquidity Statement (Assets and liabilities maturity analysis)

As at 31 December 2025

Particulars	Residual Maturities					Total Taka
	Within one month	Within one to three months	Within three to twelve months	Within one to five years	More than five years	
	Taka	Taka	Taka	Taka	Taka	
Assets						
Cash in hand	26,123,787,630	-	-	-	-	26,123,787,630
Balance with BB, other banks and financial institutions	3,608,227,582	4,500,000,000	2,509,327,001	-	27,903,070,351	38,520,624,934
Money at call on short notice	-	-	-	-	-	-
Investments	24,477,919,888	9,458,423,322	56,135,327,215	72,657,267,541	91,106,389,975	253,835,327,942
Loans and advances	39,533,614,574	92,827,778,021	93,935,409,677	180,202,005,277	44,005,022,145	450,503,829,695
Fixed assets including land, building, furniture and fixtures	222,379,993	387,015,258	4,485,175,341	6,239,422,485	1,031,463,871	12,365,456,948
Other assets	560,382,538	16,303,983,499	14,414,312,974	4,761,157,540	-	36,039,836,551
Non-banking assets	-	-	-	408,705,000	-	408,705,000.00
Total assets [A]	94,526,312,205	123,477,200,101	171,479,552,208	264,268,557,843	164,045,946,343	817,797,568,700
Liabilities						
Borrowings from other banks, financial institutions and agents	2,500,000,000	11,975,185,568	16,708,186,971	1,788,064,030	-	32,971,436,569
Deposits	75,513,737,780	93,251,614,353	105,955,863,149	219,183,498,542	122,357,439,580	616,262,153,404
Other accounts	5,795,690,181	-	-	-	-	5,795,690,181
Provision and other liabilities	5,556,624,432	2,078,244,953	29,711,334,697	11,037,592,283	35,314,004,519	83,697,800,884
Subordinated debt	-	-	2,000,000,000	12,200,000,000	4,800,000,000	19,000,000,000
Total liabilities [B]	89,366,052,393	107,305,044,874	154,375,384,817	244,209,154,855	162,471,444,099	757,727,081,038
Net Liquidity Gap [A-B]	5,160,259,812	16,172,155,227	17,104,167,391	20,059,402,988	1,574,502,244	60,070,487,662
Cumulative liquidity surplus	5,160,259,812	21,332,415,039	38,436,582,430	58,495,985,418	60,070,487,662	-



Balance Sheet (Main Operation)

As at 31 December 2025

PROPERTY AND ASSETS	Notes	2025 Taka	2024 Taka
Cash			
In hand (including foreign currencies)	4	26,123,787,630	29,616,609,417
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5	30,137,375,149	33,470,229,839
		56,261,162,779	63,086,839,256
Balance with other banks and financial institutions	6		
In Bangladesh		9,862,177,266	19,262,217,111
Outside Bangladesh		1,565,272,239	2,415,635,200
		11,427,449,505	21,677,852,311
Money at call on short notice	7	-	-
Investments	8		
Government		235,645,109,106	106,547,249,215
Others		18,190,218,836	21,766,283,434
		253,835,327,942	128,313,532,649
Loans and advances	9		
Loans, cash credits, overdrafts, etc.		418,392,045,282	397,105,289,359
Bills purchased and discounted		2,162,781,236	5,184,690,585
		420,554,826,518	402,289,979,944
Fixed assets including land, building, furniture and fixtures	10	12,365,456,825	13,353,834,570
Other assets	11	36,042,081,954	34,479,554,960
Non-banking assets		408,705,000	-
TOTAL ASSETS		790,895,010,523	663,201,593,690
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	10,152,831,586	26,570,652,421
Deposits and other accounts	13		
Current deposits and other accounts		222,047,786,072	190,940,790,451
Bills payable		5,795,690,181	4,915,208,353
Savings bank deposits		270,343,337,688	239,869,773,084
Term deposits		122,841,876,257	85,706,247,494
		621,028,690,198	521,432,019,382
Other liabilities	14	82,924,525,219	56,572,473,835
Subordinated debt	15	19,000,000,000	9,000,000,000
TOTAL LIABILITIES		733,106,047,003	613,575,145,638
Shareholders' equity			
Paid up share capital	16.2	9,667,011,390	8,788,192,180
Share premium	17	11,067,500	11,067,500
Statutory reserve	18	9,667,011,390	9,193,048,174
Other reserve	19	-	-
Dividend equalization account	20	1,766,827,195	1,766,827,195
Assets revaluation reserve	21	850,413,777	850,413,777
Revaluation reserve of HTM securities	22.1	1,833,150	211,897,314
Retained earnings	23	35,824,799,118	28,805,001,912
TOTAL SHAREHOLDERS' EQUITY		57,788,963,520	49,626,448,052
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		790,895,010,523	663,201,593,690



Balance Sheet (Main Operation)

As at 31 December 2025

	Notes	2025 Taka	2024 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	24		
Acceptances and endorsements		60,129,551,251	47,272,758,722
Letters of guarantee		6,142,042,005	5,875,896,197
Irrevocable letters of credit		28,698,514,923	34,080,864,600
Bills for collection		-	-
Forward Contract & others contingent liabilities		668,609,072	19,765,334,915
Total contingent liabilities		95,638,717,251	106,994,854,434
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 other commitments		-	-
Total off-balance sheet items including contingent liabilities		95,638,717,251	106,994,854,434

The annexed notes 1 to 50 form an integral part of these financial statements.

Auditors' report to the Shareholders

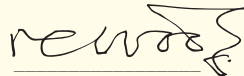
See annexed report of date



Chairman



Director



Director



Managing Director & CEO

Aziz Halim Khair Choudhury

Chartered Accountants

FRC Enlistment No.:



Golam Fazlul Kabir FCA

Partner

Enrolment Number: 1721

DVC No.: - 2604291721A5775805

Dhaka, 28 April 2026

Profit and Loss Account (Main Operation) For the year ended 31 December 2025



	Notes	2025 Taka	2024 Taka
Interest income	26	39,297,642,480	40,851,857,827
Interest paid on deposits and borrowings etc.	27	19,751,717,611	11,885,873,559
Net interest income		19,545,924,869	28,965,984,268
Investment income	28	22,021,615,943	10,475,878,784
Commission, exchange and brokerage	29	3,369,428,517	1,515,951,373
Other operating income	30	6,696,392,994	5,722,024,574
Total operating income		51,633,362,323	46,679,838,999
Salary and allowances	32	9,159,792,891	8,575,390,099
Rent, taxes, insurance, electricity, etc.	34	2,762,340,176	2,445,838,692
Legal expenses	35	5,612,541	4,789,743
Postage, stamp, telecommunications, etc.	36	496,012,895	423,613,360
Stationery, printings, advertisements, etc.	37	1,704,579,272	1,470,830,814
Managing Director & CEO's salary and allowances	38	32,438,093	24,585,000
Directors' fees	39	3,991,000	1,705,000
Auditors' fees	40	5,795,000	2,070,000
Depreciation and repair of bank's assets	41	3,738,345,735	3,678,674,545
Other expenses	42	7,913,570,575	7,998,567,783
Total operating expenses		25,822,478,178	24,626,065,036
Profit before provision		25,810,884,145	22,053,773,963
Provision for loans and off-balance sheet exposures	14.1.3		
Specific provision for loans	14.1.3.1.A	5,922,234,274	17,558,100,276
General provision for loans	14.1.3.1.B	3,495,985,163	8,752,506
Special general provision - Covid 19 for loans	14.1.3.1.B	-	(1,944,286,657)
General provision for off-balance sheet exposures	14.1.3.1.B	(338,038,544)	283,262,998
		9,080,180,893	15,905,829,123
Other provision	14.1.1.1	1,118,900,000	1,050,700,000
Total provision		10,199,080,893	16,956,529,123
Profit before taxes		15,611,803,252	5,097,244,840
Provision for taxation			
Current tax	14.1.2	8,953,519,278	4,468,194,143
Deferred tax	11.2.2	(2,689,591,650)	(3,833,480,879)
		6,263,927,628	634,713,264
Net profit after taxation		9,347,875,624	4,462,531,576
Appropriations			
Statutory reserve	18	473,963,216	-
Other reserve	19	-	-
		473,963,216	-
Retained surplus to retained earnings	23.1	8,873,912,408	4,462,531,576

The annexed notes 1 to 50 form an integral part of these financial statements.

Auditors' report to the Shareholders

See annexed report of date

Chairman

Aziz Halim Khair Choudhury

Chartered Accountants

FRC Enlistment No.: CAF-001-027

Director

Director

Managing Director & CEO

Golam Fazlul Kabir FCA

Partner

Enrolment Number: 1721

DVC No.: - 2604291721AS775805

Dhaka, 28 April 2026

Cash Flow Statement (Main Operation)

For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
A) Cash flows from operating activities			
Interest receipts in cash	43.1	55,630,394,288	48,444,294,439
Interest payments	43.2	(17,356,003,943)	(11,578,508,119)
Dividend receipts in cash		313,261,464	414,292,810
Gain on sale of shares		373,215,401	-
Gain on sale of securities		3,842,473,451	817,536,984
Recoveries of loan previously written-off		3,918,789	1,647,015
Fee and commission receipts in cash		1,048,527,105	886,601,122
Cash payments to employees		(9,191,624,798)	(8,824,128,395)
Cash payments to suppliers		(3,713,934,173)	(10,102,432,353)
Income taxes paid		(6,504,200,896)	(4,697,491,902)
Receipts from other operating activities	44.1	8,989,132,152	6,336,590,611
Payments for other operating activities	44.2	(4,124,169,715)	(6,099,791,543)
Operating profit before changes in operating assets and liabilities		29,310,989,125	15,598,610,669
Increase/(decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase /sale of trading securities		(109,851,556,930)	(27,264,055,949)
Loans and advances to other banks		-	-
Loans and advances to customers		(19,115,502,900)	(18,904,563,149)
Other assets	45.1	2,965,507,145	1,525,778,309
Deposits from other banks		436,283,842	53,640,177
Deposits from customers		97,371,544,514	48,507,321,193
Other liabilities account of customers		(16,417,820,835)	16,590,234,898
Other liabilities	45.2	6,320,789,238	3,235,142,829
Net cash from operating activities		(8,979,766,801)	39,342,108,977
B) Cash flows from investing activities			
Payments for purchase of securities		(192,386,620,142)	(244,959,919,673)
Proceeds from sale of securities		176,734,392,483	233,122,123,813
Purchase of property, plant and equipment		(1,646,695,071)	(4,940,030,312)
Sale proceeds of property, plant and equipment		131,737,660	37,856,937
Net cash used in investing activities		(17,167,185,070)	(16,739,969,234)
C) Cash flows from financing activities			
Receipts from issue of loan capital and debt securities		12,000,000,000	-
Payment for redemption of loan capital and debt securities		(2,000,000,000)	(3,000,000,000)
Dividends paid		(911,116,712)	(1,276,806,203)
Net cash from financing activities		9,088,883,288	(4,276,806,203)
D) Net increase / (decrease) in cash (A+B+C)		(17,058,068,583)	18,325,333,540
E) Cash and cash-equivalents at beginning of the year		84,778,108,367	66,452,774,827
F) Cash and cash-equivalents at end of the year (D+E)	48	67,720,039,784	84,778,108,367

The annexed notes 1 to 50 form an integral part of these financial statements.

Auditors' report to the Shareholders

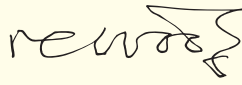
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Chairman



Director



Director

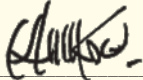


Managing Director & CEO

Aziz Halim Khair Choudhury

Chartered Accountants

FRC Enlistment No.: CAF-001-027



Golam Fazlul Kabir FCA
Partner

Enrolment Number: 1259

DVC No.: - 2604291721A5775805

Dhaka, 28 April 2026



Statement of Changes in Equity (Main Operation)

For the year ended 31 December 2025

Figures in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization account	Assets revaluation reserve	Revaluation reserve of HTM securities	Retained earnings	Total
Balance at 1 January 2025	8,788,192,180	11,067,500	9,193,048,174	1,766,827,195	850,413,777	211,897,314	28,805,001,912	49,626,448,052
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	8,788,192,180	11,067,500	9,193,048,174	1,766,827,195	850,413,777	211,897,314	28,805,001,912	49,626,448,052
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	(210,064,164)	-	(210,064,164)
Currency translation differences	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Payment of dividend for the year 2024	-	-	-	-	-	-	(878,819,218)	(878,819,218)
Transfer for dividend for the year 2024	878,819,210	-	-	-	-	-	(878,819,210)	-
Net profit for the year 2025	-	-	-	-	-	-	9,347,875,624	9,347,875,624
Transfer to Start up Fund for the previous year's net profit after taxation	-	-	-	-	-	-	(96,476,774)	(96,476,774)
Issue of share capital	-	-	-	-	-	-	-	-
Remeasurments gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-
Appropriations during the year	-	-	473,963,216	-	-	-	(473,963,216)	-
Balance at 31 December 2025	9,667,011,390	11,067,500	9,667,011,390	1,766,827,195	850,413,777	1,833,150	35,824,799,118	57,788,963,520
Balance at 31 December 2024	8,788,192,180	11,067,500	9,193,048,174	1,766,827,195	850,413,777	211,897,314	28,805,001,912	49,626,448,052

The annexed notes 1 to 50 form an integral part of these financial statements.

Auditors' report to the Shareholders

See annexed report of date

Chairman

Aziz Halim Khair Choudhury

Chartered Accountants

FRC Enlistment No.: CAF-001-027

Golam Fazlul Kabir FCA

Partner

Enrolment Number: 1721

DVC No.: - 2604291721AS775805

Dhaka, 28 April 2026

Director

Director

Managing Director & CEO



1. Status of the Bank

Dutch-Bangla Bank PLC (the "Bank") is a scheduled commercial bank set up as a joint venture between Bangladesh and The Netherlands. Incorporated as a public limited company under the Companies Act 1994, the Bank obtained license from Bangladesh Bank on 23 July 1995 and started its banking business with one branch on 3 June 1996. The number of branches were 243 and sub-branches were 334 as at 31 December 2025 all over Bangladesh. The Bank is listed with Dhaka Stock Exchange and Chittagong Stock Exchange as a publicly quoted company.

1.2 Nature of business

Main operation

The principal activities of the Bank are to carry on all kinds of commercial banking business in Bangladesh.

Mobile Banking Services

The Bank obtained the permission for conducting the Mobile Banking Services from Bangladesh Bank on 28 April 2010 and started operation of Mobile Banking Services on 31 March 2011.

The principal activities of the Mobile Banking Services are to provide banking services to Mobile Banking customers through Mobile Phone and multiple delivery channels within the applicable rules & regulations and guidelines of Bangladesh Bank.

Mobile Banking Services are part of Main Operation of the Bank.

Agent Banking Services

"The Bank obtained the permission for conducting the Agent Banking services from Bangladesh Bank on 27 July 2014 and started operation of Agent Banking Services on 19 January 2015.

"The principal activities of the Agent Banking Services are to provide banking services to the Bank customers through engagement of agents who conducts Banking Transaction on behalf of the Bank under a valid agency agreements rather than Bank's own Tellers/Cashiers to deliver the services within the applicable rules & regulations and guidelines of Bangladesh Bank.

Agent Banking Services are part of Main Operation of the Bank.

Off-shore Banking Unit (OBU)

The Off-shore Banking Unit (OBU) of the Bank is the separate business entity governed by the applicable rules & regulations and guidelines of Bangladesh Bank. The Bank obtained the permission for conducting the operations of OBU from Bangladesh Bank on 23 February 2010. The Bank started the operation of OBU on 12 July 2010. The number of OBUs were two as at 31 December 2025 located at Centralized Processing Centre (CPC), Head Office, Dhaka and Dhaka EPZ Branch, Dhaka.

The principal activities of the OBUs are to provide commercial banking services through its Units within the rules & regulations and guidelines of Bangladesh Bank applicable for the Off-shore Banking Units.

2. Significant accounting policies and basis of preparation of financial statements

2.1 Basis of accounting

The financial statements of the Bank have been prepared under historical cost convention except investments which are measured at present value and in accordance with "First Schedule" of the Bank Companies Act, 1991 as amended under sub-section 38(4) of the Act, relevant Bangladesh Bank Circulars, International Accounting Standard (IASs) and International Financial Reporting Standards (IFRSs) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), the Companies Act, 1994, the Financial Reporting Act, 2015, the Securities and Exchange Rules, 1987 and other rules and regulations applicable for Banks in Bangladesh.

In cases, any requirement of provisions and circulars issued by Bangladesh Bank differs with those of other regulatory authorities, the provisions & circulars issued by Bangladesh Bank prevailed. Material departures from the requirement of IAS & IFRS are as follows:

2.1.1 Investment in shares and 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 and loss account or other comprehensive income respectively.

Bangladesh Bank

As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment.



2.1.2 Revaluation gain/loss on government securities

IFRS

As per requirement of IFRS 9, all financial assets are into two classifications - measured at amortised cost and measured at fair value. For securities like treasury bills and treasury bonds designated as “held for trading” falls under “fair value measurement” and any change in the fair value is recognized through fair value through profit and loss account. T-bills and T-Bonds not designated as “held for trading” (i.e., held to maturity) are measured at amortized cost method and interest income is recognized through the profit and loss account.

Bangladesh Bank

As per DOS circular no. 05 dated 26 May 2008, HFT securities are revalued on the basis of marking to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserve 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 and loss account. Interest on HFT securities including amortization of discount are recognized in the profit and loss account.

2.1.3 Provision on loans and advances

IFRS

As per IFRS 9, an entity shall recognised an impairment allowance on loans & advances based on the expected credit loss. Expected credit losses are required to be measured through a loss allowance at an amount equal to the (i) 12-month expected credit losses or (ii) full lifetime expected credit losses. For loans & Advances whose credit risk increased significantly since initial recognition, a loss allowance for full lifetime expected credit losses is required. For loans & advances whose credit risk didn't increased significantly, a loss allowance equal to the 12-month expected credit losses is required.

Bangladesh Bank

As per BRPD circular No.24 (17 November 2019), BRPD circular No.6 (19 May 2019), BRPD circular No.4 (16 May 2019), BRPD circular No.3 (21 April 2019), BRPD circular No.15 (27 September 2017), BRPD circular No.16 (18 November 2014), BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 05 dated 29 May 2013 & BRPD circular no. 16 dated 18 November 2014, a general provision @ 0.25% to 2% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loans, doubtful loans and bad losses has to be provided @ 5% & 20%, @ 5%, 20% & 50% and @ 100% respectively for loans and advances depending on time past due. Again as per BRPD circular no. 10 dated 18 September 2007, BRPD circular no. 14 dated 23 September 2012, a general provision @ 1% is required to be provided for all off-balance sheet exposures and BRPD circular no. 50 dated 14 December 2021, a special general provision-Covid -19 @ 2% is required to be provided for deferral loans. Such provision policies are not specifically in line with those prescribed by IFRS 9.

2.1.4 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 recognized through effective interest rate method to the gross carrying amount over the term of the loan. Once a loan is impaired, interest income is recognized in profit and loss account on the same basis based on revised carrying amount.

Bangladesh Bank

As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

2.1.5 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 Other Comprehensive Income (OCI) Statement.

Bangladesh Bank

Bangladesh Bank has issued templates for financial statements as per BRPD circular no. 14 dated 25 June 2003, which will strictly 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 include in a Single Comprehensive Income (OCI) Statement. As such the company does not prepare the other comprehensive income statement. However elements of OCI, if any, are shown in the statements of changes in equity.

2.1.6 Financial instruments – presentation and disclosure

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

2.1.7 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 DOS Circular letter no. 6 dated 15 July 2010 and subsequent clarification in DOS circular no. 2 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 transactions and the financial assets are derecognized in the seller's book and recognized in the buyer's book. However, as per Debt Management Department (DMD) circular letter no. 7 dated 29 July 2012, non primary dealer banks are eligible to participate in the Assured Liquidity Support (ALS) program, whereby such banks may enter collateralized repo arrangements with Bangladesh Bank. Here the selling bank accounts for the arrangement as a loan, thereby continuing to recognize the asset.

2.1.8 Financial guarantees

IFRS

As per IFRS 9, financial guarantees are contract that requires the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of:

(i) the amount of the loss allowance and (ii) the amount initially recognised less, the cumulative amount of income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank

As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit, letter of guarantee will be treated as Off-balance Sheet items. No liability is recognized for the guarantee except the cash margin.

2.1.9 Cash and cash equivalent

IFRS

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

Bangladesh Bank

Some cash and cash equivalent items such as 'money at call and on short notice', Treasury bills, Bangladesh Bank bills and Prize bond are not shown as cash and cash equivalent. Money at call and on short notice presented on the face of the balance sheet, and Treasury bills, Prize bonds are shown in investments.

2.1.10 Cash flow statement

IFRS

Cash flow statement can be prepared either in direct method or in indirect method. 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 flows is the mixture of direct and indirect method.

2.1.11 Balance with Bangladesh Bank (CRR)

IFRS

Balance 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 is treated as cash and cash equivalents.

2.1.12 Presentation of intangible asset

IFRS

An intangible asset must be identified and recognized, 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.

2.1.13 Off-balance sheet items

IFRS

There is no concept of off-balance sheet items in any IFRS; the off-balance sheet item e.g., Letter of credit, Letter of guarantee etc are considered as contingent liability and require disclosure on note to the financial statements.

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 balance sheet.



2.1.14 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.

2.1.15 Loans and advance net of provision

IFRS

Loans and advances 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.

2.1.16 Name of Financial Statements

IFRS

As per IAS 1 : Presentation of financial statements, Components of financial statements are defined as statement of financial position and statement of profit or loss and other comprehensive income.

Bangladesh Bank

As per BRPD 14, statement of financial position is defined as "Balance Sheet" whilst statement of profit or loss and other comprehensive income is defined as "Profit and Loss Account"

2.2 IFRS 16: Leases

IFRS 16 Leases is effective for the annual reporting periods beginning on or after 1 January 2019. IFRS 16 defines that 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. IFRS 16 significantly changes how a lessee accounts for operating leases. Under previous IAS 17, an entity would rent an office building or a branch premises for several years with such a rental agreement being classified as operating lease would have been considered as an off balance sheet item. However, IFRS 16 does not require a lease classification test and hence all leases shall be accounted for as on balance sheet item (except some limited exception i.e. short-term lease, leases for low value items).

Under IFRS 16, an entity shall be recognizing a right-of-use (ROU) asset (i.e. the right to use the office building, branches, service center, call center, warehouse, etc.) and a corresponding lease liability. The asset and the liability are initially measured at the present value of unavoidable lease payments. The depreciation of the lease asset (ROU) and the interest on the lease liability is recognized in the profit or loss account over the lease term.

2.2.1 IFRS S1 & S2: General Requirements for Disclosure of Sustainability-related Financial Information and Climate-related Disclosures

IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information sets out the general requirements for a company to disclose information about its sustainability-related risks and opportunities that is useful to users of general purpose financial reports (referred to as 'investors' throughout this document) in making decisions relating to providing resources to the company.

IFRS S2 Climate-related Disclosures sets out the requirements for a company to disclose information about its climate-related risks and opportunities, while building on the requirements described in IFRS S1. IFRS S2 integrates the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) and requires the disclosure of information about both cross-industry and industry-specific climate-related risks and opportunities.

Bangladesh Bank

As per SFD circular no. 06, "Guideline on Sustainability and Climate-related Financial Disclosure", Bangladesh Bank provided Guideline on Sustainability and Climate-related Financial Disclosure has been formulated on the basis of IFRS Sustainability Disclosure Standards incorporating TCFD Recommendations which is positioned as a set of requirements and accompanying guidance. This Guideline includes Objectives, Standards Used, Scope, Method of Disclosure, Disclosure requirements, Implementation pathway, Regulatory Reporting, Assurance, and Awareness and Capacity Building.

2.3 Functional and presentation currency

These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.

2.4 Use of estimates and judgements

The preparation of financial statements requires management to make informed judgements, estimates and assumptions that affect the application of accounting policies and the amounts of assets, liabilities, income and expenses reported in the financial statements. Actual results may differ from these estimates.

2.5 Foreign currency transactions

Foreign currency transactions are converted into Taka using the exchange rates prevailing on the dates of respective transactions. In terms of instructions contained in Bangladesh Bank's Letter No. BRPD(R)717/2004-959 dated 21 November 2004, foreign currency assets and liabilities are translated into Taka at the weighted average rate as on balance sheet date as determined by Bangladesh Bank. Gains and losses arising from foreign currency transactions are credited/charged to profit and loss account.

2.6 Taxation

As per provisions of **International Accounting Standard (IAS) 12 'Income Taxes'**, provision for income taxes has been made as under:

2.6.1 Current tax

Provision for current income tax has been made @ 37.50% on taxable profit as per Income Tax Act 2023 and as per Finance Act 2025

2.6.2 Deferred tax

Deferred tax is accounted for all temporary timing differences arising between the tax base of assets and liabilities and their carrying value for financial reporting purpose. Tax rate (@ 37.50%) prevailing at the balance sheet date is used to determine deferred tax.

2.7 Bases for valuation of assets

2.7.1 Loans and advances

- a) Loans and advances are stated at gross amount. Provision and interest suspense against loans and advances are shown separately as other liabilities. Interest income is accounted for on accrual basis until the loans and advances are defined as classified accounts as per Bangladesh Bank guidelines.

Interest on classified loans (other than bad/loss loans) are credited to interest suspense account instead of income account. Such interest kept in suspense account is reversed to income account only when respective loan accounts are regularized and /or realized in cash, in accordance with Bangladesh Bank guidelines.

As per Bangladesh Bank directives, interest on loans and advances classified as bad/loss is not accounted for. A separate memorandum record is maintained for such interest on bad/loss loans.

- b) Provision for loans and advances is made on the basis of the year end review by the management of the Bank in line with the instructions contained in BRPD Master Circular No. 14 dated 23 September 2012, BRPD Circular No. 19 dated 27 December 2012, BRPD Circular No. 15 dated 23 December 2013, BRPD Circular No. 16 dated 18 November 2014, BRPD Circular No. 08 dated 02 August 2015, BRPD Circular No. 01 dated 20 February 2018, BRPD circular No. 4 (16 May 2019), BRPD circular No. 3 (21 April 2019), BRPD circular No. 16 (21 July 2020), BRPD circular No. 52 (20 October 2020), BRPD circular No.16 (18 July 2022), BRPD circular No. 33 (03 August 2022), BRPD circular No. 15 (27 November 2024), and BRPD circular No. 05 (25 June 2025) issued by Bangladesh Bank on the following basis:

Category / status of loans and advances	Rates	
	Bangladesh Bank's requirement	Maintained by the Bank
General provisions for unclassified loans and advances :		
Agricultural Credit (Other than Short Term)	1.00%	1.00%
CMSME Financing	1.00%	1.00%
Consumer Financing (Other than Credit Card)	1.00%	1.00%
Consumer Financing (Credit Card)	1.00%	1.00%
Housing Finance	1.00%	1.00%
Industrial Credit	1.00%	1.00%
Other Credit	1.00%	1.00%
Service Sector Credit	1.00%	1.00%
Short Term Agri. Credit	1.00%	1.00%
Staff Loan	1.00%	1.00%
Trade & Commerce Sector Credit	1.00%	1.00%
Special mention account		
Agricultural Credit (Other than Short Term)	5.00%	5.00%
CMSME Financing	5.00%	5.00%
Consumer Financing (Other than Credit Card)	5.00%	5.00%
Consumer Financing (Credit Card)	5.00%	5.00%
Housing Finance	5.00%	5.00%
Industrial Credit	5.00%	5.00%
Other Credit	5.00%	5.00%
Service Sector Credit	5.00%	5.00%
Short Term Agri. Credit	5.00%	5.00%
Staff Loan	5.00%	5.00%
Trade & Commerce Sector Credit	5.00%	5.00%
Specific provision for classified loans and advances:		
Substandard- Industrial Credit	20.00%	20.00%
Substandard - CMSME Financing	20.00%	20.00%
Substandard- Others	20.00%	20.00%
Doubtful - Industrial Credit	50.00%	50.00%
Doubtful - CMSME Financing	50.00%	50.00%
Doubtful- Others	50.00%	50.00%
Bad/loss	100.00%	100.00%



General provision

General provision for all unclassified loans and advance (Agricultural Credit, CMSME Financing, Consumer Financing, Credit Card, Housing Finance, Industrial Credit, Other Credit, Service Sector Credit, Short Term Agri. Credit, Staff Loan, Trade & Commerce Sector Credit) has been maintained @ 1%.

General provision for all SMA loans and advance (Agricultural Credit, CMSME Financing, Consumer Financing, Credit Card, Housing Finance, Industrial Credit, Other Credit, Service Sector Credit, Short Term Agri. Credit, Staff Loan, Trade & Commerce Sector Credit) has been maintained @ 5%.

Specific provision

Specific provision for Substandard classified loans & advances has been maintained @ 20% as prescribed by Bangladesh Bank.

Specific provision for Doubtful classified loans advances has been maintained @ 50% as prescribed by Bangladesh Bank.

Specific provision for Bad/loss classified loans & advances has been maintained @ 100% as prescribed by Bangladesh Bank.

- c) Loans and advances are written-off in line with Bangladesh Bank's BRPD Circular No. 02 dated 13 January 2003 and DOS Circular No. 01 dated 29 December 2004, BRPD Circular No. 01, dated 06 February 2019, when prospect of recovery of such loans and advances become non-existent. However, such write-off does not reduce the claim against the borrower. Detailed records for all write-off accounts are separately maintained by the Bank to continue the recovery efforts.

2.7.2 Investments

- a) Investments have been accounted for as follows :

<u>Particulars</u>	<u>Valuation method</u>
Government treasury bills	Amortised cost/ Fair value
Government treasury bonds	Amortised cost/ Fair value
Subordinated bonds	At redemption value
ICB's debenture	At redemption value
Prize bond	Cost price
Shares:	
Quoted	Cost or market price whichever is lower
Unquoted	Cost or book value as per latest audited accounts whichever is lower

- b) The investment in government securities (Treasury bills and bonds) are classified into **Held to Maturity (HTM)** and **Held for Trading (HFT)** as per Bangladesh Bank's guidelines contained in DOS Circular Letter No. 05 dated 26 May 2008, DOS Circular Letter No. 05 dated 28 January 2009, DOS Circular No. 06 dated 15 July 2010 and under reference Letter No. DOS (SR)1153/120-A/2011-746 dated 29 December 2011. Reclassification of HTM securities into HFT securities are also done in compliance with Bangladesh Bank's guidelines.

The government securities under '**Held to Maturity (HTM)**' category are valued at present value at amortized cost at the end of the year. The Held to Maturity securities are amortized to ensure a constant yield over the remaining period of maturity of the securities. The resulting gains / (losses) are credited to **revaluation reserve account** and shown in the equity. Such gains / (losses) are credited to income account at the time of maturity or sale of the security.

The government securities under '**Held for Trading (HFT)**' category are valued at present value on the basis of marking to market method. The resulting gains are transferred to **other reserve account**. The gains arising on maturity or sale of such securities are credited to income.

2.7.3 Fixed assets

- a) All fixed assets are stated at cost or revalued amount less accumulated depreciation
- b) Depreciation is charged over the estimated useful life of fixed assets excepting land on a straight line method. The useful life of fixed assets are reviewed on a yearly basis to determine if there has been any significant change in the expected pattern of consumption resulting in changes in estimated residual value and useful life of the fixed assets and if considered appropriate, adjustment is made at the balance sheet date.

The annual rates of depreciation based on estimated useful life for fixed assets are given below:

Building	2.50%
Interior decoration	10.00%
Furniture and fixtures	10.00%
ATM Booth	10.00%
ATM/Fast Track	12.50%
Computer equipment	20.00%
Computer software	20.00%
Other machinery and equipment	15.00%
Motor vehicles	20.00%
Books	10.00%
Right of use of asset - IFRS 16: lease	Over the lease term

- c) As at 31 December 2010, all immovable properties of the Bank including land, building and ready made floor spaces were revalued by a professionally qualified valuation firm and certified by the external auditors, M/S. A. Qasem & Co., Chartered Accountants. Accordingly, revaluation surplus is included in fixed assets and equity in terms of instructions contained in BRPD Circular No. 10 dated 25 November 2002.

2.8 Off-balance sheet exposures

In compliance with the instruction contained in BRPD Circular No. 10 dated 18 September 2007, BRPD Circular No. 7 dated 21 June 2018 and BRPD Circular No. 13 dated 18 October 2018, BRPD Circular No. 06 dated 25 April 2023 issued by Bangladesh Bank, provision against the off-balance sheet exposures of the Bank as at reporting date has been made as under:

Category / status of Off-balance sheet exposures	Rates	
	Bangladesh Bank's requirement	Maintained by the Bank
BB rating grade equivalent of the Bank/financial institution/organization providing the counter-guarantee		
1	Nil	Nil
2	0.50%	0.50%
3 or 4	0.75%	0.75%
Others	1.00%	1.00%

2.9 Bases for valuation of liabilities and provisions

2.9.1 Retirement benefits to the employees

The retirement benefits accrued for the employees of the Bank as at the reporting date have been accounted for in accordance with the provisions of **International Accounting Standard (IAS) 19, 'Employee Benefits'** as outlined below

a) Provident fund

There is a Provident Fund Scheme under defined contribution plan. The Fund is operated by a separate Board of Trustees approved by the National Board of Revenue as per Income Tax Ordinance, 1984. All eligible employees contribute 10% of their basic pay to the Fund. The Bank also contributes equal amount of employees' contribution to the Fund. Benefits from the Fund is given to eligible employees at the time of retirement/resignation as per approved rules of the Fund

b) Gratuity fund

The Bank has a separate Board of Trustees for operating the staff gratuity fund approved by the National Board of Revenue. The provision for the gratuity fund is made in the books of account of the Bank for the eligible employees on the basis of the assessment made by the management at the year end **[Note 14.1]**. The amount of provision is transferred to the Board of Trustees of the Fund on a yearly basis.

The Bank contribute to gratuity fund based on the actuarial valuation of the fund. Net obligation in respect of gratuity is calculated by estimation the amount of future benefit. The last actuarial valuation was carried out on 31 December 2023 by Z. Halim & Associates. As per recommendation of actuarial valuation report, the Bank is contributing 12.01% of basic salary to the gratuity fund.

c) Superannuation fund

The Bank has a separate Board of Trustees for operating the staff superannuation fund approved by the National Board of Revenue. The provision for the superannuation fund is made in the books of account of the Bank for the eligible employees on the basis of the assessment made by the management at the year end. The amount of provision is transferred to the Board of Trustees of the Fund on a yearly basis.

2.9.2 Workers' Profit Participation Fund (WPPF)

Workers' Profit Participation Fund (WPPF) is not maintained in accordance with letter No.- 53.00.0000.311.22.002.17-130, dated 14 February 2017, issued by Bank & Financial Institution Division (BFID), Ministry of Finance and consistent with the industry practice

2.10 Revenue recognition

The revenues of the Bank during the year have been recognized in terms of the provisions of International Financial Reporting Standards 15, 'Revenue from contracts with customers' and International Financial Reporting Standards 9 "Financial Instruments" as outlined below:

2.10.1 Interest income

a) Interest income from loans and advances

The policy for accounting of interest income on loans and advances is stated in **2.7.1.a** and **2.7.2** above.

b) Other interest income

Interest income from investments, money at call on short notice and fund placement with other banks and financial institutions is recognized on accrual basis.



2.10.2 Fees and commission income

Fees and commission income arising from different services provided by the Bank is recognized on cash receipt basis. Commission realized on letters of credit and letters of guarantee is credited to income at the time of effecting the respective transactions

2.10.3 Dividend income

Dividend income is recognised when the right to receive payment is established.

2.10.4 Interest paid on deposits and borrowings

Interest paid on deposits, borrowings etc. are accounted for on accrual basis.

2.10.5 Other operating expenses

All other operating expenses are provided for in the books of the accounts on accrual basis

2.11 Earnings per share

Earnings per share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as at 31 December 2025 as per **International Accounting Standard (IAS) 33, 'Earnings Per Share'**.

2.12 Cash flow statement

Cash flow statement has been prepared under mixture of Direct and Indirect method as recommended in the BRPD Circular No. 14 dated 25 June 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

2.13 Statement of liquidity

The liquidity statement of assets and liabilities as at the reporting date has been prepared on residual maturity term as per the following bases:

- a) Balance with other banks and financial institutions, money at call on short notice etc. are on the basis of their maturity term.
- b) Investments are on the basis of their maturity.
- c) Loans and advances are on the basis of their repayment / maturity schedule.
- d) Fixed assets are on the basis of their useful life.
- e) Other assets are on the basis of their realization/adjustment.
- f) Borrowing from other banks, financial institutions and agents are as per their maturity /repayment term.
- g) Deposits and other accounts are on the basis of their maturity term and past trend of withdrawal by the depositors.
- h) Other long term liabilities are on the basis of their maturity term.
- i) Provisions and other liabilities are on the basis of their payment /adjustment schedule

2.14 Events after the reporting period

- a) There were no material post balance sheet events which could affect the values stated in these financial statements.
- b) The Board of Directors of the Bank in its 307th meeting held on 28 April 2026 recommended cash dividend @ 25% and stock dividend @ 5% for the year 2025.
- c) Unprecedented Russia-Ukraine war, Gaza-Israil & USA Israil alliance vs Iran war has been impacting lives, businesses and economies around the world. These phenomenon impacted the domestic and global economies that in turn may adversely impact on the financial position and results of the Bank in 2026 like 2025, the amount of which cannot be predicted with any degree of certainty at this point of time and uncertain.

2.15 Reconciliation of books of account

Books of account with regard to inter-bank (in Bangladesh and outside Bangladesh) transactions and inter-branch transactions are reconciled in all material respects. There were no un-reconciled entries which could materially affect the financial condition or results of the Bank.

2.16 Reporting period

The reporting period of these financial statements cover one calendar year from 1 January 2025 to 31 December 2025.

2.17 Offsetting

No asset or liability has been offset or reduced by any other asset or liability unless a legal right **[Note 10, 28 (revaluation gain on securities), 29.2 and 30.2]** of set-off exists and the offsetting represents the expectation as to the realization or settlement of the asset or liability in normal course of business.

2.18 Compliance report on International Financial Reporting Standards (IFRSs)

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is formed and it is yet to issue financial reporting standards for public interest entities such as banks. The Bank Companies Act 1991 has been amended to require banks to prepare their financial statements under such financial reporting standards. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS) as approved by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable. Subject to the departures mentioned above, the Bank has complied with all the applicable Accounting and Financial Reporting Standards for preparation and presentation of the financial statements of the Bank as at 31 December 2025 as noted below:

International Accounting Standards (IASs)	IAS Number	Status of compliance by the Bank
Presentation of Financial Statements	IAS -1	Complied
Inventories	IAS -2	Complied
Statement of Cash Flows	IAS -7	Complied
Accounting Policies, Changes in Accounting Estimates and Errors	IAS -8	Complied
Events After the Reporting Period	IAS -10	Complied
Income Taxes	IAS -12	Complied
Property, Plant and Equipment	IAS -16	Complied
Employee Benefits	IAS -19	Complied
Accounting for Government Grants and Disclosure of Government Assistance	IAS -20	Not applicable
The Effects of Changes in Foreign Exchange Rates	IAS -21	Complied
Borrowing Costs	IAS -23	Complied
Related Party Disclosures	IAS -24	Complied
Accounting and Reporting by Retirement Benefit Plans	IAS -26	Complied
Separate Financial Statements	IAS -27	Not applicable
Investments in Associates and Joint Ventures	IAS -28	Not applicable
Financial Reporting in Hyperinflationary Economics	IAS -29	Not applicable
Financial Instruments: Presentation	IAS -32	Complied
Earnings Per Share	IAS -33	Complied
Interim Financial Reporting	IAS -34	Complied
Impairment of Assets	IAS -36	Complied
Provisions, Contingent Liabilities and Contingent Assets	IAS -37	Complied
Intangible assets	IAS -38	Complied
Financial Instruments: Recognition and Measurement	IAS -39	Complied
Investment Property	IAS -40	Not applicable
Agriculture	IAS -41	Not applicable
International Financial Reporting Standards (IFRSs)	IFRS Number	Status of compliance 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	Complied
Operating Segments	IFRS - 8	Complied
Financial instruments	IFRS - 9	Complied
Consolidated Financial Statements	IFRS - 10	Not applicable
Joint Arrangements	IFRS - 11	Not applicable
Disclosure of Interests in other Entities	IFRS - 12	Not applicable
Fair Value Measurement	IFRS - 13	Complied
Regulatory deferral accounts	IFRS - 14	Not applicable
Revenue from contracts with customers	IFRS - 15	Complied
Leases	IFRS - 16	Complied
General Requirements for Disclosure of Sustainability-related Financial Information	IFRS - S1	Complied
Climate-related Disclosures	IFRS - S2	Complied

* Subject to the departure specified above to comply with Bangladesh Bank Regulations



2.19 New accounting standards not yet adopted

The Bank has consistently applied the accounting policies as set out above to all periods presented in these financial statements. The various amendments to standards, including any consequential amendments to other standards, with the date of initial application of 1 January 2021 have been considered. A number of standards and amendments to standards are effective for annual periods beginning after 1 January 2025 and earlier application is permitted. However, the Bank has not early applied these new standards and yet assess potential impact on its financial statements.

2.20 Approval of the financial statements

The Board of Directors of the Bank in its 307th meeting held on 28 April 2026 approved the financial statements of the Bank for the year ended 31 December 2025.

3 Risk and others

3.1 Risk Management

Banking risk is defined by Dutch-Bangla Bank as prospect of potential losses or foregone profits that can be triggered by internal and external factors. The objective of risk management system is to identify, assess, record and actively manage any internal and external risks that could pose a threat to the attainment of the core objectives of the Bank. Therefore, as part of risk management system potential risks in Bank's operations and transactions, in assets, liabilities, income, costs and off-balance sheet items identified and assessed, and timely and adequate measures are initiated to actively manage and mitigate such risks within a risk-return framework. In Dutch-Bangla Bank, only calculated banking risks are taken while conducting banking business to strike a balance between risks and returns. Risks are clearly identified, quantified, mitigated or minimized to protect capital and maximize value to the shareholders.

3.1.1 Core risk management

Within risk management framework, all core banking risks of Dutch-Bangla Bank are proactively managed. Bank's risk management system adequately complies with an effective risk management system as required by BRPD circular no.17 (7 October 2003) and BRPD circular no.4 (5 March 2007). Bangladesh Bank monitors the progress of implementation of its risk management guidelines through on-site inspections and off-site supervisions. The risk management systems in place at the Bank are discussed below.

3.1.1.1 Credit risk

Credit risk is the most significant and inherent risk in banking business. Every loan exposure or transaction with counterparty involves the Bank to some extent of credit risks. Credit Risk Management is at the heart of the overall risk management system of the Bank. It is designed and regularly updated to identify, measure, manage and mitigate credit risk to maintain and improve quality of loan portfolio and reduce actual loan losses and to ensure that approved processes are followed and appropriate due diligence are made in approving new credit facilities and renewals.

The salient features of credit risk management practices in place at different levels of management and board of the Bank are as under:

- I. Credit policy is approved by the Board
- II. Credit approval is delegated properly
- III. Independent Credit Risk Management Division is responsible for assessing and mitigating credit risk
- IV. Separate Credit Administration Division is responsible for documentation and disbursements
- V. Independent Special Asset Management Division is responsible for managing non-performing loans
- VI. Adequate loan-loss provisions (principal) and interest suspense accounts are maintained
- VII. Conducting Internal Credit Risk Rating (ICRR) for mitigating credit risk
- VIII. Eligible Borrowers' credit ratings are conducted for assessing client and industry specific credit risk
- IX. Credit operations are regularly audited by independent Internal Audit Division
- X. Early warning system is in place for raising red flag for potential credit problem for taking timely actions
- XI. Board of directors of the Bank, Executive Committee and Risk Management Committee of the board are regularly and adequately reported on existing and potential credit risks of the Bank and measures taken by the management for mitigating such credit risks
- XII. Environmental issues are properly assessed and mitigated while financing any project or industry

3.1.1.2 Asset liability management risk

The Asset-Liability (ALCO) management risk includes the process, procedures for managing & mitigating liquidity risk, interest rate risk, and foreign exchange risk of Dutch-Bangla Bank. ALCO works under specific Terms of References (functions) approved by the Board. Treasury Division (Front Office) and ALM desk under regular supervision of ALCO reviews the overall liquidity, interest rate and foreign exchange exposures and risk of Dutch-Bangla Bank and take appropriate measures in line with industry best practice.

3.1.1.3 Liquidity risk

Liquidity risk is the risk that we may not meet our financial obligation as they become due. Liquidity risks also include our inability to liquidate any asset at reasonable price in a timely manner. It is the policy of the Bank to maintain adequate liquidity at all times in both local and foreign currencies. Liquidity risks are managed on a short, medium and long-term basis. There are approved limits for credit/deposit ratio, liquid assets to total assets ratio, maturity mismatch, commitments for both on-balance sheet and off-balance sheet items and borrowing from money market to ensure that loans and investments are funded by stable sources, maturity mismatches are within limits and that cash inflow from maturities of assets, customer deposits in a given period exceeds cash outflow by a comfortable margin even under a stressed liquidity scenario.

3.1.1.4 Interest rate risk

Interest rate risk is the potential impact on the Bank's earnings and net asset value due to changes in market interest rates. Interest rate risk is the result of mismatches of interest rate re-pricing of financial assets and liabilities. Dutch-Bangla Bank uses the following tools for measuring the interest rate risk:

a. Gap analysis

Under this system, a gap i.e. the difference between the amount of financial assets and the amount of liabilities is calculated at a pre-determined time bucket. The interest rate factor is then applied on the assessed financial value of Gap for measuring the earning impact due to movement of interest rate.

b. Duration analysis

Duration is the time-weighted average maturity of the present value of the cash flows from on balance sheet assets and liabilities. It measures the relative sensitivity of the value of these instruments to changing interest rates and therefore reflects on the economic value i.e. the present value of shareholders' equity of the Bank.

3.1.1.5 Foreign exchange risk

Foreign exchange risk is the potential loss arising from changes in foreign currency exchange rate in either direction. Assets and liabilities denominated in foreign currencies generally entail foreign exchange risks.

The Bank operates its foreign exchange and money market activities under a centralized and single functional area. Dutch-Bangla Bank's dealing room is equipped with advanced technology and experienced personnel. Bank's Exchange Rate Committee meets on a daily basis to review the prevailing market condition, exchange rate, exposure and transactions to mitigate foreign exchange risk.

3.1.1.6 Internal control and compliance

Internal Control and Compliance (ICC) ensures compliance with laws and regulations, policies and procedures issued by both the bank management and the regulators. ICC enhances confidence over the bank and facilitates risk based bank examination. This is one of the means for reducing potential losses associated with unwanted events.

Banking is a diversified financial activities involving different risks. The issues of effective internal control system, good governance, transparency of all financial activities, accountability towards its stakeholders and regulators are highly important for ensuring smooth performance of the banking company. An effective internal control & compliance system has no alternative for protecting the stakeholders of a banking company.

Dutch-Bangla Bank has established an appropriate and effective internal control environment through the Board of Directors, Management, organizational and procedural controls and an independent audit mechanism in order to ensure that the Bank is managed and controlled in a sound and prudent manner.

Internal Control and Compliance (ICC) operates independently as a division consisting of four units (Audit & Inspection, Compliance, Monitoring & ICC Secretariat) 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.

3.1.1.7 Operational risk

Operational risk can be defined as the possibilities of losses resulting from inadequacy or failed internal processes, systems and people or from external events.

Operational risk includes legal and regulatory risk, business process and change risk, fiduciary or disclosure breaches, technology failure, financial crime and environmental risk. It exists in some form in every Bank business and function. Operational risk can not only result in financial loss, but also regulatory sanctions and damage to the Bank's reputation. Dutch-Bangla Bank is successful at managing operational risk with a view to safeguarding client assets and preserving shareholder value.

Dutch-Bangla Bank manages operational risks in the following manner:

- I. Risks are identified with reference to the relevant policy manuals, processes, and practices;
- II. Departmental Control Function Check List (DCFCL) is in place for evaluation of control;
- III. Review of safety and control measures of premises and equipment;
- IV. Management of technological and information security risks; and
- V. Ensuring the Bank's business continuity while facing unforeseen crisis under a business continuity and disaster management plan.

3.1.1.8 Money laundering risk and terrorist financing risk

The Government through its bodies, particularly 'Bangladesh Financial Intelligence Unit (BFIU)' has been playing a vital role to enhance the compliance status of Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) among the local banks & financial institutions. Bangladesh has become the prestigious Co-Chair of the APG (Asia-Pacific Group on Money Laundering). All these have made our country viable and reliable to both the global regulators and investors. Dutch-Bangla Bank has become confident to nourish its financial-system and structure with more dynamism and professionalism to protect its customers' deposits and reputation from any Money Laundering (ML) or Terrorist Financing (TF) risks.

The Bank, under the legal framework of the "Money Laundering Prevention Act, 2012 (amended in 2015)" and Anti Terrorism Act, 2009 (amended in 2013), has been pursuing the policy of strict compliance with all regulatory directives and culture of good governance in all aspects of its banking services and operations.



3.1.1.9 Legal risks

In Dutch-Bangla Bank, legal risks are covered by recognizing potential losses from litigation or possible litigation at an early stage and by formulating solutions for reducing, restricting and avoiding such risks and creating adequate provision there- against

3.1.1.10 Business risk

Business risk covers the risk of losses arising from lower non-interest income and higher expenses from the budgeted amount. The business risk is resulted from the market condition, greater customer expectation and / or technological development that may be significantly different from the assumptions made at the time of planning.

Business risk in Dutch-Bangla Bank is managed by setting clear targets for specific business units, in terms of business volume, income, cost, cost-income ratio, quality of assets etc. with an ongoing process of continuous improvement.

3.1.1.11 Reputational risk

Reputational risk is defined as the risk of losses, falling business volume or income as well as reduced value of the company arising from business events that may reduce the confidence of the customers & clients, shareholders, investors, counterparties, business partners, credit rating agencies, regulators and general public in Dutch-Bangla Bank.

The branches and operational divisions are directly responsible for reputational risks arising from their business operations. Reputational risks may also arise from a deficiency in managing other risks. All risk must therefore be managed effectively in order to uphold the Bank's reputation. The management ensures that Dutch-Bangla Bank is aware of any changes in market perceptions as soon as possible. Accordingly, all business policies and transactions are subjected to careful consideration. Dutch-Bangla Bank takes necessary precautions to avoid business policies and transactions that may result in significant tax, legal or environmental risks. Reputational risk is also factored into major credit decisions that may lead to credit proposal being declined.

3.1.1.12 Compliance risk

The success of Dutch-Bangla Bank is largely dependent on the trust and confidence of our existing and potential customers, our shareholders, our staff, our regulators and the general public in our integrity and ethical standard. The confidence largely depends on meticulous compliance with applicable legal and regulatory requirements and internal policies of Dutch-Bangla Bank. The confidence also depends on conformity with generally accepted market norms and standards in our business operations. The Board of Directors is primarily responsible for compliance with all applicable norms and regulations. The Board discharges its responsibilities itself and through delegation of authorities to Executive Committee, Audit Committee and Risk Management Committee of the Board. The objective is to identify any compliance risks at an early stage that may undermine the integrity and the success of Dutch-Bangla Bank and to mitigate the risks in most appropriate way.

3.1.1.13 Technology risk

Technology risk is the risk of financial loss arising from failure, exploitation of vulnerabilities or other deficiencies in the electronic platforms that support our daily operations and the system applications and infrastructure on which they reside. As a component of operational risk, technology risk is inherent not only in our IT assets, but also in the people and processes that interact with them. Cyber risk, which is part of technology risk, is the risk that our systems will not operate properly or will be compromised as a result of cyber-attacks, security breaches, unauthorized access, loss or destruction of data, unavailability of service, computer viruses or other events that could have an adverse security impact. Any such event could subject us to litigation or cause us to suffer a financial loss, a disruption of our businesses, liability to our clients, regulatory intervention or reputational damage. We could also be required to expend significant additional resources to modify our protective measures or to investigate and remediate vulnerabilities or other exposures. Service and infrastructure disruption risks are managed through our business continuity management plan, our technology risk management program and other contingency and resiliency plans. Although we have business continuity plans, our businesses face a wide variety of operational risks, including technology risk arising from dependencies on IT, third-party suppliers and the worldwide telecommunications infrastructure. As a large IT investment financial services company in Bangladesh, we operate in a complex technological landscape covering our diverse business model. Ensuring that the confidentiality, integrity and availability of information assets are protected is critical to our operations.

3.1.2 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 CRAB based on the financial statements dated 31 December 2024.

Particulars	Date of Rating	Long term	Short term	Rating Valid
Credit Rating Agency of Bangladesh Limited (CRAB)	May 28, 2025	AAA	ST-1	June 30, 2026

Again Dutch-Bangla Bank has been rated by renowned international rating agency "Moody's" and was awarded rating "B2".with stable outlook.

3.2 Number of employees

As per the Schedule XI of the Companies Act, 1994, the number of employees (including contractual employees) engaged for the whole year or part thereof who received a total remuneration minimum of Taka 36,000 per annum or Taka 3,000 per month were 12,343 as at 31 December 2025 compared to 11,953 at 31 December 2024.

3.3 General

Wherever considered necessary previous year's figures and presentation have been rearranged to conform with the current year's presentation.

	2025 Taka	2024 Taka
4. Cash in hand (including foreign currencies)		
Local currency	26,029,284,233	29,550,501,925
Foreign currencies	<u>94,503,397</u>	<u>66,107,492</u>
	<u>26,123,787,630</u>	<u>29,616,609,417</u>
5. Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		
Bangladesh Bank		
Local currency	27,903,070,351	27,627,999,996
Foreign currencies	<u>1,033,672,674</u>	<u>5,035,532,642</u>
	<u>28,936,743,025</u>	<u>32,663,532,638</u>
Sonali Bank PLC (as an agent of Bangladesh Bank) - Local currency	<u>1,200,632,124</u>	<u>806,697,201</u>
	<u>30,137,375,149</u>	<u>33,470,229,839</u>
5.1 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)		
Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the Section 33 of the Bank Companies Act, 1991 and of instructions contained in BRPD Circular No. 11 dated 25 August 2005, BRPD Circular No. 12 dated 25 August 2005, Monetary Policy Department (MPD) Circular No. 1 dated 4 May 2010, MPD Circular No. 2 dated 4 May 2010, MPD Circular No. 4 dated 1 December 2010, MPD Circular No. 5 dated 1 December 2010, DOS Circular No. 1 dated 19 January 2014, MPD Circular No. 1 dated 23 June 2014, MPD Circular No. 116/2014-853 dated 23 June 2014, MPD Circular No. 116/2018-592 dated 3 September 2018, DOS Circular No. 26 dated 19 August 2019 and MPD Circular No. 3 dated 09 April 2020 issued by Bangladesh Bank.		
5.1.1 Cash Reserve Requirement (CRR): average 4% of average demand and time liabilities with minimum 3.0% on any date		
Required reserve	24,609,054,000	21,148,023,000
Actual reserve maintained		
Balance with Bangladesh Bank [As per Bangladesh Bank LCY Account Statement]	<u>27,592,158,734</u>	<u>26,753,189,361</u>
	<u>27,592,158,734</u>	<u>26,753,189,361</u>
Surplus	<u>2,983,104,734</u>	<u>5,605,166,361</u>
Cash Reserve maintained: more than 3% throughout the accounting year and 4.48% on the Balance Sheet date	4.48%	5.06%
5.1.2 Statutory Liquidity Ratio (SLR): 13% of average demand and time liabilities		
Required reserve	83,150,566,000	70,381,191,000
Available for maintenance:		
Cash in hand (including foreign currencies)	26,123,787,630	29,616,609,417
Balance with Sonali Bank PLC (as an agent of Bangladesh Bank)	1,200,632,124	806,697,201
Balance with Bangladesh Bank in excess of CRR	2,983,104,734	5,605,166,361
Unencumbered approved securities (treasury bills and bonds, debentures etc.)	<u>227,613,681,606</u>	<u>106,533,832,415</u>
	<u>257,921,206,094</u>	<u>142,562,305,394</u>
Surplus	<u>174,770,640,094</u>	<u>72,181,114,394</u>
Statutory Liquidity Ratio (SLR) maintained (%)	40.32%	26.33%
6. Balance with other banks and financial institutions		
In Bangladesh		
Main Operation [Note 6.1 (a)]	9,862,177,266	19,262,217,111
Off-shore Banking Unit	322,115,313	122,959,069
Less: Inter Bank transactions [Note 12]	<u>(3,366,315,033)</u>	<u>(9,739,973,822)</u>
Total in Bangladesh	<u>6,817,977,546</u>	<u>9,645,202,358</u>
Outside Bangladesh		
Main Operation [Note 6.1 (b)]	<u>1,565,272,239</u>	<u>2,415,635,200</u>
Total Balance with other banks and financial institutions	<u>8,383,249,785</u>	<u>12,060,837,558</u>



	2025 Taka	2024 Taka
6.1 Balance with other banks and financial institutions - Main Operation		
(a) In Bangladesh		
In current deposit accounts with		
Janata Bank PLC	8,618,665	19,551
Sonali Bank PLC	1,065,338,377	421,302,005
Standard Chartered Bank, Dhaka	6,837,882	17,925,271
Islami Bank Bangladesh PLC	12,811	123,932
Agrani Bank PLC	167,242	418,197
The City Bank PLC	41,647	42,252
	1,081,016,624	439,831,208
In special notice deposit accounts with		
Sonali Bank PLC	83,453,955	1,973,042
The City Bank PLC	4,359	-
Rupali Bank PLC	18,050,465	4,359
Agrani Bank PLC	6,625,031	29,010,293
Janata Bank PLC	120,467,097	21,950,902
Islami Bank PLC	20,000,009	10,159,980
Mutual Trust Bank PLC	30,993,213	-
Eastern Bank PLC	13,312,031	28,276,638
	292,906,160	92,412,081
In fixed deposit accounts with		
Islami Bank Bangladesh PLC	-	3,000,000,000
Exim Bank PLC	-	500,000,000
First Security Islami Bank PLC	-	1,500,000,000
Union Bank PLC	-	500,000,000
United Commercial Bank PLC	2,500,000,000	-
Citizens Bank PLC	-	300,000,000
Social Islami Bank PLC	-	1,000,000,000
National Bank PLC	-	1,250,000,000
NRB Global Bank PLC	-	500,000,000
HSBC	2,000,000,000	-
	4,500,000,000	8,550,000,000
In fixed deposit accounts (in foreign currency) with		
Off-shore Banking Unit, Dutch-Bangla Bank PLC	3,366,315,033	9,739,973,822
	3,366,315,033	9,739,973,822
In fixed deposit accounts with other financial institutions		
International Leasing & Financial Services PLC	90,000,000	90,000,000
Bangladesh Industrial Finance Company PLC (BIFC)	350,000,000	350,000,000
	440,000,000	440,000,000
In balance with		
Agent and mobile banking	181,939,449	-
Total (a) In Bangladesh	9,862,177,266	19,262,217,111

(b) Outside Bangladesh**In demand deposit accounts (interest bearing) with**

Name of the correspondent Bank	Currency	2025			2024		
		Amount in foreign currency	Exchange rate for per unit foreign currency	Amount in Taka	Amount in foreign currency	Exchange rate for per unit foreign currency	Amount in Taka
Mashreqbank PSC, New York, USA	USD	2,513,458	122.2000	307,144,560	2,449,411	119.5000	292,704,606
Commerzbank AG, Frankfurt, Germany	EUR	51,450	144.8047	7,450,174	513,224	124.5788	63,936,833
AB Bank Ltd., Mumbai, India	ACU	304,433	122.2000	37,201,666	103,934	119.5000	12,420,163
Citibank N.A., New York, USA	USD	81,861	122.2000	10,003,435	2,547,783	119.5000	304,460,061
ICICI Bank Limited, Mumbai, India	ACU	1,492,958	122.2000	182,439,452	93,146	119.5000	11,130,965
				544,239,287	684,652,628		

In demand deposit account (non-interest bearing) with

Name of the correspondent Bank	Currency	2025			2024		
		Amount in foreign currency	Exchange rate for per unit foreign currency	Amount in Taka	Amount in foreign currency	Exchange rate for per unit foreign currency	Amount in Taka
Standard Chartered Bank, London, UK	GBP	423,359	165.7059	70,153,152	104,998	150.3132	15,782,578
Standard Chartered Bank, New York, USA	USD	3,790,066	122.2000	463,146,088	10,693,592	119.5000	1,277,884,273
Standard Chartered Bank AG, Germany	EUR	115,504	144.8047	16,725,555	596,798	124.5788	74,348,381
ICICI Bank Ltd., Hong Kong	USD	83,863	122.2000	10,248,078	88,273	119.5000	10,548,579
JP Morgan Chase Bank N.A., New York, USA	USD	1,343,389	122.2000	164,162,179	1,124,703	119.5000	134,401,987
Standard Chartered Bank, Colombo, Sri Lanka	ACU	950	122.2000	116,039	950	119.5000	113,475
Commerzbank AG, Frankfurt, Germany	CHF	13,255	155.4550	2,060,531	39,714	132.4703	5,260,935
The Bank of Tokyo-Mitsubishi UFJ Ltd., Tokyo, Japan	JPY	50,245,474	0.7854	39,462,795	2,983,068	0.7665	2,286,522
Bank of Montreal, Canada	CAD	162,252	89.6185	14,540,768	374,965	82.9505	31,103,514
Axis Bank, India	ACU	490,135	122.2000	59,894,455	107,897	119.5000	12,893,643
Commerz Bank AG, Germany	AUD	235,620	82.2417	19,377,779	70,936	74.5420	5,287,714
Mashreqbank PSC, Mumbai, India	ACU	121,970	122.2000	14,904,739	56,727	119.5000	6,778,868
Mashreqbank PSC, Dubai, UAE	AED	258,376	33.3420	8,614,765	790,478	32.7356	25,876,768
Standard Chartered Bank, Mumbai, India	ACU	697,993	122.2000	85,294,752	116,134	119.5000	13,878,012
HDFC Bank Limited, Mumbai, India	ACU	69,567	122.2000	8,501,123	470,196	119.5000	56,188,418
Meezan Bank, Karachi, Pakistan	ACU	122,160	122.2000	14,927,950	89,836	119.5000	10,735,360
Bank of Ceylon, Colombo, Sri Lanka	ACU	3,072	122.2000	375,420	3,072	119.5000	367,126
Kookmin Bank, Seoul, Korea	USD	108,017	122.2000	13,199,668	266,587	119.5000	31,857,108
Al Rajhi Bank in Riyadh, Saudi Arabia	SAR	107,436	32.6463	3,507,404	206,044	32.0328	6,600,180
Bank of Huzhou Co Ltd. China	CNY	51,793	17.5041	906,595	-	16.1722	8,629,727
Habib Metropolitan Bank, Karachi, Pakistan	ACU	89,305	122.2000	10,913,117	1,334	119.5000	159,404
				1,021,032,952	1,730,982,572		
Total (b) Outside Bangladesh				1,565,272,239	2,415,635,200		
Total (a+b)				11,427,449,505	21,677,852,311		



	2025 Taka	2024 Taka
6.2 Maturity grouping of balance with other banks and financial institutions		
On demand	1,373,922,784	532,243,289
Within one to three months	4,500,000,000	8,550,000,000
Within three to twelve months	2,509,327,001	2,978,594,269
Within one to five years	-	-
More than five years	-	-
	<u>8,383,249,785</u>	<u>12,060,837,558</u>
7. Money at call on short notice		
Total	-	-
8. Investments		
In government securities		
Treasury bills		
91-day treasury bills	6,663,771,000	1,995,123,999
182-day treasury bills	21,850,162,697	7,692,309,799
364-day treasury bills	41,621,731,118	2,024,846,314
	<u>70,135,664,815</u>	<u>11,712,280,112</u>
Treasury bonds		
2-year treasury bonds	1,015,063,011	492,743,510
5-year treasury bonds	51,513,967,070	12,610,086,248
10-year treasury bonds	68,484,019,989	51,370,102,429
15-year treasury bonds	17,443,621,863	13,464,649,723
20-year treasury bonds	19,021,344,858	16,883,970,393
	<u>157,478,016,791</u>	<u>94,821,552,303</u>
Total treasury bills and bonds	227,613,681,606	106,533,832,415
Reverse Repo	8,000,000,000	-
Prize bonds	31,427,500	13,416,800
	<u>235,645,109,106</u>	<u>106,547,249,215</u>
Other investments		
Subordinated bonds [Note 8.2]	10,315,000,000	11,680,000,000
Shares and bonds [Note 8.3]	7,075,218,836	9,286,283,434
Shares against Special Fund [Note 8.4]	800,000,000	800,000,000
	<u>18,190,218,836</u>	<u>21,766,283,434</u>
	<u>253,835,327,942</u>	<u>128,313,532,649</u>
8.1 Classification of investments		
Government treasury bills and bonds		
Held for trading (HFT)	142,722,067,700	32,870,510,770
Held to maturity (HTM)	84,891,613,906	73,663,321,645
Total investments in government securities	227,613,681,606	106,533,832,415
Prize bonds	31,427,500	13,416,800
Reverse Repo	8,000,000,000	-
Other investments - Subordinated bonds, Shares and bonds, and Shares ag. Special Fund [Note 8.2+8.3+8.4]	18,190,218,836	21,766,283,434
	<u>253,835,327,942</u>	<u>128,313,532,649</u>
8.2 Other investments -Subordinated bonds		
One Bank PLC	2,000,000,000	2,000,000,000
IFIC Bank PLC	600,000,000	800,000,000
Exim Bank Bangladesh PLC	800,000,000	800,000,000
Northwest Power Generation Company PLC	200,000,000	400,000,000
Standard Bank PLC	400,000,000	600,000,000
Islami Bank Bangladesh PLC	1,400,000,000	1,600,000,000
Ashugonj Power Station Company PLC	125,000,000	250,000,000
Bank Asia PLC	2,100,000,000	2,200,000,000
Trust Bank PLC	2,250,000,000	2,250,000,000
Al-Arafah Islami Bank PLC	400,000,000	700,000,000
First Security Islami Bank Mudaraba Bond	40,000,000	80,000,000
	<u>10,315,000,000</u>	<u>11,680,000,000</u>
8.3 Other investments - Shares and bonds		
In shares and bonds (quoted and unquoted)		
Quoted:		
Share: Different Companies Share [Note 8.5.i]	6,065,363,296	8,272,202,234
Bond: Beximco Green-Sukuk al Istisna'a [Note 8.5.ii]	1,000,000,000	1,000,000,000
Brokerage House: BO Account Balance	3,577,770	7,803,430
	<u>7,068,941,066</u>	<u>9,280,005,664</u>
Unquoted:		
Share: Central Depository Bangladesh Limited	6,277,770	6,277,770
	<u>6,277,770</u>	<u>6,277,770</u>
	<u>7,075,218,836</u>	<u>9,286,283,434</u>

8.4 Other investments - Shares, etc. against Special Fund **

Share:

Brokerage House: BO Account Balance

	2025 Taka	2024 Taka
Share:	798,841,475	798,841,475
Brokerage House: BO Account Balance	1,158,525	1,158,525
	800,000,000	800,000,000

8.5 Valuation and provision required

i. Quoted shares: Total cost value of following different quoted shares [Note 8.3]

	6,065,363,296	2,898,265,791

Quoted shares and bond	Number of share/bond	Cost value	Market value	Value increase / (decrease) in 2025	Value increase / (decrease) in 2024
i. Shares against Special Fund					
GP	530,458	144,003,457	136,805,118	(7,198,339)	
SQRPHARMA	115,000	24,017,647	22,839,000	(1,178,647)	
Brac Bank	4,083,750	111,011,580	257,684,625	146,673,045	
PRIMEBANK	1,998,750	38,019,154	57,364,125	19,344,971	
CITYBANK	3,873,375	66,545,900	94,510,350	27,964,450	
UTTARA BANK	3,304,687	55,110,000	75,346,864	20,236,864	
PUBALIBANK	2,903,343	60,366,598	89,713,299	29,346,701	
BATASHOE	50,012	49,612,049	40,214,649	(9,397,400)	
BATBC	150,000	72,113,940	37,290,000	(34,823,940)	
UNILEVERCL	49,516	101,876,374	106,503,964	4,627,590	
EBL	3,436,875	76,164,793	83,516,063	7,351,270	
Total Shares against Special Fund	20,495,766	798,841,492	1,001,788,057	202,946,565	
ii. Quoted Share					
RAK Ceramics (Bangladesh) Limited	214	5,664	4,687	(977)	(828)
GP	1,655,864	475,027,802	427,047,326	(47,980,477)	59,981,856
SQRPHARMA	632,136	137,931,694	125,542,210	(12,389,485)	6,886,553
Brac Bank	3,247,328	108,372,269	204,906,397	96,534,128	136,606,157
PRIMEBANK	-	-	-	-	29,565,270
CITYBANK	-	-	-	-	20,927,622
UTTARA BANK	1,324,853	8,311,178	30,115,288	21,804,110	42,075,291
PUBALIBANK	92,869	2,223,284	2,841,791	618,508	22,076,193
EBL	15,568,750	347,787,836	378,320,625	30,532,789	(32,423,800)
BATASHOE	193,290	191,446,988	156,301,546	(35,145,442)	(15,999,141)
BATBC	989,700	375,491,408	246,039,420	(129,451,988)	(11,677,688)
UNILEVERCL	85,618	177,949,923	184,155,756	6,205,833	40,797,918
Renata limited	1,261,900	945,678,563	494,412,420	(451,266,143)	(214,316,167)
RECKITT BEN	55,700	268,539,021	190,739,080	(77,799,941)	(26,244,021)
UCBL	14,870,000	174,837,205	154,648,000	(20,189,205)	(45,895,605)
LINDE BD Ltd	230,000	284,128,787	172,523,000	(111,605,787)	(49,643,787)
Lafarge Holcim BD Ltd	4,728,519	308,558,934	221,386,893	(87,172,041)	(54,445,168)
ROBI	-	-	-	-	5,265,693
Marico Bangladesh Ltd	-	-	-	-	(11,540,877)
DBH	12,343,400	580,330,270	427,081,640	(153,248,630)	(114,997,748)
Mercantile Bank Ltd	18,226,330	235,817,051	136,697,475	(99,119,576)	(48,085,852)
Berger Paints BD	219,426	326,732,064	303,901,423	(22,830,641)	(5,130,060)
SINGERBD	3,000,476	444,341,515	253,540,222	(190,801,293)	(103,379,525)
Mobil Jamuna BD Ltd.	500,000	44,109,326	45,250,000	1,140,674	8,773,882
Olympic	-	-	-	-	5,206,810
AMBEE PHARMA	101,660	78,900,708	72,101,184	(6,799,524)	(13,090,648)
ACMELAB	1,355,000	110,476,379	96,069,500	(14,406,879)	(11,685,127)
UPGDCL	400,000	77,599,543	46,440,000	(31,159,543)	(28,159,543)
JAMUNAOIL	50,000	8,793,255	8,395,000	(398,255)	(1,796,377)
MPETROLIUM	320,000	64,468,989	61,568,000	(2,900,989)	(2,448,904)
AMCL (PRAN)	684,943	173,465,555	139,663,315	(33,802,240)	(32,256,871)
Rangpur Foundry	697,659	114,038,084	97,811,792	(16,226,293)	(17,691,376)
Total Quoted Share	82,835,635	6,065,363,296	4,677,503,989	(1,387,859,307)	(462,745,868)
a) Provision Required ag. value decreased (net off) of Shares(i+ii)[Prov. Kept in Note 14.1.1.2]*				(1,387,859,307)	(462,745,868)
iii. Quoted Bond:					
Beximco Green-Sukuk al Istisna'a	10,000,000	1,000,000,000	570,000,000	(430,000,000)	(525,000,000)
Total Quoted Bond	10,000,000	1,000,000,000	570,000,000	(430,000,000)	(525,000,000)
b) Provision Required ag. value decreased of Quoted Bonds [Provision Kept in Note 14.1.1.2]				(430,000,000)	(525,000,000)

* Provision for diminution (gain net off) of Value of Shares has been made as per DOS Circular no. 1, dated 24 May 2023.

** Valuation of all others investment (except Shares against Special Fund, Quoted Shares and Bonds): lower one of Cost value and Market Value.



8.6 Maturity grouping of investments

Payable

	2025 Taka	2024 Taka
On demand	24,477,919,888	12,892,387,621
Within one to three months	9,458,423,322	7,779,555,100
Within three to twelve months	56,135,327,215	3,163,252,518
Within one to five years	72,657,267,541	39,312,458,725
More than five years	91,106,389,975	65,165,878,685
	253,835,327,942	128,313,532,649

8.7 Disclosures for REPO and Reverse REPO transactions

In terms of the instructions contained in DOS Circular No. 6 dated 15 July 2010, the disclosures requirements for REPO and Reverse REPO transactions of the Bank are furnished below:

8.7.1 Disclosure regarding outstanding REPO as on 31 December 2025

SL No.	Name of the counter party	Agreement date	Reversal date	Amount (1st leg cash consideration)

8.7.2 Disclosure regarding outstanding Reverse REPO as on 31 December 2025

SL No.	Name of the counter party	Agreement date	Reversal date	Amount (1st leg cash consideration)
1	Bangladesh Bank	12-30-2025	1/1/2026	8,000,000,000

8.7.3 Disclosure regarding overall transactions of REPO and Reverse REPO for the year ended 31 December 2025

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
	Taka	Taka	Taka
Securities sold under repo / ALS			
i) With Bangladesh Bank	979,490,000	36,588,755,000	1,165,489,995
ii) With other banks and financial institutions	952,393,000	3,928,996,000	31,380,197
Securities purchased under reverse repo			
i) From Bangladesh Bank	2,000,000,000	20,000,000,000	610,958,904
ii) From other banks and financial institutions	473,121,000	2,520,751,200	34,295,592

9. Loans and advances

Main Operation [Note 9.1]

Loans, cash credits, overdrafts, etc.
Bills purchased and discounted

418,392,045,282.0	397,105,289,359
2,162,781,236.0	5,184,690,585
420,554,826,518.0	402,289,979,944

Off-shore Banking Unit

Loans, cash credits, overdrafts, etc.
Bills purchased and discounted

579,810,156	684,785,084
29,369,193,021	25,714,593,480
29,949,003,177	26,399,378,564
450,503,829,695	428,689,358,508

Total loans and advances

	2025 Taka	2024 Taka
9.1 Loans, cash credits, overdrafts etc.-Main Operation		
In Bangladesh		
Overdraft	38,603,881,732	34,833,733,253
Cash credit	41,090,467,266	42,357,137,733
Export cash credit	5,998,105,115	7,975,038,774
Transport loan	1,452,211,514	1,426,104,807
House building loan	8,813,274,166	9,463,739,555
Loan against trust receipt	7,341,184,067	12,413,481,325
Term loan - industrial	92,630,342,515	106,769,848,482
Term loan - other	135,881,230,024	107,817,920,489
Payment against document - cash	210,894,990	663,060,994
Payment against document - EDF	3,902,126,575	1,808,260,781
Consumer Finance	80,807,548,286	70,134,166,648
Staff loan	1,660,779,032	1,442,796,518
	418,392,045,282	397,105,289,359
Outside Bangladesh	-	-
	418,392,045,282	397,105,289,359
Bills purchased and discounted - Main Operation		
Payable in Bangladesh		
Inland bills purchased	2,162,781,236	5,184,690,585
Payable outside Bangladesh		
Foreign bills purchased and discounted	-	-
	2,162,781,236	5,184,690,585
Lease receivables		
Lease payment receivables	-	-
Less : Unearned interest income	-	-
b) Total lease receivables	-	-
Total loans and advances	420,554,826,518	402,289,979,944
Total loans and advances of the Bank includes outstanding amount against the Small and Medium Enterprises (SME) financing as follows [Note 9.5] :		
Loans to Small and Medium Enterprise (SME) financing	63,346,069,913	61,081,431,447
9.2 Net loans and advances including bills purchased and discounted		
Total loans and advances [Note 9.1]	420,554,826,518	402,289,979,944
Less : Provision against loans and advances (specific and general) [Note 9.9(b)]	34,269,751,393	25,170,230,164
Less : Cumulative balance of interest suspense account [Note 14.1.4]	16,254,035,293	7,783,619,258
	370,031,039,832	369,336,130,522
9.3 Residual maturity grouping of loans and advances including bills purchased and discounted		
Payable		
On demand	39,533,614,574	37,731,665,934
Within one to three months	92,827,778,021	80,000,585,689
Within three to twelve months	63,986,406,500	48,508,718,967
Within one to five years	180,202,005,277	147,541,200,476
More than five years	44,005,022,145	88,507,808,878
	420,554,826,518	402,289,979,944



2025
Taka

2024
Taka

9.4 Loans and advances including bills purchased and discounted are classified into the following broad categories - Main Operation

a) Loans and advances

In Bangladesh

Loans

Cash credit

Overdraft

Outside Bangladesh

338,697,696,284	319,914,418,373
41,090,467,266	42,357,137,733
38,603,881,732	34,833,733,253
418,392,045,282	397,105,289,359
-	-
418,392,045,282	397,105,289,359

b) Bills purchased and discounted

Payable in Bangladesh

Payable outside Bangladesh

2,162,781,236	5,184,690,585
-	-
2,162,781,236	5,184,690,585
420,554,826,518	402,289,979,944

Total (a+b)

9.5 Loans and advances including bills purchased and discounted on the basis of significant concentration

i. Loans and advances to the allied concerns of the directors

ii. Advances to chief executive and other senior executives (AVP and above)

iii. Advances to customers' group

Commercial lending

Agricultural loan

Export financing

Consumer credit scheme

Small and medium enterprise financing

Staff loan (except SI. No. ii)

House building loan (other than the employees)

Others

-	-
1,652,083,825	1,442,605,495
20,652,775,008	15,917,807,426
7,354,624,288	4,963,451,070
1,479,452,424	1,985,805,192
89,071,622,291	81,676,267,709
63,346,069,913	61,081,431,447
8,695,207	191,023
9,211,752,306	9,502,523,423
227,777,751,256	225,719,897,159
418,902,742,693	400,847,374,449
420,554,826,518	402,289,979,944

iii(a). Disclosure on large loan

Disclosures on large loan i.e. loan sanctioned to any individual or enterprise or any organization of a group amounting to 10% or more of the Bank's total capital and classified amount therein and measures taken for recovery of such loan have been furnished as under. Mentionable that, total capital of the Bank as at 31 December 2025 was Taka 74,749,096,795 against that of Taka 55,036,938,840 as at 31 December 2024.

iii (a.i) Number of clients to whom loans and advances sanctioned each more than 10% of the Bank's total capital (Funded and Non-Funded)

15

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iii (a.ii) Amount of outstanding loans and advances [to the clients quoted in iii(a.i) above] -Funded

77,632,756,594

92,974,822,247

Amount of outstanding loans and advances [to the clients quoted in iii(a.i) above] -Non-Funded

38,680,665,251

44,674,574,217

iii (a.iii) Amount of classified loans and advances [out of the amount quoted in iii(a.ii) above]

-

-

iii (a.iv) Measures taken for recovery [for the amount mentioned in iii(a.iii) above]

Not applicable

Not applicable

iii(b). Disclosure of Document Verification System (DVS) for the year

As per Financial Reporting Council (FRC) letter no. 178/FRC/APR/2021/27(16) dated December 07, 2021 regarding compliance of BRPD Circular No. 04 and 35, dated January 04, 2021 and July 06, 2021 respectively.

Particular	Compliance of BRPD Circular No. 04 *		Compliance of BRPD Circular No. 35 **	
	Number	%	Number	%
Complied File	393	85%	393	100%
Total File	463	100%	393	100%

* BRPD Circular No. 04: Regarding collection of Audited financial statement & Statutory Audit Report for Loan Sanction/Renewal.

** BRPD Circular No. 35: Regarding financial statement verified with the Document Verification System (DVS) of ICAB.

	2025	2024
	Taka	Taka
9.6 Industry-wise loans and advances including bills purchased and discounted		
Agriculture, fisheries and forestry	7,354,624,288	4,963,451,070
Pharmaceutical industries	9,153,301,750	11,880,743,673
Textile industries	89,267,535,106	77,485,832,093
Ready- made garment industries	31,008,938,043	32,357,980,205
Chemical industries	3,217,420,601	3,324,968,330
Bank and other financial institutions	5,072,025,371	2,288,609,947
Transport and communication	4,851,546,229	7,673,717,379
Electronics and automobile industries	13,466,990,424	14,507,372,035
Housing and construction industries	11,423,128,010	12,018,231,472
Energy and power industries	2,567,486,857	2,475,853,207
Cement and ceramic industries	10,965,972,052	11,208,268,834
Food and allied industries	12,245,441,752	12,255,227,863
Engineering and metal industries including ship breaking	10,162,895,789	11,940,961,437
Service industries	31,275,219,089	30,103,105,536
Other industries	178,522,301,157	167,805,656,863
	420,554,826,518	402,289,979,944

9.7 Geographical location-wise loans and advances including bills purchased and discounted

Urban

Dhaka Division	310,200,576,535	304,361,775,083
Chittagong Division	23,457,119,746	21,395,584,631
Khulna Division	7,869,892,583	6,329,759,206
Rajshahi Division	4,121,785,278	4,736,497,429
Barisal Division	2,943,093,026	2,787,351,592
Sylhet Division	4,248,141,273	5,796,776,871
Rangpur Division	5,487,611,738	5,342,321,913
Mymensingh Division	43,984,833,825	21,757,711,685
	402,313,054,004	372,507,778,410

Rural

Dhaka Division	14,845,737,523	25,541,940,806
Chittagong Division	1,351,615,614	1,330,266,775
Khulna Division	-	-
Rajshahi Division	144,458,624	232,962,716
Barisal Division	-	-
Sylhet Division	894,001,847	934,785,928
Rangpur Division	-	-
Mymensingh Division	1,005,958,907	1,742,245,308
	18,241,772,514	29,782,201,534
	420,554,826,518	402,289,979,944

9.8 Broad economic sector-wise segregation of loans and advances including bills purchased and discounted

Government and autonomous bodies	-	-
Bank and financial institutions (public and private)	5,072,025,371	2,288,609,947
Other public sector	1,961,125,279	2,813,623,101
Private sector	413,521,675,868	397,187,746,896
	420,554,826,518	402,289,979,944



9.9 a) Classification of loans and advances including bills purchased and discounted

Status of loans and advances	Year					
	2025			2024		
	Outstanding amount (Taka)			Mix (%)	Total outstanding amount (Taka)	Mix (%)
Main Operation [Note 9.9.b]	Off-shore Banking Unit	Total				
Unclassified loans and advances						
Standard (including staff loans)	354,593,140,708	29,934,188,987	384,527,329,695	85.35%	377,598,530,804	88.08%
Special mention account	36,977,385,810	14,814,190	36,992,200,000	8.21%	17,943,300,815	4.19%
Total unclassified loans and advances	391,570,526,518	29,949,003,177	421,519,529,695	93.57%	395,541,831,619	92.27%
Classified loans and advances						
Substandard	1,544,400,000	-	1,544,400,000	0.34%	3,427,996,242	0.80%
Doubtful	4,866,500,000	-	4,866,500,000	1.08%	4,110,251,384	0.96%
Bad/loss	22,573,400,000	-	22,573,400,000	5.01%	25,609,279,263	5.97%
Total classified loans and advances	28,984,300,000	-	28,984,300,000	6.43%	33,147,526,889	7.73%
Total loans and advances	420,554,826,518	29,949,003,177	450,503,829,695	100.00%	428,689,358,508	100.00%

b) Classification and provisioning of loans and advances including bills purchased and discounted

Classification / Status of loans and advances	Amount of outstanding loans and advances as at 31 Dec. 2025 (Taka)	Base for provision (Taka)	Percentage (%) of provision required as per Bangladesh Bank's	Amount of provision required as at 31 December 2025 (Taka)	Amount of provision required as at 31 December 2024 (Taka)
Unclassified loans and advances					
Agricultural Credit (Other than Short Term)	3,618,092,951	3,618,092,951	1%	36,180,930	
CMSME Financing	49,588,870,171	49,588,870,171	0.5%	248,016,506	
Consumer Financing (Other than Credit Card)	75,294,526,691	75,294,526,691	1%	752,945,267	
Consumer Financing (Credit Card)	6,737,414,829	6,737,414,829	1%	67,374,148	
Housing Finance	5,321,323,886	5,321,323,886	1%	53,213,239	
Industrial Credit	161,595,632,282	161,595,632,282	1%	1,492,008,229	3,593,271,064
Other Credit	11,538,241,868	11,538,241,868	1%	115,382,419	
Service Sector Credit	16,108,826,032	16,108,826,032	1%	152,273,669	
Short Term Agri. Credit	7,344,989,410	7,344,989,410	0.5%	36,724,947	
Staff Loan	1,660,779,032	1,660,779,032	1%	16,607,790	
Trade & Commerce Sector Credit	15,784,443,557	15,784,443,557	1%	137,330,966	
	354,593,140,708	354,593,140,708		3,108,058,110	3,593,271,064
Special mention account					
Agricultural Credit (Other than Short Term)	3,550,052	3,550,052	5%	177,503	
CMSME Financing	3,624,253,825	3,624,253,825	5%	34,648,020	
Consumer Financing (Other than Credit Card)	3,886,298,880	3,886,298,880	5%	194,314,944	
Consumer Financing (Credit Card)	194,864,206	194,864,206	5%	9,793,037	
Housing Finance	1,018,652,063	1,018,652,063	5%	50,932,603	162,146,519
Industrial Credit	22,930,491,316	22,930,491,316	5%	1,269,490,156	
Other Credit, etc.	19,162,145	19,162,145	5%	958,107	
Service Sector Credit	2,114,937,671	2,114,937,671	5%	41,193,544	
Short Term Agri. Credit	1,764,062	1,764,062	5%	8,820	
Trade & Commerce Sector Credit	3,183,411,589	3,183,411,589	5%	25,142,557	
	36,977,385,810	36,977,385,810		1,626,659,291	162,146,519
Sub-total General Provision [A]	391,570,526,518	391,570,526,518		4,734,717,401	3,755,417,583
Classified loans and advances					
Substandard- Industrial Credit	343,774,597	3,530,636,984	20%	706,127,397	
Substandard - CMSME Financing	300,197,337	52,246,935	20%	10,449,387	
Substandard- Others	900,428,066	575,616,081	20%	115,123,216	
Doubtful- Industrial Credit	3,483,722,883	11,060,600,549	50%	5,530,300,274	20,286,650,949
Doubtful - CMSME Financing	648,902,201	176,483,574	50%	88,241,787	
Doubtful- Others	733,874,916	399,515,878	50%	199,757,939	
Bad /loss	22,573,400,000	18,898,400,000	100%	19,118,800,000	
	28,984,300,000	34,693,500,000		25,768,800,000	20,286,650,949
Sub-total [B]	28,984,300,000	34,693,500,000		25,768,800,000	20,286,650,949
Total provision required -Main Operation [A+B]	420,554,826,518	426,264,026,518		30,503,517,401	24,042,068,532
Total provision required -Offshore Banking				300,082,599	263,993,786
Total provision required -Main & Offshore Banking				30,803,600,000	24,306,062,318
Total provision maintained- b.1, [Note 14.1.3]				34,269,751,393	25,170,230,164
Total provision surplus- b.1				3,466,151,393	864,167,846

The Note should read with Note No. 14.1.3 where provision kept as per Letter No. BSD/Operation/11(DBBL)/2026-314, dated 26 April 2026 of Bangladesh Bank Inspection Team for the year ended 31 December 2025. As per aforesaid Bangladesh Bank instruction, the total required provision is Taka 3,080.36 crore out of which the additional required provision is Taka 910.40 crore. In this respect Bank maintained 100% of total required provision and Taka 346.61 crore as forward looking provision on standard loan.

	2025	2024
	Taka	Taka
b.1) Total provision required		
Main Operation (i)	30,503,517,401	24,042,068,532
Off-shore Banking Unit (ii)	300,082,599	263,993,786
	30,803,600,000	24,306,062,318
Total provision maintained		
Main Operation (iii)	33,969,668,794	24,906,236,378
Off-shore Banking Unit (iv)	300,082,599	263,993,786
	34,269,751,393	25,170,230,164
Total provision surplus		
Main Operation (iii-i)	3,466,151,393	864,167,846
Off-shore Banking Unit (iv-ii)	-	-
	3,466,151,393	864,167,846
c) Disclosure on Willful Defaulter of loans and advances		
As per BRPD Circular No. 06 dated 12 March 2024, the Outstanding Balance of Willful Defaulter of loans and advances as on 31 December 2025 is Taka 948.56 crore.		
9.10 Particulars of loans and advances including bills purchased and discounted		
i) Loans considered good in respect of which the banking company is fully secured	381,908,677,690	364,156,308,125
ii) Loans considered good for which the banking company holds no other security other than the debtor's personal guarantee	198,790,298	156,892,755
iii) Loans considered good and secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors	38,447,358,530	37,976,779,064
iv) Loans adversely classified; provision not maintained there against	-	-
	420,554,826,518	402,289,979,944
v) Loans due by directors or officers of the banking company or any of them either separately or jointly with any other persons *	1,660,779,032	1,442,796,518
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 advances made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other persons	1,660,779,032	1,442,796,518
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	Nil	Nil
ix) Due from other banking companies	-	-
x) Amount of classified loans on which interest has not been charged	22,560,767,962	25,609,279,263
a.i) Increase/(decrease) in specific provision	5,567,447,253	10,815,688,036
a.ii) Amount of loan written-off during the year	393,353,917	9,119,792,572
a.iii) Amount realized against loan previously written-off	243,672,002	117,293,565
b) Amount of provision kept against loan classified as 'bad/loss' on the date of preparing the balance sheet	19,118,800,000	6,382,337,489
c) Net Interest creditable to the interest suspense account (during the year)	8,470,416,035	799,510,896
* Amount represents loans to employees of the Bank only.		
xi) a) Cumulative amount of written-off loan		
Opening balance	18,532,711,390	9,531,586,157
Add: Amount written-off during the year	393,353,917	9,119,792,572
Less: Amount realized against written-off loan during the year	243,672,002	117,293,565
Less: Amount waiver / adjustment against written-off loan during the year	-	1,373,774
Balance as on 31 December	18,682,393,305	18,532,711,390
b) Amount realized against loan previously written - off	243,672,002	117,293,565
c) Amount of written-off loan for which lawsuit has been filed for its recovery (Including non-impose interest)	393,353,917	20,654,620,138
'9.11 Bills purchased and discounted		
Payable		
In Bangladesh	2,162,781,236	5,184,690,585
Outside Bangladesh	-	-
	2,162,781,236	5,184,690,585



	2025 Taka	2024 Taka
9.11.1 Bills purchased and discounted on the basis of the residual maturity grouping		
Payable		
Within one month	1,474,823,248	3,535,494,982
More than one month but less than three months	498,549,793	1,195,140,023
More than three months but less than six months	189,408,195	454,055,580
Above six months	-	-
	<u>2,162,781,236</u>	<u>5,184,690,585</u>

9.12 Litigation filed by the Bank

As of the reporting date, the Bank filed lawsuit against recovery of its defaulted loans and advances as under:

Name of the Branch/Cluster	Lawsuit filed for recovery of loans and advances outstanding as at 31 December	
	2025	2024
Local Office	2,282,378,389	1,550,233,467
Agrabad	2,833,905,601	1,941,083,353
Banani	1,516,318,583	1,062,226,341
Nababpur	144,052,886	127,873,016
Motijheel F. Ex.	2,708,798,876	2,676,790,271
Narayanganj	133,532,930	134,047,537
Kawran Bazar	179,619,054	92,368,991
Shantinagar	7,681,934	2,618,761
Baburhat	8,619,983,692	5,319,818,881
Dhanmondi	5,867,578,880	3,212,105,118
Bangabandhu Road	32,647,106	682,575
Patherhat	5,208,235	3,582,603
Hathazari	923,777	692,521
Mohakhali Br.	5,731,796	3,325,274
Mirpur	732,160,654	652,181,758
Gulshan	2,157,128,215	679,723,717
Uttara	2,236,143	2,066,109
Islampur	149,434,703	67,056,173
Dania	215,149,344	98,202,833
Khulna	34,951,368	9,926,734
Sylhet	34,233,510	10,420,706
Dhaka EPZ	2,582,437	2,022,233
Board Bazar	184,263,437	175,064,061
Netaiganj	10,603,734	4,056,017
Bogura	88,242,250	57,466,060
Elephant Road	399,542,973	283,048,424
Barishal	23,737,130	9,605,886
Shimrail	3,261,342	1,106,517
O.R. Nizam Road	1,612,044,634	1,489,166,229
Joypara	9,197,634	7,904,540
Biswanath	19,802,419	1,604,672
Moulvibazar	14,663,101	9,831,438
Muradpur	196,401,167	149,263,854
Golapgonj	14,991,412	2,116,541
Rajshahi	33,207,561	7,112,161
Savar Bazar	23,004,669	387,742
Gazipur Chowrasta	28,949,082	1,247,984
Imamgonj	138,369,130	89,178,931
Feni	9,741,177	7,242,487
Cumilla	349,488,349	173,012,196
Jubilee Road	27,154,122	19,055,667
Kadamtoli	63,094,590	24,352,754
Mirzapur	13,488,957	4,307,777
Cox's Bazar	1,325,962	523,742
Lohagara	8,739,378	369,583
Bashundhara	319,735,549	265,640,229
Shyamoli	14,014,818	4,228,526
Manikgonj	10,032,270	13,005,018
Fatikchhari	9,405,204	6,474,583
Chowmuhani	33,640,076	33,246,260
Goala Bazar	6,212,771	4,502,532

Name of the Branch/Cluster	Lawsuit filed for recovery of loans and advances outstanding as at 31 December	
	2025	2024
Khatunganj	716,926,750	58,453,459
Mymensingh	90,619,104	4,124,703
Beani Bazar	9,325,620	450,000
Chattak	-	4,784,005
Saidpur	14,677,423	623,923
Rangpur	68,604,531	9,760,758
Jashore	80,394,777	36,242,592
Mirpur Circle-10	1,348,532,685	3,572,089
Halishahar	34,512,026	19,175,224
Basurhat	58,549,509	11,954,908
Sreemongal	16,347,510	7,584,311
Satmasjid Road	978,858,989	460,513,884
Dinajpur	98,439,177	71,758,399
Bhairab	1,512,212	213,209
Dagonbhuiyan	3,940,054	3,940,054
Gobindaganj	36,465,324	20,956,229
Narayanganj BSCIC	997,448	4,480,000
Rampura	142,146,820	88,082,995
Tongi	17,045,496	15,578,724
Satkhira	27,698,239	21,605,249
Madaripur	11,424,498	6,073,371
Shafipur SME/Agriculture	6,799,042	2,976,794
Dakshinkhan SME/Agriculture	1,463,797	555,202
Dhaka Dakshin SME/ Agriculture	2,305,919	1,424,846
Habiganj	19,196,592	8,239,513
Chittagong EPZ	34,306,620	8,353,782
Shahjalal Uposhohor	28,752,740	23,226,252
Bijoy Nagar	48,360,849	41,234,171
Rawzan SME/Agriculture	23,824,145	12,077,191
Progati Sarani	74,329,045	86,242,607
Tangail	25,822,992	1,195,949
Matuail	524,059,160	242,576,947
Keraniganj	95,723,699	95,347,802
Uttara Sonargaon Janopad	3,667,000	131,021
Digpait	12,898,346	16,110,904
Pagla	24,028,959	24,028,959
Jamalpur	160,838,892	99,575,643
Naogaon	31,142,714	14,275,673
Vatara	201,191,313	101,173,302
Laxmipur	-	1,439,048
Pallabi	43,186,654	5,757,182
Mawna	82,984,964	6,815,578
Uttarkhan	11,009,851	10,524,040
Mirer Bazar	2,673,989	2,673,989
Ashulia	6,213,115	5,334,607
Patuakhali	17,432,122	13,792,001
Panchagarh	88,418,606	59,143,440
Chokoria	4,898,083	3,145,583
Manda	3,759,669	1,550,850
Aminbazar	27,283,724	698,310
Wari	14,960,093	4,276,222
Gouripur	4,595,740	3,732,776
Tejgaon	87,442,058	285,714,902
Gazipur	36,659,441	21,182,314
Abdullahpur	97,105,378	95,295,246
Kishoreganj	3,029,944	360,382
Kalampur	7,065,179	2,946,786
Konabari	99,567	-
Sonagazi	646,500	-
Shahjadpur	500,000	-
Chhatak	30,015,103	-
Kushtia	4,945,273	-
Pabna	52,539,098	-
Bulta	12,694,057	-
Munsiganj	657,513	-
Faridpur	2,994,521	-
Jhawtala	1,228,462	-
Amborkhana	240,186	-
Ashkona	10,735,347	-
Sunamganj	1,208,643	-



Name of the Branch/Cluster	Lawsuit filed for recovery of loans and advances outstanding as at 31 December	
	2025	2024
Laksham	1,622,703	-
Ati Bazar	739,100	-
Sonargaon	1,291,821	-
Jhenidah	5,737,650	-
Sirajganj	778,044	-
Kashinathpur	36,351,919	-
Netrokona	480,200	-
Zirabo	13,124,241	-
Ashuganj	385,561	-
Modonpur	375,362	-
Rajbari	2,648,667	-
Singair	6,910,813	-
Pirojpur	7,091,184	-
Bhuigar	459,221	-
Magura	1,971,521	-
Savar Palli Bidyut	871,636	-
Nawabgonj	1,085,000	-
Aushkandi	361,184	-
Mainamati	171,528	-
Bagerhat	3,760,762	-
Seed Store Bazar	1,267,756	-
Bhola	23,041,957	-
Narail	1,260,445	-
Kamarpara	1,116,895	-
Dakshin Surma	70,996,721	-
Noapara	589,551	-
Baraipara	35,623,337	-
Lalmonirhat	6,141,525	-
Jhalakathi	2,046,839	-
Sherpur	4,140,281	-
Nayanpur Bazar	1,022,394	-
Joina Bazar	8,814,143	-
Shariatpur	2,456,437	-
Nilphamari	3,260,427	-
Kalatia	362,136	-
Shewrapara	1,196,220	-
Borguna	737,494	-
Bangabandhu Avenue	20,662,640	-
Bormi Bazar	298,928	-
College Get	1,636,620	-
Mymensingh Station Road	4,366,019	-
Dhanbari	5,463,357	-
Boro Bazar	11,268,807	-
Special Cluster	15,772,537,032	-
Dumni	3,517,365	1,247,900
Kapasia	20,787,039	9,684,015
Elenga	1,740,250	1,740,250
Kaliganj	7,624,629	1,020,127
Chapai Nawabganj	92,632,950	81,405,581
Chandpur	39,256,566	18,603,767
Companiganj	19,813,744	19,394,408
Hemayetpur	135,019,160	75,613,937
Gulshan Circle-1	49,365,401	34,458,988
Kanchpur	1,332,099	852,876
Velanagar	14,126,875	12,947,184
Joypurhat	28,890,511	8,484,607
Majidee Court	39,339,326	20,375,805
Araihazar	145,608,327	24,808,968
Panthapath	5,035,414	671,965
Aganagar	102,940,290	64,115,366
Mohammadpur	12,900,278	296,300
Kurigram	73,149,191	18,070,719
Thakurgaon	33,275,059	18,256,818
New Market	98,746,267	50,439,459
Corporate	118,866,307	59,784,457
Gaibandha	16,921,157	3,717,359
Bagher Bazar	16,996,828	7,876,709
Moghbar	78,992,390	4,164,923
Banasree	52,854,155	12,610,896
Dholaikhal	6,808,914	4,143,499
Tuker Bazar	11,465,360	55,250,000
Agent Banking	64,957,040	17,526,921
ID (Treasury-FO)	531,747,778	531,747,778
e-Business Division	3,035,917	3,716,852
Central Dhaka Cluster	5,596,437,666	4,534,471,893
Gulshan Cluster	4,933,284,272	2,774,434,132
Chattogram Cluster	460,560,868	365,836,427
Narayanganj Cluster	314,150,693	302,118,480
Motijheel Cluster	1,470,659,764	1,700,774,701
Total	67,734,911,834	33,486,893,347

	2025	2024
	Taka	Taka
10. Fixed assets including land, building, furniture and fixtures		
Main Operation [Note 10.1]		
Total cost	32,407,529,947	31,704,967,341
Less: Accumulated depreciation	20,042,073,122	18,351,132,771
	12,365,456,825	13,353,834,570
Off-shore Banking Unit		
Total cost	151,730	148,377
Less: Accumulated depreciation	151,607	148,258
	123	119
Total Fixed assets at cost or revalued	12,365,456,948	13,353,834,689
Details are shown in Annexure-A		
10.1 Fixed assets at cost or revalued amount including land, building, furniture and fixtures - Main Operation		
Land	748,360,000	748,360,000
Building	440,465,772	422,393,227
Interior decoration	3,170,538,150	2,757,557,405
Furniture and fixtures	706,911,829	661,436,085
Other machinery and equipment	4,043,212,074	3,648,618,184
Computer equipment	7,596,144,899	7,634,008,737
Computer software	1,258,743,198	1,017,734,724
Motor vehicles	70,418,838	62,861,981
ATM Booth	1,705,913,544	1,580,292,175
ATM/Fast Track (Deposit Machine)	7,338,772,075	7,843,655,255
Right of use of asset - IFRS 16: lease	5,327,854,977	5,327,854,977
Books	194,591	194,591
	32,407,529,947	31,704,967,341
Less: Accumulated depreciation	20,042,073,122	18,351,132,771
	12,365,456,825	13,353,834,570
11. Other assets		
Main Operation		
Income generating other assets [Note 11.1.a]	-	-
Non-income generating other assets [Note 11.1.b]	36,042,081,954	34,479,554,960
	36,042,081,954	34,479,554,960
Off-shore Banking Unit	328,336	1,995,523
Less: Inter Bank transactions [Note 14]	(2,573,739)	(110,448,686)
Total Other assets	36,039,836,551	34,371,101,797
11.1.a Income generating other assets		
i) Investment in shares of subsidiary companies:		
In Bangladesh	-	-
Outside Bangladesh	-	-
	-	-
11.1.b Non-income generating other assets		
i) Stationery, stamps, printing materials in stock	547,140,844	391,401,161
ii) Advance rent and advertisement	797,278,370	546,110,497
iii) Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures and other income receivable	4,603,931,429	2,952,067,094
iv) Security deposits	128,002,106	27,959,111
v) Preliminary, formation and organization expenses, renovation/development expenses and prepaid expenses	3,195,346,387	4,916,497,558
vi) Branch adjustment (net)	-	-
vii) Suspense account	3,969,361	834,216
viii) Silver	-	-
ix) Others [Note 11.2]	26,766,413,457	25,644,685,323
	36,042,081,954	34,479,554,960
11.2 Break-up of others		
Encashment of Sanchaya Patra (awaiting realization)	133,793,506	270,716,791
Advance tax [Note 11.2.1]	8,607,975,539	7,107,153,770
Deferred tax [Note 11.2.2]	12,247,035,191	9,557,443,541
Sundry assets [Note 11.2.3]	5,777,609,221	8,709,371,221
	26,766,413,457	25,644,685,323



	2025	2024
	Taka	Taka
11.2.1 Advance tax		
The amount is stated after adjustment of advance income tax against final assessment orders for the accounting year 2023 [Note 14.1.2 and 14.1.2.2].		
11.2.2 Deferred tax		
Opening balance *	9,557,443,541	5,723,962,662
Add: Deferred tax assets/(liability) for the year other than OCI [Note 11.2.2.1]	2,689,591,650	3,833,480,879
Add: Deferred tax liability/(asset) arise from remeasurement (loss)(OCI)	-	-
Closing balance	12,247,035,191	9,557,443,541
* Opening balance including liability/(asset) arise from remeasurement (loss)		
11.2.2.1 Detail calculation of deferred tax asset / (liability)		
In terms of instructions contained in BRPD Circular No. 11 dated 12 December 2011 and provision of International Accounting Standard (IAS) - 12, "Taxation" , the detail calculation of deferred tax asset / (liability) of the Bank is furnished as under:		
i) Temporary timing difference in written down value (WDV) of Fixed Assets		
Accounting written down value [carrying amount] of fixed assets (excluding value of land, including ROU Assets) [A]	8,539,483,225	9,050,013,681
Written down value of fixed assets as per Tax (Tax base) as of the balance sheet date (excluding value of land) [B]	11,233,005,708	11,197,639,017
Deductible Temporary timing difference in Accounting WDV and Tax WDV (excluding value of land) [B - A]	2,693,522,483	2,147,625,336
ii) Deductible Temporary timing difference in provision for other classified assets [Note 14.1.1]	3,115,741,430	1,996,841,430
iii) Deductible Temporary timing difference in specific provision for loans and advances including Special General Provision-Covid-19. [Note 14.1.3(A)]	26,632,947,846	21,065,500,593
iv) Deductible Temporary timing difference in provision for Gratuity [Note 14.1]	240,000,000	300,000,000
v) Deductible Deferred tax liability/(asset) arise due to actuarial valuation for Gratuity	-	-
vi) Deferred tax liability/(asset) arise from re-measurement (loss)(OCI) [Note 14.1.7.3]	(23,451,250)	(23,451,250)
Total amount of temporary timing differences in assets / (liabilities) [i+ii+iii+iv+v+vi] [C]	32,658,760,509	25,486,516,109
Effective tax rate[D]	37.50%	37.50%
Deferred tax asset / (liability) [C X D]	12,247,035,191	9,557,443,541
Deferred tax (liability) / asset for the year [Note 11.2.2]	2,689,591,650	3,833,480,879
v) Detail description of deferred tax asset recognized on specific loan loss provision including Special General Provision-Covid-19		
a) Amount of deferred tax asset recognized on specific loan loss provision		
Temporary timing difference in specific provision for loans and advances	26,632,947,846	21,065,500,593
Effective tax rate	37.50%	37.50%
Deferred tax asset recognized	9,987,355,442	7,899,562,722
b) Method of calculation	As per IAS -12 and Income Tax Act 2023	As per IAS -12 and Income Tax Act 2023
c) Deferred tax asset on specific loan loss provision including Special General Provision-Covid-19		
Opening balance	7,899,562,722	4,572,787,205
For the current year	2,087,792,720	3,326,775,517
Total as at 31 December	9,987,355,442	7,899,562,722
As per BRPD Circular no. 11 dated 12 December 2011, the above amount of deferred tax originated against specific loan loss provision and included in the accumulated retained earning is not distributable as dividend.		
d) Amount recognized and realized in the financial statements for the year	2,087,792,720	3,326,775,517
e) Expected time of adjustment of deferred tax asset recognized against specific loan loss provision		
Temporary timing difference in terms of specific provision against loans and advances will be adjusted in future when the "loans and advances" will be recovered or written-off.		

	2025	2024
	Taka	Taka
11.2.3 Sundry assets		
Sundry debtors	95,618,722	123,249,859
Cash remittance	111,391,530	12,500,000
ATM Settlement for NPSB, Mobile Banking, Agent Banking, Internet Banking and Others	5,570,598,969	8,573,621,362
	5,777,609,221	8,709,371,221
11.A Non Banking Assets		
For the year [Annexure - D]	408,705,000	-
	408,705,000	-
12. Borrowings from other banks, financial institutions and agents		
Main Operation [Note 12.1]	10,152,831,586	26,570,652,421
Off-shore Banking Unit	26,184,920,016	23,519,953,599
Less: Inter Bank transactions [Note 6]	(3,366,315,033)	(9,739,973,822)
	32,971,436,569	40,350,632,198
12.1 Borrowings from other banks, financial institutions and agents- Main operation		
a) In Bangladesh		
Secured		
Refinance from Bangladesh Bank		
Solar, Bio Gas and Effluent Treatment Plant	9,275,000	-
Expert Facilitation Pre-finance Fund (EFPF)	111,600,000	-
Low Income Group	-	8,112,500
Export Development Fund (EDF)	4,191,589,636	5,843,138,844
Small and Medium Enterprise (SME) [Note 12.2 , 12.3]	2,960,522,083	3,468,355,833
Financial Sector Support Project (FSSP)	379,844,867	551,045,244
	7,652,831,586	9,870,652,421
Unsecured		
Credit lines		
From:		
Trust Bank PLC	-	2,250,000,000
NRB Commercial Bank PLC	-	400,000,000
Uttara Bank PLC	-	2,500,000,000
United Commercial Bank PLC	-	2,500,000,000
Mercantile Bank PLC	2,500,000,000	2,500,000,000
State Bank of India	-	1,600,000,000
Eastern Bank PLC	-	1,200,000,000
Dhaka Bank PLC	-	2,000,000,000
Brac Bank PLC	-	750,000,000
Pubali Bank PLC	-	1,000,000,000
	2,500,000,000	16,700,000,000
	10,152,831,586	26,570,652,421
b) Outside Bangladesh	-	-
Total (a+b)	10,152,831,586	26,570,652,421
12.2 Small and Medium Enterprise (SME)		
Refinance facility (ies) availed from Bangladesh Bank under the following schemes for Small and Medium Enterprises		
Women Entrepreneur Fund [Note 12.3]	300,522,083	68,022,500
SMEDP-2 Fund	-	2,000,000
25,000 CRORE BB Fund	2,660,000,000	3,398,333,333
	2,960,522,083	3,468,355,833



	2025 Taka	2024 Taka
12.3 Assets pledged as security for liability		
As at the reporting date of these financial statements, the Bank had no assets pledged as security except the Balance with Bangladesh Bank (local currency) against liability of refinance facility availed from Bangladesh Bank under the Housing Loan, Small & Medium Enterprising Financing under Asian Development Bank Fund, International Development Agency (IDA), Women Entrepreneur Fund and 10 Taka Account Fund by the Bank. [Note 12.1]		
12.4 Residual maturity grouping of borrowings from other banks, financial institutions and agents		
Repayable		
Within one month	2,500,000,000	-
Over one month but within three months	11,975,185,568	17,855,174,227
Over three months but within twelve months	16,708,186,971	20,447,574,547
Over one year but within five years	1,788,064,030	2,047,883,424
More than five years	-	-
	32,971,436,569	40,350,632,198
13. Deposits and other accounts		
Main Operation [Note 13.1]	621,028,690,198	521,432,019,382
Off-shore Banking Unit	1,029,153,387	440,478,773
	622,057,843,585	521,872,498,155
13.1 Deposits and other accounts - Main Operation		
Current deposits and other accounts		
Current deposits	153,225,115,581	127,294,192,667
Special notice deposits	50,327,655,767	43,644,266,202
Foreign currency deposits	2,961,264,375	2,898,865,771
Sundry deposits [Note 13.2]	15,533,750,349	17,103,465,811
	222,047,786,072	190,940,790,451
Bills payable		
Payment order	5,778,245,441	4,898,568,000
Demand draft	17,444,740	16,640,353
	5,795,690,181	4,915,208,353
Savings bank deposits	270,343,337,688	239,869,773,084
Term deposits		
Fixed deposits	93,655,832,536	59,164,224,566
Scheme and other deposits	28,701,607,044	26,045,711,766
Non resident foreign currency deposits	181,331,986	270,720,515
Resident foreign currency deposits	279,114,659	195,617,171
Monthly term deposits	23,990,032	29,973,476
	122,841,876,257	85,706,247,494
	621,028,690,198	521,432,019,382
13.2 Details of sundry deposits		
Margin on irrevocable letters of credit	536,148,630	749,865,312
Margin on letters of guarantee	575,936,048	522,414,382
Margin on inward foreign documentary bills for collection (IFDBC)	230,498,651	225,652,719
Sundry deposit on foreign bills purchased awaiting for realization (FBPAR)	5,738,725,364	5,047,079,347
Sundry deposit - NPSB, Card and others	8,452,441,656	10,558,454,051
	15,533,750,349	17,103,465,811
13.3 Segregation of deposits and other accounts		
Other than inter-bank deposits	620,512,868,665	521,352,481,691
Inter-bank deposits [Note 13.7]	515,821,533	79,537,691
	621,028,690,198	521,432,019,382

	2025 Taka	2024 Taka
13.4 Residual maturity grouping of deposits and other accounts		
(a) Other than inter-bank deposits		
Repayable		
On demand	24,535,190,968	38,208,676,473
Within one month	56,395,158,970	47,382,991,665
Over one month but within six months	93,114,870,843	78,234,749,749
Over six months but within one year	104,926,709,763	88,159,010,543
Over one year but within five years	219,183,498,542	184,157,116,929
Over five years but within ten years	122,357,439,580	85,209,936,332
	620,512,868,665	521,352,481,691
(b) Inter-bank deposits [Note 13.6]		
Repayable		
On demand	41,365,453	6,378,393
Within one month	337,712,570	52,073,976
Over one month but within six months	136,743,510	21,085,322
Over six months but within one year	-	-
Over one year but within five years	-	-
Over five years but within ten years	-	-
	515,821,533	79,537,691
Total (a+b)	621,028,690,198	521,432,019,382
13.5 Unclaimed deposits for ten (10) years and more held by the Bank	-	-
13.6 As at the reporting date of these financial statements, there were no valuable items unclaimed for ten (10) years or more held		
13.7 Details of inter-bank deposits		
In current deposits account		
Al-Arafah Islami Bank PLC	2,110,213	113,788
Bangladesh Development Bank PLC	12,814,348	4,090,395
City Bank PLC	254,332	261,264
Pubali Bank PLC	23,167	2,310
Midland Bank PLC	4,835,062	5,365,053
Bangladesh Commerce Bank PLC	17,781,080	7,740,185
Bangladesh Krishni Unnayan Bank	874,245	875,550
Brac Bank PLC	42,395,466	1,655
	81,087,913	18,450,200
In special notice deposits account		
Janata Bank PLC	51,890	49,714
Dhaka Bank PLC	265,762	16,277,965
National Credit and Commerce Bank PLC	-	158,749
Prime Bank PLC	240,137	1,055,870
ICB Islami Bank PLC	129,694	123,982
Global Islami Bank PLC	426,699,271	43,400,359
Citizens Bank PLC	7,346,866	20,852
	434,733,620	61,087,491
	515,821,533	79,537,691

13.8 Sector-wise break up of deposits and other accounts

Deposit and other accounts	Year			
	2025		2024	
	Outstanding amount (Taka)	Mix (%)	Outstanding amount (Taka)	Mix (%)
a) Other than inter-bank deposits				
Government institutions	3,986,101,057	0.64%	2,091,190,387	0.40%
Autonomous and semi autonomous bodies	2,221,262,874	0.36%	707,173,122	0.14%
Public non-financial corporations	12,481,576,799	2.01%	10,943,118,312	2.10%
Local authorities	1,936,232,079	0.31%	1,626,647,735	0.31%
Non-bank depository corporations-public	239,081	0.00%	850,986	0.00%
Other financial intermediaries-public	12,029,892	0.002%	6,570,489	0.001%
Insurance companies and pension funds - public	653,320,345	0.11%	287,627,366	0.06%
Private sector (including individual public deposit)	599,222,106,539	96.485%	505,689,303,294	96.973%
	620,512,868,665	99.917%	521,352,481,691	99.984%
b) Inter-bank deposits [Note 13.7]				
State-owned commercial banks (SCBs)	51,890	0.000%	49,714	0.000%
Specialised banks (SBs)	18,655,325	0.003%	8,615,735	0.002%
Private commercial banks (PCBs)	497,114,318	0.080%	70,872,242	0.014%
	515,821,533	0.083%	79,537,691	0.016%
Total (a+b)	621,028,690,198	100.00%	521,432,019,382	100.00%



		2025 Taka	2024 Taka
14. Other liabilities			
Main Operation [Note 14.1]		82,924,525,219	56,572,473,835
Off-shore Banking Unit		775,849,404	582,178,504
Less: Inter Bank transactions [Note 11]		(2,573,739)	(110,448,686)
		83,697,800,884	57,044,203,653
14.1 Other liabilities- Main Operation	<u>Notes</u>		
Unclaimed dividends	14.1.6	2,572,158	34,869,652
Provision for expenses		6,934,037,832	1,857,029,361
Contribution to Dutch-Bangla Bank Employees' Superannuation Fund -payable		60,000,000	130,000,000
Contribution to Dutch-Bangla Bank Employees' Gratuity Fund - payable		240,000,000	300,000,000
Net defined Benefit obligation- Employee's gratuity Fund	14.1.7	-	-
Provision for interest on credit lines, refinance scheme and subordinated debt		725,590,682	118,719,474
Branch adjustment (net)		1,069,117,032	3,232,809,373
Provision for classified assets	14.1.1	3,115,741,430	1,996,841,430
Provision for non banking assets		408,705,000	-
Provision for taxation	14.1.2	14,872,066,428	10,921,926,277
Accumulated provision for loans and advances including off-balance sheet exposures	14.1.3.1	34,715,518,794	25,990,124,922
Cumulative balance of interest suspense account	14.1.4	16,254,035,293	7,783,619,258
Start up Fund	14.1.5	391,213,451	294,736,677
Risk Fund for fixed assets		116,447,259	82,019,177
Lease liability - IFRS-16		2,953,170,601	3,425,827,774
CSR Fund		2,659,249	7,895,463
Others		1,063,650,010	396,054,997
		82,924,525,219	56,572,473,835
14.1.1 Provision for classified assets			
Provision for other classified assets [Note 14.1.1.1]		3,115,741,430	1,996,841,430
		3,115,741,430	1,996,841,430
14.1.1.1 Provision for other classified assets			
As per BRPD Circular No. 4 dated 12 April 2022, the following amount has been provided in the financial statements of the Bank as provision for other classified assets (legal expenses recoverable from the defaulted borrowers):			
Opening balance		1,996,841,430	946,141,430
Add: Provision made for the year		1,118,900,000	1,050,700,000
Closing balance [Note 14.1.1.2]		3,115,741,430	1,996,841,430
14.1.1.2 Break up of provision for other classified assets			
BIFC (Provision against placement of FDRs classified as Bad)		367,666,667	367,666,667
International Leasing (Provision against placement of FDRs classified as Bad)		90,000,000	90,000,000
Exim Bank and First Security Bank (Provision against investment in Subordinated Bonds classified as Bad)		101,500,000	-
Beximco Green-Sukuk al Istisna'a (Provision against investment in bonds for value decreased) [Note 8.5]		430,000,000	525,000,000
Provision for Investment in Shares		1,387,859,307	462,745,868
Provision for Legal expenses receivable		111,571,321	79,842,377
Provision for Protested bills receivable		420,173,284	93,885,438
Others		206,970,851	377,701,080
		3,115,741,430	1,996,841,430
14.1.2 Provision for taxation			
Current tax			
Opening balance		10,921,926,277	6,471,426,090
Add: Provision made for the year [Note 14.1.2.1]		8,953,519,278	4,468,194,143
Less: Adjustment made against Advance Tax/Adjustment made against final assessment orders by the Deputy Commissioner of Taxes or the Appellate Authority		5,003,379,127	17,693,956
Closing balance [Note 14.1.2.2]		14,872,066,428	10,921,926,277
14.1.2.1 Current tax - Provision for the year	<u>On Taka</u> <u>Tax rate</u>		
Banking business income (calculated) *	22,193,881,512	37.50%	8,322,705,567
Capital gain on share	3,842,473,451	15.00%	576,371,018
Dividend income *	313,261,464	20.00%	62,652,293
Less: Rebate on allowable CSR (calculated)	82,096,000	10.00%	(8,209,600)
Total Tax liability for the year		8,953,519,278	4,868,197,451
Less: Provision already kept		-	(400,003,308)
Net Tax Liability for the year		8,953,519,278	4,468,194,143
* Taxable Income [Banking business income (calculated) and Dividend income]		26,349,616,427	13,685,214,170
14.1.2.2 Assessment of income tax has been finalized with the tax authority for the accounting years 1996, 1997, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2015, 2016, 2017, 2018, 2020, 2021, 2022 and 2023. [Note 11.2.1]			
Final assessment of income tax for accounting years 2010, 2011 and 2012 are pending with Appellate Authorities. Full tax provision has been made in the accounts for the respective years based on the latest assessment orders made by the Deputy Commissioner of Taxes or Appellate Authorities.			

	2025 Taka	2024 Taka
14.1.3 Accumulated provision for loans and advances and Off-balance sheet exposures		
Main Operation [Note 14.1.3.1]	34,715,518,794	25,990,124,922
Off-shore Banking Unit	300,082,599	263,993,786
	35,015,601,393	26,254,118,708
14.1.3.1 Accumulated provision for loans and advances and Off-balance sheet exposures -Main Operation		
A. Specific provision for bad and doubtful loans and advances		
Opening balance	21,065,500,593	10,249,812,557
Less: Fully provided debt written-off	358,705,810	6,744,059,255
Add: Recoveries of amounts previously written-off	3,918,789	1,647,015
Add: Specific provision for the year	5,922,234,274	17,558,100,276
Less: Recoveries and Provision no longer required	-	-
Add: Net charge to profit and loss account	-	-
Provision held at the end of the year	26,632,947,846	21,065,500,593
B. General provision		
General provision against unclassified loans and advances [i]		
Opening balance	3,840,735,785	3,831,983,279
General provision for the year **	3,495,985,163	8,752,506
Provision held at the end of the year	7,336,720,948	3,840,735,785
Special General Provision-Covid-19 against deferred loans [ii]		
As per BRPD Circular No. 50 dated 14 Dec.2021, BRPD Circular No. 52 dated 29 Dec.2021 and BRPD Circular No. 58 dated 31 Dec.2024, no provision made against the Special General Provision-Covid-19 of the Bank during the year:		
Opening balance	-	1,944,286,657
Special provision for the year	-	(1,944,286,657)
Provision held at the end of the year	-	-
General provision against Off-balance sheet exposures [iii]		
As per the instructions contained in BRPD Circular No. 8 dated 7 August 2007 and BRPD Circular No. 10 dated 18 September 2007, following provision has been made against the Off-balance sheet exposures of the Bank:		
Opening balance	1,083,888,544	800,625,546
Add: Provision made for the year	(338,038,544)	283,262,998
Provision held at the end of the year [Note 24.4.A]	745,850,000	1,083,888,544
Accumulated general provision for loans and advances including deferred loans & off-balance sheet exposures - Main Operation [B]	8,082,570,948	4,924,624,329
Accumulated provision (Specific & General) for loans and advances including deferred loans & off-balance sheet exposures -Main Operation [A+B]	34,715,518,794	25,990,124,922
** General provision made for the year against unclassified loans and advances [iv]		
Main Operation [B.i]	3,495,985,163	8,752,506
Off-shore Banking Unit	36,088,813	36,769,497
	3,532,073,976	45,522,003
*** Accumulated General provision against unclassified loans and advances		
Main Operation [B.i]	7,336,720,948	3,840,735,785
Off-Shore Banking Unit [C]	300,082,599	263,993,786
	7,636,803,547	4,104,729,571
14.1.3.2 Accumulated provision for loans and advances and Off-balance sheet exposures		
Specific provision for bad and doubtful loans and advances-Main Operation [Note 14.1.3.1.A]	26,632,947,846	21,065,500,593
General provision against unclassified loans and advances-Main Operation [Note 14.1.3.1.B.i]	7,336,720,948	3,840,735,785
Special General Provision-Covid-19 against deferred loans [Note 14.1.3.1.B.ii]	-	-
General provision against Off-balance sheet exposures [Note 14.1.3.1.B.iii]	745,850,000	1,083,888,544
General provision against unclassified loans and advances-Off-shore Banking Unit [Note 14.1.3.1.C]	300,082,599	263,993,786
	35,015,601,393	26,254,118,708
14.1.3.3 Total provision maintained as per Bangladesh Bank NOC		
Accumulated provision for loans and advances and Off-balance sheet exposures [Note 14.1.3.2]	35,015,601,393	26,254,118,708
Provision for classified assets [Note 14.1.1]	3,115,741,430	1,996,841,430
Contribution to Dutch-Bangla Bank Employees' Gratuity Fund [Note 14.1.1]	240,000,000	300,000,000
Total provision maintained	38,371,342,823	28,550,960,138
Total required provision as per Bangladesh Bank NOC	34,905,100,000	27,672,852,292
Total provision surplus	3,466,242,823	878,107,846



	2025 Taka	2024 Taka
14.1.4 Cumulative balance of interest suspense account		
Opening balance	7,783,619,258	6,984,108,362
Add: Amount transferred to interest suspense account during the year	12,033,737,533	10,228,818,892
Less: Amount recovered from interest suspense account during the year	3,530,699,097	7,060,980,673
Less: Waived etc. during the year	32,622,401	2,368,327,323
Balance at the end of the year	16,254,035,293	7,783,619,258

14.1.5 Cumulative balance of Start up Fund

As per SMESPD Circular No. 4, dated 29 March 2021 and Circular No. 5, dated 26 April 2021, 1% on Net profit after taxation has been transferred to the fund **[Note 23:1]**

Opening balance	294,736,677	247,389,113
Add: Fund made during the year	96,476,774	47,347,564
Balance at the end of the year	391,213,451	294,736,677

14.1.6 Unclaimed Dividend Account

Opening balance	34,869,652	2,796,167
Add: Dividend transferred by the Bank to the account during the year	748,431,381	1,114,842,526
Less: Amount withdrawn by the Shareholders of the Bank from the account during the year	780,728,875	1,082,769,041
Balance at the end of the year	2,572,158	34,869,652

14.1.7 Net defined Benefit obligation- Employee's Gratuity Fund

Net defined benefit obligation is the net result of post employment benefit plans which is measured as per actuarial valuation under IAS 19 Employee Benefits. Valuation is carried out on Projected unit credit method as recommended by International Accounting Standard (IAS) 19. Under this method, the valuation is done considering both 'future service cost' which an employee shall obtain in normal course of service and past service cost which is the difference between assets built up from past contributions and accrued liabilities (i.e. benefits earned by members as a result of service as of valuation date).

The Bank contribute to gratuity fund based on the actuarial valuation of the fund. Net obligation in respect of gratuity is calculated by estimation of the amount of future benefit. The last actuarial valuation was carried out on 31 December 2023 by Z. Halim & Associates. As per recommendation of actuarial valuation report, the Bank is contributing 12.01% of basic salary to the gratuity fund.

	2025 Taka	2024 Taka
15. Subordinated debt		
Subordinated debt - Taka 5,000,000,000		
The Bank arranged a subordinated debt from six scheduled local banks for Taka 5,000,000,000 for a term of seven years to strengthen the Tier-2 capital as well as total capital of the Bank during December 2018 with the approval of Bangladesh Bank. The principal amount is repayable in five (5) equal installments with two years moratorium, last installment of which is payable on 26 December 2025.	-	1,000,000,000
The interest rate for the subordinated debt is approximately @ 9.00% p.a.		
Subordinated debt - Taka 5,000,000,000		
The Bank arranged a subordinated debt from five scheduled local banks for Taka 5,000,000,000 for a term of seven years to strengthen the Tier-2 capital as well as total capital of the Bank during December 2020 with the approval of Bangladesh Bank. The principal amount is repayable in five (5) equal installments with two years moratorium, last installment of which is payable on 14 December 2027.	2,000,000,000	3,000,000,000
The interest rate for the subordinated debt is approximately @ 9.00% p.a.		
Subordinated debt - Taka 5,000,000,000		
The Bank arranged a subordinated debt from five scheduled local banks for Taka 5,000,000,000 for a term of seven years to strengthen the Tier-2 capital as well as total capital of the Bank during December 2023 with the approval of Bangladesh Bank. The principal amount is repayable in five (5) equal installments with two years moratorium, last installment of which is payable on 14 December 2030.	5,000,000,000	5,000,000,000
The interest rate for the subordinated debt is approximately @ 12.61% p.a.		
Subordinated debt - Taka 12,000,000,000		
The Bank arranged a subordinated debt from five scheduled local banks for Taka 12,000,000,000 for a term of seven years to strengthen the Tier-2 capital as well as total capital of the Bank during March 2025 with the approval of Bangladesh Bank. The principal amount is repayable in five (5) equal installments with two years moratorium, last installment of which is payable on March 2032.	12,000,000,000	-
The interest rate for the subordinated debt is approximately @ 12.80% p.a.		
Total	19,000,000,000	9,000,000,000
As per BRPD Circular No. 13 dated 14 October 2009, BRPD Circular No. 35 dated 29 December 2010 and Letter No. BRPD(BIC)661/14B(P)/2010-340 dated 22 December 2010, FEPD (external debts & grants section)/701/K-1/2013-463 dated 17 December 2013 and Letter No. BRPD(BIC)661/148(P)/2013/2560 dated 30 December 2013 issued by Bangladesh Bank, the above noted debt capital (Subordinated debt) is considered as a component of supplementary capital (Tier 2 capital) of the Bank within the regulatory limits. [Note 16.6.5].		
15.1 Residual maturity grouping of subordinated debt		
Repayable		
Within one month	-	-
Over one month but within three months	-	-
Over three months but within twelve months	2,000,000,000	1,000,000,000
Over one year but within five years	12,200,000,000	7,000,000,000
More than five years	4,800,000,000	1,000,000,000
	19,000,000,000	9,000,000,000
16. Share capital		
16.1 Authorized share capital		
1,500,000,000 ordinary shares of Taka 10 each.	15,000,000,000	15,000,000,000
16.2 Issued, subscribed and fully paid up share capital		
966,701,139 ordinary shares of Taka 10 each. (As at 31 December 2024: 878,819,218 ordinary shares of Taka 10 each).*	9,667,011,390	8,788,192,180
16.2.1 Raising of capital		
The paid-up share capital of the Bank was raised in the following manner:		
From the sponsor shareholders before IPO		
By issuing of 1,800,000 ordinary shares of Taka 100 each	180,000,000	180,000,000
Through Initial Public Offering (IPO)		
The Bank raised Taka 22,135,000 through initial public offering in the year 2001 against issuance of 221,350 ordinary shares of Taka 100 each	22,135,000	22,135,000
The premium of Taka 50 was also applied for 221,350 shares against face value of Taka 100 each [Note 17]		



	2025 Taka	2024 Taka
Bonus shares		
Bonus shares @3.94719 against 1 existing share of Taka 100 each for the year 2007	797,865,000	797,865,000
Bonus shares @0.50 against 1 existing share of Taka 100 each for the year 2008	500,000,000	500,000,000
Bonus shares @0.333 against 1 existing share of Taka 100 each for the year 2009	500,000,000	500,000,000
Bonus shares @1.50 against 1 existing share of Taka 10 each for the year 2018	3,000,000,000	3,000,000,000
Bonus shares @ 0.10 against 1 existing share of Taka 10 each for the year 2019	500,000,000	500,000,000
Bonus shares @ 0.15 against 1 existing share of Taka 10 each for the year 2020	825,000,000	825,000,000
Bonus shares @ 0.10 against 1 existing share of Taka 10 each for the year 2021	632,500,000	632,500,000
Bonus shares @ 0.075 against 1 existing share of Taka 10 each for the year 2022	521,812,500	521,812,500
Bonus shares @ 0.175 against 1 existing share of Taka 10 each for the year 2023	1,308,879,680	1,308,879,680
Bonus shares @ 0.1 against 1 existing share of Taka 10 each for the year 2024 *	878,819,210	-
	9,667,011,390	8,788,192,180

*** Note**

The Board of Directors of the Bank in its 293rd meeting held on 29 April 2025 recommend 10% cash dividend and 10% stock dividend for the year 2024. The recommendation of dividend was approved by the shareholders of the Bank in the 29th AGM held on 19 June 2025.

16.3 Particulars of fully paid up share capital as at 31 December 2025 and 2024 are as follows

Categories	2025			2024
	Number of shares	Percentage (%) of holding	Value (Taka)	Value (Taka)
Sponsors and Directors (Local and Foreign)	807,806,243	83.56%	8,078,062,430	7,644,986,160
General Public shares	158,894,896	16.44%	1,588,948,960	1,143,206,020
Total	966,701,139	100.00%	9,667,011,390	8,788,192,180

16.4 Range-wise shareholdings as at 31 December 2025 are as follows

Range of holding of shares	Number of shareholders	Percentage (%) of holding of shares	Number of shares
Less than 500	3,522	0.06%	553,439
500 to 5,000	3,412	0.66%	6,387,500
5,001 to 10,000	575	0.44%	4,249,932
10,001 to 20,000	369	0.56%	5,387,903
20,001 to 30,000	134	0.35%	3,370,796
30,001 to 40,000	71	0.25%	2,436,287
40,001 to 50,000	43	0.20%	1,973,516
50,001 to 100,000	75	0.54%	5,193,950
100,001 to 1,000,000	90	2.30%	22,186,947
Over 1,000,000	40	94.64%	914,960,869
Total	8,331	100.00%	966,701,139

16.5 Name of the Directors and their shareholdings in the year 2025

S L. No.	Name of the Directors	Status	Number of shares Taka 10 each (Position on 01 January 2025)	Number of shares Taka 10 each (Position on 31 December 2025)	"Percentage (%) of shareholdings (Position on 31 December 2025)"
1	Ms. Sadia Rayen Ahmed	Chairman	17,576,384	19,334,022	2.00%
2	Mr. Abedur Rashid Khan* (expired on 12.12.2025)	Director (Nominee of Horizon Associates Ltd.)	-	-	-
3	Ms. Tang yuen Ha, Ada **	Director (Nominee of Ecotrim Hong Kong Ltd.)	-	-	-
4	Mr. Ekramul Haq, FCA***	Independent Director	-	-	-
5	Mr. Mohammed Salim, FCMA, CPFA***	Independent Director	-	-	-
6	Mr. Nurul Islam Chowdhury FCA***	Independent Director	-	-	-
7	Mr. Abul kashem Md. Shirin ***	Ex-officio Director (Managing Director & CEO)	-	-	-

* Horizon Associates Ltd. (Institutional Director) holds 220,792,410 shares of Taka 10 each (22.84%) as on December 31, 2025

** Ecotrim Hong Kong Limited (Sponsor Shareholder) holds 239,122,612 shares of Taka 10 each (24.74 %) as on December 31, 2025.

*** Independent Director and Managing Director & CEO of the Bank need not to hold any qualification share.

16.6 Capital to risk-weighted asset ratio (CRAR)

As per Section 13 of the Bank Company (Amended) Act, 2018 and instructions contained in BRPD Circular No. 18 dated 21 December 2014, [Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III)], the eligible regulatory capital of the Bank as of 31 December 2025 stood at Taka 74,749,096,795 against the risk based capital requirement of Taka 54,532,781,271. As a result, there was a capital surplus of Taka 20,216,315,524 in risk based capital adequacy ratio as on 31 December 2025.

The details of capital to risk-weighted asset ratio (CRAR) are furnished below:

	2025 Taka	2024 Taka
Total assets (excluding off-balance sheet assets)	817,797,568,700	679,875,504,457
Total off-balance sheet assets	95,638,717,251	106,994,854,434
Total Risk Weighted Assets [RWA] against [Note 16.6.1]		
i. Credit Risk		
On-balance sheet [Note 16.6.1.1]	309,871,693,623	291,701,565,603
Off-balance sheet [Note 16.6.1.2]	27,597,731,278	28,161,020,017
	337,469,424,901	319,862,585,620
ii. Market Risk [Note 16.6.2]	37,491,031,518	26,464,293,269
iii. Operational Risk [Note 16.6.3]	61,301,793,746	51,516,439,404
A) Total Risk Weighted Assets (RWA) [i+ii+iii]	436,262,250,165	397,843,318,293
B) Minimum Capital Requirement (MCR) with Capital Conservation Buffer (CCB) [12.5% of RWA]	54,532,781,271	49,730,414,787
C) Common Equity Tier 1 (CET1) capital		
Paid-up share capital	9,667,011,390	8,788,192,180
Share premium	11,067,500	11,067,500
Statutory reserve	9,667,011,390	9,193,048,174
Dividend equalization account	1,766,827,195	1,766,827,195
Retained earnings (Including OBU)	38,106,323,260	30,786,724,311
	59,218,240,735	50,545,859,360
Less : Other Intangible Assets (computer software)	363,809,817	192,954,049
Less : Deferred tax asset [Note 16.6.4]	9,487,987,670	7,504,584,586
	49,366,443,248	42,848,320,725
D) Additional Tier 1 Capital		
Non-cumulative irredeemable preference shares	-	-
Instruments issued by the banks that meet the qualifying criteria for AT1	-	-
Others (if any item approved by Bangladesh Bank)	-	-
	-	-
Less: Regulatory Adjustments from AT-1 Capital	-	-
	-	-
E) Tier 1 Capital [C+D]	49,366,443,248	42,848,320,725
F) Tier 2 Capital		
General provision maintained against unclassified loans and off-balance sheet exposures (including OBU) [Note 14.1.3.1 and Note 16.6.5]	8,382,653,547	5,188,618,115
Subordinated debt capital [Note 16.6.6]	17,000,000,000	7,000,000,000
Assets revaluation reserves [Note 16.6.7]	-	-
Revaluation reserves of HTM securities [Note 16.6.7]	-	-
	25,382,653,547	12,188,618,115
Less : Revaluation Reserves for fixed assets and securities	-	-
	25,382,653,547	12,188,618,115
G) Total Eligible Regulatory Capital (Tier 1 and 2) [C+D+F]	74,749,096,795	55,036,938,840
Total capital surplus [G - B]	20,216,315,524	5,306,524,053
Capital to risk-weighted asset ratio (CRAR):		
Common Equity Tier-1 to RWA (C/A)*100	11.32%	10.77%
Tier-1 Capital to RWA (E/A)*100	11.32%	10.77%
Tier-2 Capital to RWA (F/A)*100	5.82%	3.06%
Capital to risk-weighted asset ratio (CRAR) (G/A)*100	17.13%	13.83%



16.6.1 Calculation of risk weighted assets (RWA)

16.6.1.1 Credit Risk-On balance sheet assets

SL No	Particulars	Outstanding balance as of 31-Dec-2025 Taka	Risk weights (%)	Risk weighted assets	
				31-Dec-2025 Taka	31-Dec-2024 Taka
i.	Cash	26,123,787,630	0%	-	-
ii.	Claims on Bangladesh Government and Bangladesh Bank	265,782,484,255	0%	-	-
iii.	Claims on other Sovereigns & Central Banks	-	0%	-	-
iv.	Claims on Bank for International Settlements, International Monetary Fund and European Central Bank	-	0%	-	-
v.	Claims on Multilateral Development Banks (MDBs)	-	0%-150%	-	-
vi.	Claims on Public Sector Entities (other than Government) in Bangladesh	2,865,935,434	20%-150%	583,950,692	833,593,407
vii.	Claims on Banks and NBFIs				
	Original maturity over 3 months	36,999,106,754	20%-100%	7,706,370,268	6,364,794,095
	Original maturity less than 3 months	7,515,802,664	20%	1,503,160,533	2,767,442,115
viii.	Claims on Corporate	167,841,069,273	20%-125%	80,562,984,037	84,938,274,683
ix.	Claims on SME	41,263,894,271	20%-100%	38,647,059,649	38,959,582,679
x.	Claims under Credit Risk Mitigation	37,373,625,249	20%-125%	19,458,173,230	10,436,896,845
xi.	Claims categorized as retail portfolio (excluding consumer loan)				
xii.	Consumer loan	231,671,407	75%	173,753,555	235,819,545
xiii.	Claims fully secured by residential property	43,040,133,719	100%	43,040,133,719	45,988,938,102
xiv.	Claims fully secured by commercial real estate	37,172,545,631	50%	18,586,272,815	15,764,187,666
xv.	Past due claims (net off specific provision)	8,774,020,522	100%	8,774,020,522	7,530,840,280
xvi.	Capital Market Exposures	47,768,358,366	50%-150%	62,106,830,027	46,687,204,957
	Unlisted equity investments and regulatory capital instruments issued by other banks (other than those deducted from capital) held in the banking book	452,508,010	125%	565,635,012	577,217,450
xvii.		9,996,277,770	125%	12,495,347,213	13,795,347,213
xviii.	Investments in venture capital	-	100%	-	-
xix.	Investments in premises, plant and equipment and all other fixed assets	12,001,647,131	100%	12,001,647,131	13,353,834,689
xx.	Claims on all fixed assets under operating lease	-	100%	-	-
xxi.	All other assets	34,993,579,153	0%-100%	3,666,355,220	3,467,591,878
	Total	780,196,447,240		309,871,693,623	291,701,565,603

16.6.1.2 Credit Risk-Off- balance sheet assets

SL No	Particulars	Notional Amount [Netting off Margin and add-on factor for exchange rate fluctuation] (Taka)	Credit conversion factor (CCF)	Credit equivalent	Risk weights (%)	Risk weighted assets	
						As of 31 December 2025 (Taka)	As of 31 December 2024 (Taka)
i.	Direct Credit Substitutes	58,576,445,536	100%	58,576,445,536			
ii.	Lending of Securities or posting of securities as collateral	-	100%	-			
iii.	Other commitments with certain drawdown	-	100%	-			
iv.	Performance related contingencies	5,276,630,328	50%	2,638,315,164			
v.	Commitments with original maturity of over one year	-	50%	-	20%-125%	27,597,731,278	
vi.	Trade related contingencies	29,625,619,775	20%	5,925,123,955			
vii.	Commitments with original maturity of one year or less	-	20%	-			
viii.	Other commitments that can be unconditionally cancelled by any time	572,395,300	0%	-			
ix.	Foreign exchange contract	96,213,772	0%, 1%	401,397			
	Total	94,147,304,712		67,140,286,052		27,597,731,278	
						28,161,020,017	

16.6.2 Risk weighted assets against Market Risk

SL No	Particulars	Capital charge (Taka)	Risk weighted assets	
			As of 31 December 2025 (Taka)	As of 31 December 2024 (Taka)
i.	Capital charge for interest rate risk	2,588,661,339	25,886,613,394	8,379,235,859
ii.	Capital charge for equities	1,136,805,668	11,368,056,681	17,234,519,593
iii.	Capital charge for foreign exchange position	23,636,144	236,361,443	850,537,817
iv.	Capital charge for commodities	-	-	-
	Total	3,749,103,152	37,491,031,518	26,464,293,269

		2025 Taka	2024 Taka
16.6.3 Risk weighted assets against Operational Risk			
Gross income		Amount (Taka)	Amount (Taka)
Year 1 [2023]		47,773,872,393	-
Year 2 [2022]		36,952,818,523	36,952,818,523
Year 3 [2021]		37,876,896,576	32,564,390,516
Year 4 [2020]		-	33,515,669,769
Total gross income		122,603,587,492	103,032,878,808
Average gross income		40,867,862,497	34,344,292,936
Capital charge @ 15% of average gross income		6,130,179,375	5,151,643,940
Risk weighted assets		61,301,793,746	51,516,439,404

16.6.4 In terms of instruction contained in BRPD Circular No. 11 dated 12 December 2011, deferred tax asset for Taka 10,092,355,442 on specific provision for loans and advances has been created. As per BRPD Letter No. BRPD(BFIS)661/14B(P)/2015-18014 dated 24 December 2015, 5% of deferred tax asset on specific provision for loans and advances has been recognized in Common Equity Tier 1 (CET1) Capital. Excess over 5% of Deferred Tax Asset created on specific provision amounting to Taka 9,587,737,670 [Taka 10,092,355,442 - Taka 504,617,772] has been deducted.

16.6.5 In compliance with the BRPD Circular Letter No. 5 dated 31 May 2016, General Provision maintained against unclassified loans & off-balance sheet exposures and in compliance with the BRPD Circular Letter No. 56 dated 10 December 2020, 50 dated 14 December 2021, 52 dated 29 December 2021 and 53 dated 22 December 2022, Special General Provision for Covid-19 against unclassified loans totaling Taka 5,780,602,599 has been fully considered as Tier 2 capital as at 31 December 2025.

16.6.6 As per Bangladesh Bank's instructions contained in BRPD Circular No. 18 dated 21 December 2014, [Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III)], eligible amount of Subordinated Debt of Taka 17,000,000,000 [Total Subordinated Debt, Taka 19,000,000,000 - due within next one year, Taka 2,000,000,000] is considered as a component of Tier 2 capital.

16.6.7 In accordance with BRPD Circular No. 18 dated 21 December 2014 on Basel III guidelines, Revaluation Reserves (RR) for Fixed Assets and HTM securities are not eligible for Tier 2 capital from 2019 and onwards.

17. Share premium

Taka 5 per share on 2,213,500 ordinary shares of Taka 10 each at the time of issuing shares through initial public offering in the year 2001 *

11,067,500	11,067,500
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In compliance with Bangladesh Securities and Exchange Commission (BSEC) Order No. SEC /CMRRCD/2009-193/109 dated 15 September 2011 and with the approval of shareholders in the 3rd Extra-ordinary General Meeting (EGM) held on 13 November 2011, the denomination of shares (face value) has been changed from Taka 100 each to Taka 10 each with effect from 4 December 2011 and accordingly the number of shares and premium have been restated.

18. Statutory reserve

As per Section 24 (1) of the Bank Companies Act, 1991, every banking company shall create a statutory reserve and if the amount of such fund together with the amount in the share premium is less than its paid up capital, it shall transfer at an amount not less than 20% of profit before taxes to statutory reserve fund. Dutch Bangla Bank has already maintained the required fund for statutory reserve and have excess balance compared to the required reserve.

Balance at 1 January	9,193,048,174	9,193,048,174
Add: Transferred from profit during the year	473,963,216	-
Closing balance	9,667,011,390	9,193,048,174

19. Other reserve

Other reserve [Note 19.1]

-	-
-	-

19.1 Other reserve

Balance at 1 January	-	-
Add/(Less): Reserve made/(Adjustment) for the year	-	-
Closing balance	-	-

20. Dividend equalization account

As per BRPD Circular Letter No. 18 dated 20 October 2002 issued by Bangladesh Bank, 'Dividend Equalization Account' has been created by transferring the amount from the profit that is equal to the cash dividend paid in excess of 20%.

Balance at 1 January	1,766,827,195	1,766,827,195
Add: Transferred for previous year's dividend paid	-	-
Closing balance	1,766,827,195	1,766,827,195



21. Assets revaluation reserve

In terms of International Accounting Standard (IAS) 16, 'Property, Plant and Equipment', and instructions contained in BRPD Circular No. 10 dated 25 November 2002 issued by Bangladesh Bank, all the immovable properties of the Bank has been revalued by a professionally qualified valuation firm of the country. The rationale of the valuation has also been certified by the Bank's external auditors, M/s. A. Qasem & Co., Chartered Accountants. Accordingly, revaluation surplus of Taka 850,413,777 has been included in equity.

Balance at 1 January
Add : Addition during the year (net)
Closing balance

	2025 Taka	2024 Taka
	850,413,777	850,413,777
	-	-
	850,413,777	850,413,777

22. Revaluation reserve of HTM securities [Note 2.7.3(b)]

Balance at 1 January
Add: Reserve made for the year
Closing balance

	211,897,314	155,020,556
	(210,064,164)	56,876,758
	1,833,150	211,897,314

23. Retained earnings

Main Operation [Note 23.1]
Off-shore Banking Unit [Note 23.1.1]

	35,824,799,118	28,805,001,912
	2,281,524,142	1,981,722,399
	38,106,323,260	30,786,724,311

23.1 Retained earnings-Main Operation

Balance at 1 January
Dividend paid for previous year's
Transfer to dividend equalization fund for previous year's dividend paid
Transfer to paid up share capital for previous year's bonus share
Re-measurements gain/(loss) of defined benefits liability/assets [Note 14.1.7.3]
Transfer to Start up Fund [Note 14.1.5]
Retained surplus for the current year
Closing balance

	28,805,001,912	27,007,577,268
	(878,819,218)	(1,308,879,688)
	-	-
	(878,819,210)	(1,308,879,680)
	-	-
	(96,476,774)	(47,347,564)
	8,873,912,408	4,462,531,576
	35,824,799,118	28,805,001,912

23.1.1 Retained earnings-Off-shore Banking Unit

Balance at 1 January
Retained surplus for the current year
Closing balance

	1,981,722,399	1,709,497,581
	299,801,743	272,224,818
	2,281,524,142	1,981,722,399

23.1.2 Retained surplus to retained earnings

Main Operation [Note 23.1]
Off-shore Banking Unit [Note 23.1.1]

	8,873,912,408	4,462,531,576
	299,801,743	272,224,818
	9,173,714,151	4,734,756,394

23.2 Calculation of Earnings Per Share (EPS)

The earnings per share of the Bank has been calculated in accordance with the International Accounting Standard (IAS) 33, 'Earnings Per Share' under Basic Earning Per Share method as follows:

Basic earnings (net profit after tax) [numerator]
Number of ordinary shares outstanding [denominator]*
Earnings Per Share

	9,647,677,367	4,734,756,394
	966,701,139	966,701,139
	9.98	4.90

23.3 Calculation of Net Asset Value (NAV) Per Share

Total Shareholders Equity [numerator]
Number of ordinary shares outstanding [denominator]*
Net Asset Value (NAV) Per Share

	60,070,487,662	51,608,170,451
	966,701,139	966,701,139
	62.14	53.39

23.4 Net Operating Cash Flow Per Share (NOCFPS)

Net cash from operating activities [numerator] [Note 47]
Number of ordinary shares outstanding [denominator]*
Net operating cash flow per share (NOCFPS)

	(2,406,951,768)	36,828,005,253
	966,701,139	966,701,139
	(2.49)	38.10

* As per requirement of IAS 33 - "Earning Per Share (EPS)", previous year's EPS was restated for the increase of number of ordinary shares outstanding through issue of bonus share during the year 2024. [Note 16.2.1]

	2025 Taka	2024 Taka
24. Contingent liabilities		
Main Operation [Note 24.1]	95,638,717,251	106,994,854,434
Off-shore Banking Unit	-	-
	95,638,717,251	106,994,854,434
24.1 Contingent liabilities - Main Operation		
a) Acceptances and endorsements	60,129,551,251	47,272,758,722
b) Letters of guarantee		
Local	6,119,833,543	5,636,732,222
Foreign	22,208,462	239,163,975
	6,142,042,005	5,875,896,197
c) Irrevocable letters of credit		
Local		
Cash	430,537,667	205,517,629
Usance	-	160,510,040
Back to back	5,532,234,282	6,207,972,418
	5,962,771,949	6,574,000,087
Foreign		
Cash	13,889,177,705	16,767,575,763
Usance	7,054,297,115	8,053,920,419
Back to back	1,792,268,154	2,685,368,331
	22,735,742,974	27,506,864,513
	28,698,514,923	34,080,864,600
d) Bills for collection		
Inward	-	-
Outward	-	-
	-	-
e) Forward Contract & others contingent liabilities		
Travelers' cheques	-	-
Forward Contract	96,213,772	19,204,310,665
Bangladesh Shanchaya Patra	-	-
Others	572,395,300	561,024,250
	668,609,072	19,765,334,915
Total (a+b+c+d+e)	95,638,717,251	106,994,854,434
24.2 Letters of guarantee		
Money for which the Bank is contingently liable in respect of guarantee issued favoring:		
Directors	-	-
Government	127,149,120	4,191,017,537
Bank and other financial institutions	6,014,892,885	48,688,444
Others	-	1,636,190,216
	6,142,042,005	5,875,896,197
24.3 Irrevocable letters of credit and other commitments		
Documentary credit and short-term trade-related transactions	28,698,514,923	34,080,864,600
	28,698,514,923	34,080,864,600
Forward Assets purchased and forward deposits placed	-	-
Undrawn formal standby facilities, credit facilities and other commitments	-	-
Spot and forward foreign exchange rate contract	-	-
Other exchange contract	-	-
	28,698,514,923	34,080,864,600
24.4 (A) Calculation of General provision required against Off-balance sheet exposures		
Total Off-balance sheet items [Note 24]	95,638,717,251	95,195,865,122
Base figure of General provision required against Off-balance sheet exposures	95,638,717,251	106,994,854,434
Provision required [As per Bangladesh Bank guide lines]	745,821,125	799,900,000
(B) General provision required against Off-balance sheet exposures [Note 24.4(A)]	745,821,125	1,069,948,544
General provision maintained against Off-balance sheet exposures [Note 14.1.3.B]	745,850,000	1,083,888,544
Surplus/(deficit)	28,875	13,940,000



25. Particulars of profit and loss account

		2025 Taka	2024 Taka
Income	Notes		
Interest income	26	41,126,979,892	42,139,241,540
Dividend on shares	28	313,261,464	414,292,810
Fees, commission and brokerage	29.1	1,048,527,105	886,601,122
Gains less losses arising from dealing securities		-	-
Gains less losses arising from investment securities	28	21,708,354,479	10,061,585,974
Gains less losses arising from dealing in foreign currencies	29.2	2,320,901,412	629,350,251
Income from non-banking assets		-	-
Other operating income	30	6,709,098,074	5,742,433,954
Profit less losses on interest rate changes		-	-
		73,227,122,426	59,873,505,651
Expenses			
Interest, fee and commission	27	21,255,076,008	12,882,992,910
Directors' fees	39	3,991,000	1,705,000
Administrative expenses	31	15,374,676,623	14,261,000,655
Other operating expenses	42	7,915,106,688	7,998,882,563
Depreciation on banking assets	41	2,531,497,406	2,366,156,245
		47,080,347,725	37,510,737,373
Profit before provision		26,146,774,701	22,362,768,278

26. Interest income

Interest income - Main Operation [Note 26.1]	39,297,642,480	40,851,857,827
Interest income - Off-Shore Banking Unit	1,845,382,176	1,671,784,180
Less: Inter Bank transactions [Note 27]	(16,044,764)	(384,400,467)
	41,126,979,892	42,139,241,540

26.1 Interest income - Main Operation

Interest on loans and advances			
House building loan		614,646,725	550,015,788
Transport loan		175,353,494	126,843,643
Term loan - industrial		10,572,960,238	11,080,910,491
Term loan - others		3,548,214,167	3,946,433,706
Secured overdraft		2,288,077,324	2,670,030,976
Cash credit		2,695,549,411	3,140,073,949
Payment against document - cash		18,930,647	16,277,855
Payment against document EDF- others		204,674,319	283,470,051
Loan against trust receipts		946,282,271	1,072,896,350
Export cash credit		210,853,084	178,079,620
Loan against accepted bills		354,451,868	459,308,017
Staff loan		34,361,075	23,966,767
SME and consumer financing		15,409,873,707	14,054,084,991
		37,074,228,330	37,602,392,204
Interest on balance with other banks and financial institutions			
Fixed deposits		776,033,361	780,968,925
Special notice deposits		445,066	635,602
Nostro accounts		5,828,459	14,299,090
Money at call on short notice etc.		1,441,107,264	2,453,562,006
		2,223,414,150	3,249,465,623
		39,297,642,480	40,851,857,827

	2025 Taka	2024 Taka
27. Interest paid on deposits and borrowings etc.		
Main Operation [Note 27.1]	19,751,717,611	11,885,873,559
Off-shore Banking Unit	1,519,403,161	1,381,519,818
Less: Inter Bank transactions [Note 26]	(16,044,764)	(384,400,467)
	21,255,076,008	12,882,992,910
27.1 Interest paid on deposits & borrowings- Main Operation		
Interest paid on deposits- Main Operation [Note 27.2]	14,801,130,925	9,140,826,586
Interest paid on borrowings- Main Operation [Note 27.3]	4,950,586,686	2,745,046,973
	19,751,717,611	11,885,873,559
27.2 Interest paid on deposits- Main Operation		
Savings deposits	3,918,470,782	2,206,728,309
Special notice deposits	2,786,343,258	1,591,916,648
Fixed deposits	7,902,706,851	5,210,615,909
Non-resident foreign currency deposits	181,530,779	122,530,758
Resident foreign currency deposits	11,713,986	8,643,815
Monthly term deposits	365,269	391,147
	14,801,130,925	9,140,826,586
27.3 Interest paid on borrowings- Main Operation		
Interest on borrowing - call loan and term loan	263,467,500	75,355,778
Interest on credit lines	13,137,932	79,132,251
Interest paid on subordinated debt	2,393,766,849	1,145,108,055
Interest on borrowing under REPO and Re-financing facilities with Bangladesh Bank	2,280,214,405	1,445,450,889
Interest on borrowing under REPO with other banks	-	-
	4,950,586,686	2,745,046,973
28. Investment income		
Dividend on shares	313,261,464	414,292,810
Interest on treasury bills, bonds and debentures		
Interest on treasury bills and bonds (net)	15,893,816,841	8,408,505,757
Capital gain on sales of government securities	3,842,473,451	817,536,984
Interest on reverse REPO with other banks	154,745,772	13,616,438
Interest on subordinated bonds	1,444,103,014	821,926,795
	21,335,139,078	10,061,585,974
Gain on sale of shares	373,215,401	-
	22,021,615,943	10,475,878,784
29. Commission, exchange and brokerage		
Commission [Note 29.1]	1,048,527,105	886,601,122
Exchange earnings [Note 29.2]	2,320,901,412	629,350,251
	3,369,428,517	1,515,951,373



	2025	2024
	Taka	Taka
29.1 Commission		
Commission on Remittances-Local	7,286,566	7,010,736
Commission on Remittances-Foreign	11,484,641	11,198,008
Commission on Letter of Credit-Import	444,695,757	287,864,018
Commission on Letter of Credit-Export	455,485,598	510,920,074
Commission on Export Bills	7,972,227	7,883,368
Commission on Letter of Guarantee	47,228,898	46,179,637
Commission on sale of Government Saving Instruments	42,763,131	12,484,853
Commission on Banker to the issue & underwriting	-	-
Other commission	31,610,287	3,060,428
	<u>1,048,527,105</u>	<u>886,601,122</u>
29.2 Exchange earnings		
Exchange earnings from treasury dealings etc. (net)	1,530,110,196	(517,357,031)
Revaluation gain on foreign currency (net)	790,791,216	1,146,707,282
	<u>2,320,901,412</u>	<u>629,350,251</u>
30. Other operating income		
Main Operation [Note 30.1]	6,696,392,994	5,722,024,574
Off-shore Banking Unit	12,705,080	20,409,380
	<u>6,709,098,074</u>	<u>5,742,433,954</u>
30.1 Other operating income - Main Operation		
Charges for service	108,288,357	103,959,251
Income from card, ATM and other services	3,969,119,992	3,676,575,449
Recoveries from client	231,613,205	200,635,316
Service charges on deposit accounts	523,974,928	462,929,339
Income from Export-Import	40,060,956	40,915,989
Examination and appraisal fees	86,000	2,009,850
Document handling charges-Export	459,793	464,705
Locker rent	11,247,759	10,902,916
Gain on sale of fixed assets [Note 30.2]	28,162,254	14,784,214
Income from Mobile Banking Services	1,093,171,540	921,671,937
Income from Agent Banking Services	188,367,701	144,300,523
Other earning	501,840,509	142,875,085
	<u>6,696,392,994</u>	<u>5,722,024,574</u>
30.2 Gain on sale of fixed assets (net)		
Some impaired items of fixed assets were sold during the year as under:		
Gain on sale of fixed assets	28,162,254	14,784,214
Less: Loss on sale of fixed assets	-	-
Gain on sale of fixed assets (net) [Note 30.3]	<u>28,162,254</u>	<u>14,784,214</u>
30.3 Calculation of income from sale of fixed assets		
Sale proceeds [A]	1,812,845,072	37,856,937
Cost price of the sold items	944,129,112	607,521,369
Less: Accumulated depreciation	(840,553,706)	584,448,646
Written down value [B]	<u>1,784,682,818</u>	<u>23,072,723</u>
Net gain [A - B]	<u>28,162,254</u>	<u>14,784,214</u>

		2025	2024
		Taka	Taka
31. Administrative expenses			
	Notes		
Salary and allowances	32	9,161,050,317	8,578,409,746
Rent, taxes, insurance, electricity etc.	34	2,762,340,176	2,445,838,692
Legal expenses	35	5,612,541	4,789,743
Postage, stamp, telecommunications etc.	36	496,012,895	423,613,360
Stationery, printings, advertisements etc.	37	1,704,579,272	1,470,830,814
Managing Director & CEO's salary and allowances	38	32,438,093	22,930,000
Auditors' fees	40	5,795,000	2,070,000
Repair and maintenance	41.2	1,206,848,329	1,312,518,300
		<u>15,374,676,623</u>	<u>14,261,000,655</u>
32. Salary and allowances			
Main Operation [Note 32.1]		9,159,792,891	8,577,045,099
Off-shore Banking Unit		1,257,426	1,364,647
		<u>9,161,050,317</u>	<u>8,578,409,746</u>
32.1 Salary and allowances - Main Operation			
Basic salary		3,537,704,608	3,284,468,522
House rent allowance		1,785,957,280	1,663,180,401
Conveyance allowance		1,463,518,453	1,298,562,107
Other allowances		396,061,924	363,616,290
Bank's contribution to provident fund		335,459,890	307,178,449
Medical expenses		407,983,104	395,438,861
Bonus		933,107,632	834,600,469
Gratuity		240,000,000	300,000,000
Superannuation		60,000,000	130,000,000
		<u>9,159,792,891</u>	<u>8,577,045,099</u>
33. Number of employees and remuneration thereof			
As per the Schedule XI of the Companies Act, 1994, the number of employees (including contractual employees) engaged for the whole year or part thereof who received a total remuneration minimum of Taka 36,000 per annum or Taka 3,000 per month were 12,343 as at 31 December 2025 compared to 11,130 at 31 December 2024.			
34. Rent, taxes, insurance, electricity etc.			
Rent			
Office premises		1,453,811,802	1,281,726,165
ATM Booths and other installations		793,907,610	743,061,619
Less: Rent expenses adjusted for IFRS-16		(748,689,796)	(739,329,675)
		1,499,029,616	1,285,458,109
Rates and taxes			
Rates		2,159,580	1,661,700
Taxes		29,388,476	22,659,514
		31,548,056	24,321,214
Insurance			
Cash		83,831,895	61,652,599
Vehicles		15,756,334	13,930,409
Deposits		324,058,298	312,035,590
Staff		-	58
Other properties		38,201,516	23,536,238
		461,848,043	411,154,894
Electricity and sanitation			
Light and power		756,231,114	714,064,324
Water and sewerage		13,683,347	10,840,151
		769,914,461	724,904,475
		<u>2,762,340,176</u>	<u>2,445,838,692</u>
35. Legal expenses			
Legal expenses		5,612,541	4,789,743
		<u>5,612,541</u>	<u>4,789,743</u>



	2025 Taka	2024 Taka
36. Postage, stamp, telecommunications etc.		
Main Operation [Note 36.1]	496,012,895	423,613,360
Off-shore Banking Unit	-	-
	496,012,895	423,613,360
36.1 Postage, stamp, telecommunications etc.-Main Operation		
Postage	44,885,248	31,159,398
Telephone	22,495,236	21,492,115
Radio link	384,008,925	337,304,507
Swift, Reuters, internet, etc.	44,623,486	33,657,340
	496,012,895	423,613,360
37. Stationery, printings, advertisements etc.		
Printing and stationery		
Printed stationery	117,482,051	97,073,739
Security stationery	107,146,475	83,090,769
Petty stationery	95,026,713	89,666,308
	319,655,239	269,830,816
Publicity and advertisement	1,384,924,033	1,200,999,998
	1,704,579,272	1,470,830,814
38. Managing Director & CEO's salary and allowances		
Basic salary	12,600,000	12,700,000
House rent allowance	2,400,000	2,400,000
House maintenance	2,400,000	2,400,000
Bank's contribution to provident fund	1,260,000	1,230,000
Medical expenses	9,478,093	-
Leave fare assistance	600,000	600,000
Other allowances	600,000	600,000
Bonus	3,100,000	3,000,000
	32,438,093	22,930,000
39. Directors' fees		
Honorarium for attending meeting	2,346,000	605,000
Honorarium for independent director	1,645,000	1,100,000
Incidental expenses for attending meeting	-	-
	3,991,000	1,705,000
40. Auditors' fees		
Statutory annual audit fees	5,175,000	1,150,000
Special audit fees	620,000	920,000
Fees for various certification	-	-
	5,795,000	2,070,000
41. Depreciation and repair of bank's assets		
Depreciation on fixed assets including building, furniture and fixtures		
Main Operation [Note 41.1]	2,531,497,406	2,366,156,245
Off-shore Banking Unit	-	-
	2,531,497,406	2,366,156,245
Repair and maintenance		
Main Operation [Note 41.2]	1,206,848,329	1,312,518,300
Off-shore Banking Unit	-	-
	1,206,848,329	1,312,518,300
	3,738,345,735	3,678,674,545

	2025	2024
	Taka	Taka
41.1 Depreciation on fixed assets including land, building, furniture and fixtures - Main Operation		
Land	-	-
Building (including lease hold property)	10,973,993	10,559,833
Interior decoration	224,848,406	173,174,702
Furniture and fixtures	40,981,984	35,192,754
Other machinery and equipment	270,240,962	270,118,731
Computer equipment	559,793,898	598,100,099
Computer software	70,152,706	72,715,691
Motor vehicles	718,255	-
ATM Booth	90,222,047	88,666,512
ATM/Fast Track (Machinery)	649,701,326	484,692,390
Right of use of asset - IFRS 16: lease	613,863,829	632,935,533
Books	-	-
	<u>2,531,497,406</u>	<u>2,366,156,245</u>
41.2 Repair and maintenance		
Premises	447,362,043	409,675,217
Vehicles	98,539,734	87,765,913
Computers etc.	660,946,552	815,077,170
	<u>1,206,848,329</u>	<u>1,312,518,300</u>
42 Other expenses		
Main Operation [Note 42.1]	7,913,570,575	7,998,567,783
Off-shore Banking Unit	1,536,113	314,780
	<u>7,915,106,688</u>	<u>7,998,882,563</u>
42.1 Other expenses- Main Operation		
Entertainment expenses	104,733,847	91,192,201
Fuel and lubricant	109,379,422	111,679,953
Subscription and donations	115,889,099	223,821,472
Annual general meeting	147,000	147,000
Casual wages & allowances	1,433,881,940	1,226,806,214
Travelling expenses and allowances	79,003,946	65,167,027
Petty conveyance	72,746,213	63,661,164
Credit rating fees	13,109,037	13,228,250
News papers, periodicals, learning materials etc.	1,595,720	1,457,921
Crockeries	1,040,730	3,510,388
Debit and Credit Card expenses	1,158,629,243	795,133,010
Tele Banking Expenses	280,365,761	141,846,282
Cash carrying charges	77,965,848	69,903,862
ATM cash replenishment charges	629,722,530	596,002,388
Security service charges	1,306,529,115	898,279,572
Recruitment, training, seminar and workshop	60,573,779	40,258,604
Service charge on nostro account and others	118,531,327	107,874,600
Consultancy fees	82,995,706	61,524,918
Business promotion expenses	164,311,902	153,335,846
Other operational expenses	145,290,000	329,558,300
Business development expenses	247,129,897	242,012,931
Finance cost for right of use of asset - IFRS-16: lease	191,943,993	218,018,022
Laundry and cleaning	140,021	108,053
Other expenses for Mobile Banking Services	1,081,882,230	969,670,736
Other expenses for Agent Banking Services	367,784,030	1,560,618,299
Goods carrying, issue and miscellaneous expenses	68,248,239	13,750,770
	<u>7,913,570,575</u>	<u>7,998,567,783</u>
43. Interest receipts and payment in cash		
43.1 Interest receipts in cash		
Interest receipts in cash - Main Operation	<u>55,630,394,288</u>	<u>48,444,294,439</u>
Interest receipts in cash - Main Operation and Off-shore Banking Unit (net)	<u>57,497,729,405</u>	<u>49,710,436,143</u>



	2025 Taka	2024 Taka
43.2 Interest payments in cash		
Interest payments in cash - Main Operation	<u>17,356,003,943</u>	<u>11,578,508,119</u>
Interest payments in cash - Main Operation and Off-shore Banking Unit (net)	<u>18,725,396,408</u>	<u>12,680,126,978</u>
44. Other operating activities - Main Operation		
44.1 Receipts from other operating activities - Main Operation		
Other operating income [Note 30.1]	6,696,392,994	5,722,024,574
Less: Income from sale of fixed assets (net)	28,162,254	14,784,214
	<u>6,668,230,740</u>	<u>5,707,240,360</u>
Exchange earnings (net) [Note 29.2]	2,320,901,412	629,350,251
	<u>8,989,132,152</u>	<u>6,336,590,611</u>
44.2 Payments for other operating activities - Main Operation		
Expenses for the year	8,949,404,127	7,457,947,900
Add: Opening accrued expenses	1,856,839,864	569,326,409
Add: Closing advance expenses	797,278,370	546,110,497
Less: Closing accrued expenses	6,933,242,149	1,856,839,864
Less: Opening advance expenses	546,110,497	616,753,399
	<u>4,124,169,715</u>	<u>6,099,791,543</u>
45. Increase/(decrease) of other assets and liabilities- Main Operation		
45.1 Increase/(decrease) of other assets - Main Operation		
Closing other assets		
Security deposits	128,002,106	27,959,111
Suspense account	3,969,361	834,216
Encashment of Sanchaya Patra (awaiting realization)	133,793,506	270,716,791
Sundry debtors	95,618,722	123,249,859
Cash remittance	111,391,530	12,500,000
Others	5,570,598,969	8,573,621,362
	<u>6,043,374,194</u>	<u>9,008,881,339</u>
Opening other assets		
Security deposits	27,959,111	27,029,686
Suspense account	834,216	1,159,975
Encashment of Sanchaya Patra (awaiting realization)	270,716,791	763,735,836
Sundry debtors	123,249,859	184,214,730
Cash remittance	12,500,000	85,250,000
Others	8,573,621,362	9,473,269,421
	<u>9,008,881,339</u>	<u>10,534,659,648</u>
	<u>(2,965,507,145)</u>	<u>(1,525,778,309)</u>
45.2 Increase/(decrease) of other liabilities - Main Operation		
Closing other liabilities		
Branch adjustment (net)	1,069,117,032	3,232,809,373
Cumulative balance of interest suspense account	16,254,035,293	7,783,619,258
Revaluation reserve for HTM securities	1,833,150	211,897,314
Risk Fund for fixed assets	116,447,259	82,019,177
Liability for lease hold property	2,953,170,601	3,425,827,774
CSR Fund	2,659,249	7,895,463
Others	1,063,650,010	396,054,997
	<u>21,460,912,594</u>	<u>15,140,123,356</u>
Opening other liabilities		
Branch adjustment (net)	3,232,809,373	468,001,888
Cumulative balance of interest suspense account	7,783,619,258	6,984,108,362
Revaluation reserve for HTM securities	211,897,314	155,020,556
Risk Fund for fixed assets	82,019,177	60,107,352
Liability for lease hold property	3,425,827,774	3,819,332,161
CSR Fund	7,895,463	25,098,980
Others	396,054,997	393,311,228
	<u>15,140,123,356</u>	<u>11,904,980,527</u>
	<u>6,320,789,238</u>	<u>3,235,142,829</u>

46 Net operating cash flow per share (NOCFPS) increase/(decrease) mainly due to

		2025 Taka	2024 Taka
Increase/(decrease) in operating cash flow	Difference from previous year		
Increase/decrease of accrued expenses	3,701,575,336	4,947,008,471	1,245,433,135
Purchase /sale of trading securities	(82,587,500,981)	(109,851,556,930)	(27,264,055,949)
Loans and advances to customers	(3,262,117,223)	(23,802,875,304)	(20,540,758,081)
Deposits from customers	49,452,421,835	98,379,149,978	48,926,728,143
Other assets	1,439,728,836	2,965,507,145	1,525,778,309
Other liabilities account of customers	(21,782,759,414)	(6,673,093,055)	15,109,666,359
Other liabilities	3,085,646,409	6,320,789,238	3,235,142,829
Total	(49,953,005,202)	(27,715,070,457)	22,237,934,745

47. Reconciliation between Operating profit of the Bank and Cash flows from operating activities

Profit before provision	26,146,774,701	22,362,768,278
Depreciation on fixed assets	2,531,497,406	2,366,156,245
Gain/loss on sale of fixed assets	(28,162,254)	(14,784,214)
Adjustment of provision for loans and advances	3,918,789	1,647,015
Increase/decrease of interest receivable	(1,121,916,114)	(1,672,854,387)
Increase/decrease of interest payable	2,529,679,600	202,865,932
Increase/decrease of accrued expenses	4,947,008,471	1,245,433,135
Increase/decrease of advance expenses	1,314,243,615	(4,011,876,636)
Advance tax paid	(6,504,200,896)	(4,697,491,902)
Operating profit before changes in operating assets and liabilities	29,818,843,318	15,781,863,466
Increase/(decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase /sale of trading securities	(109,851,556,930)	(27,264,055,949)
Loans and advances to other banks	-	-
Loans and advances to customers	(23,802,875,304)	(20,540,758,081)
Other assets	2,965,507,145	1,525,778,309
Deposits from other banks	436,283,842	53,640,177
Deposits from customers	98,379,149,978	48,926,728,143
Other liabilities account of customers	(6,673,093,055)	15,109,666,359
Other liabilities	6,320,789,238	3,235,142,829
Net cash from operating activities	(2,406,951,768)	36,828,005,253

47.1 Net operating cash flow per share (NOCFPS) [Note 23.4]

(2.49) **38.10**

48. Cash and cash-equivalents

Main Operation [Note 48.1]	67,720,039,784	84,778,108,367
Off-shore Banking Unit	322,115,313	122,959,069
Less: Inter Bank transactions [Note 6]	(3,366,315,033)	(9,739,973,822)
	64,675,840,064	75,161,093,614

48.1 Cash and cash-equivalents-Main Operation

Cash in hand (including foreign currencies)	26,123,787,630	29,616,609,417
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	30,137,375,149	33,470,229,839
Balance with other banks and financial institutions	11,427,449,505	21,677,852,311
Prize bonds	31,427,500	13,416,800
Money at call on short notice	-	-
	67,720,039,784	84,778,108,367



49. Disclosure on audit committee of the Board

The Audit Committee of the Board was first duly constituted by the Board of Directors of the Bank in accordance with the BRPD Circular Number 12 dated December 23, 2002 of Bangladesh Bank. Subsequently, the Committee was reconstituted at several times due to change of Members of the Committee and to comply with the rules and regulations of Bangladesh Bank and Bangladesh Securities and Exchange Commission. Accordingly, last 29th April 2025, the Audit Committee was reconstituted in 293rd meeting of the Board of Directors as under :

SL	Name	Status with the Bank	Status with the Committee	Educational qualification	Remarks
i)	Mr. Mohammed Salim, FCMA, CPFA*	Independent Director	Chairman	M. Com, MBA, FCMA & CPFA	Retired as tenure expired on 31 March 2026
ii)	Ms. Tang Yuen Ha, Ada	Director (Nominee of Ecotrim Hong Kong Ltd.)	Member	University Graduate	
iii)	Mr. Nurul Islam Chowdhury FCA	Independent Director	Member	B.Sc., FCA	

* Mr. Monjur Ahmed was appointed in the Audit Committee as a member and elected as Chairman of the the Audit Committee of the Board of Directors.

The Audit Committee of the Board conducted twelve (12) meetings in 2025, among others, the following salient issues were discussed:

- The Committee reviewed the inspection reports of different Divisions/Branches of the Bank conducted and submitted by the Bank's Internal Control & Compliance Division and gave necessary instructions to the management for proper and prompt rectification / solution of the irregularities / objections stated
- The Committee reviewed the annual financial statements for the year 2024 including the annual report and gave necessary instructions.
- The Committee reviewed the compliance report of the Management Letter / Report for the year 2024 submitted by the external auditors of the Bank.
- The Committee reviewed the financial statements for the first quarter (Q1) ended on 31st March 2025, half yearly (Q2) ended on 30th June 2025 and the third quarter (Q3) ended on 30th September 2025 and gave necessary advices.
- The Committee approved the Internal Control and Compliance Health Score as evaluated/prepared by IC & CD for eventual preparation of Annual integrated Health Report' of Dutch-Bangla Bank for the year 2024.
- The Committee reviewed and recommended the appointment of External Auditor for the year 2025 of Dutch-Bangla Bank .

50. Disclosures on related party / (ies)

50.1 Name of the Directors and the entities in which they have interest as on 31 December 2025

SL	Name of the Directors	Status with the Bank	Name of the firms/ companies in which interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Percentage (%) of holding / interest in the concern	Remarks
i)	Ms. Sadia Rayen Ahmed	Chairman	Kader Compact Spinning Limited - Director	20%	
ii)	Ms. Tang Yuen Ha, Ada	Nominee Director	Etasia (BD) Limited - Managing Director	5.32%	Nominee of Ecotrim Hong Kong Limited
iii)	Mr. Ekramul Haq, FCA	Independent Director	Rahman Mustafiz Haq & Co., Chartered Accountants - Principal	100%	Retired as tenure expired on 31 March 2026
iv)	Mr. Mohammed Salim, FCMA, CPFA	Independent Director	Ex Sr. Financial Management Consultant, Central Procurement Technical Unit (CPTU), IMED, Ministry of Planning, Government of Bangladesh.	-	Retired as tenure expired on 31 March 2026
v)	Mr. Nurul Islam Chowdhury FCA	Independent Director	Atik Khaled Chowdhury & Co., Chartered Accountants - Senior Partner	20%	
vi)	Mr. Abul Kashem Md. Shirin	Ex.-officio Director	Dutch-Bangla Bank PLC - Managing Director & CEO	-	Retired as on 06 February 2026

Note:

- Mr. Abedur Rashid Khan, Nominee Director (Nominee of Horizon Associates Ltd.) who passed away on 12.12.2025 excluded from the list of Board of Directors.
- Mr. Md. Fakhru Islam, Nominated Director (Nominee of Horizon Associates Ltd.), was appointed as on 27 January 2026
- Mr. Md. Ahteshamul Haque Khan joined as Managing Director & CEO (Ex.-officio Director) of Dutch-Bangla Bank PLC as on 07 February 2026.

50.2 Significant contracts in which the Bank, its subsidiary or any fellow subsidiary company was a party and wherein the Directors have interest subsisted at any time during the year or at the end of the year:

a) As approved by Bangladesh Bank, Ref no: BRPD(P-3)/745(25)/2019-4143 dated 10 June 2019, the Bank has entered into an agreement to rent 162,329 sft. of floor space for its Head Office and Corporate Branch, located at 47, Motijheel Commercial Area, Dhaka-1000, from Mrs. Amina Ahmed, mother of Ms. Sadia Rayen Ahmed, Director & Chairman of the Board of Directors of the Bank. The agreement has been effective from October 01, 2019 for 10 years at an initial monthly rent @ Taka 130.00 per sft is payable on 151,014 sft plus monthly car parking rent @ Tk.5,000.00 for 37 car parking space and present rent (after increment) @ Tk.157.30 per sft. and @ Tk. 6,050.00 per car parking space. An advance of Taka 471,163,680.00 has been paid against the agreement and already adjusted @ 50% of monthly rent in first 48 months.

Mentionable that we obtained permission from Bangladesh Bank for bank's Head Office at 47, Motijheel C/A, Dhaka-1000 including basement 3 & 4 for dining space. Later on, dining space has been relocated at Level-2 and basement 3 & 4 are being used for 36 car parking space with due permission from Bangladesh Bank for convenience vide their letter no BRPD(LS-2)/745(25)/2024-4546 dated June 02, 2024)

b) As approved by Bangladesh Bank, Ref no: BRPD(P-3)/745(25)/2021-8189, dated 13 September 2021, the Bank has entered into an agreement to rent 38,718 sft. of floor space for its Data Center-2 at Dumni, Dhaka, from Mrs. Amina Ahmed, mother of Ms. Sadia Rayen Ahmed, Director & Chairman of the Board of Directors of the Bank. The agreement has been effective from January 16, 2022 for 10 years. Out of 38,718 sft. spaces, monthly rent @ Tk 80.00 per sft for 35,784 sft and @ Tk.30.00 for 2,934 sft, totaling monthly rent of taka 2,950,740.00 and present rent (after increment) @ Tk 88.00 per sft for 35,784 sft and @ Tk.33.00 for 2,934 sft. An advance of Taka Tk.70,817,760.00 has been paid against the agreement and already adjusted @ 50% of monthly rent in first 48 months.

c) As approved by Bangladesh Bank, Ref no: BRPD(LS-2)745(25)/2022-577, dated 13 January 2022, the Bank has entered into an agreement to rent 3,315 sft. of floor space for its Dumni Branch, Dumni, Dhaka, from Mrs. Amina Ahmed, mother of Ms. Sadia Rayen Ahmed, Director & Chairman of the Board of Directors of the Bank. The agreement has been effective from November 01, 2022 for 10 years at an initial monthly rent @ Tk 46.00 per sft and present rent (after increment) @ Tk.52.90 per sft. An advance of Taka 3,659,760.00 has been paid against the agreement which will be equally adjusted @ 50% of monthly rent in first 48 months.

d) As approved by Bangladesh Bank, Ref no: BRPD(LS-2)745(25)/2022-577, dated 13 January 2022, the Bank has entered into an agreement to rent 8,730 sft. of floor space for its Narayanganj Branch, located at Holding No. 45 (old), S. M. Maleh Road, Tanbazar, Narayanganj, from Mrs. Amina Ahmed, mother of Ms. Sadia Rayen Ahmed, Director & Chairman of the Board of Directors of the Bank. The agreement has been effective from January 01, 2023 for 10 years at an initial monthly rent @ Tk.92.00 per sft and present rent (after increment) @ Tk.105.80 per sft. An advance of Tk. 19,275,840.00 has been paid against the agreement which will be equally adjusted @ 50% of monthly rent in first 48 months.

50.3	Shares issued to Directors and Executives to acquire shares at 'Nil' consideration or restricted shares plan exercisable at discount	Nil
50.4	Nature, type and elements of transactions with the related party:	As Note 50.2
50.5	Lending policies in respect of related party	
	a) Amount of transactions regarding loans and advances, deposits, guarantees and commitment	Nil
	b) Amount of transactions regarding principal items of deposits, expenses and commission	Nil
	c) Amount of provision against loans and advances given to related party	Not applicable
	d) Amount of guarantees and commitments arising out of the statement of affairs	Nil
50.6	Business other than the banking business with the related concerns of the Directors as per Section 18(2) of the Bank Companies Act, 1991	Nil
50.7	Investments in securities of the Directors and their related concerns	Nil
50.8	The Managing Director & CEO is considered as key management personnel and related remuneration are disclosed in Note 38 .	



Chairman



Director



Director



Managing Director & CEO

Dhaka, 28 April 2026

Schedule of fixed assets of the Bank (including land, building, furniture and fixtures, motor vehicles, building, furniture and fixtures)

As at 31 December 2025

Annexure - A

Particulars	Land Taka	Building Taka	Interior decoration Taka	Furniture and fixtures Taka	Other machinery and equipment Taka	Computer equipment Taka	Computer software Taka	Motor vehicles Taka	ATM Booth Taka	ATM/Fast Track Deposit Machine Taka	Right of use of asset - IFRS 16: lease Taka	Books Taka	Total Taka
Written down value													
At 1 January 2025	748,360,000	269,823,084	1,342,665,305	288,800,002	1,202,237,713	1,390,327,001	192,954,049	23	380,005,467	4,373,698,724	3,164,963,316	5	13,353,834,689
Addition during the year	-	18,072,545	498,822,480	69,136,270	489,986,922	192,047,964	241,008,474	10,773,822	126,846,595	-	-	-	1,646,695,071
Less: Disposal / adjustments	-	-	5,000	762,427	46,847	83,70,858	-	1	626,566	18,423,708	-	-	103,575,407
Sub-Total	748,360,000	287,895,629	1,841,482,785	357,173,845	1,692,177,888	1,498,664,107	433,962,523	10,773,844	506,225,496	4,355,275,016	3,164,963,316	5	14,896,954,353
Less: Depreciation charged for the year	-	10,973,993	224,848,406	40,981,984	270,240,962	559,793,898	70,152,706	718,255	90,222,047	649,701,326	613,863,829	-	2,531,497,406
At 31 December 2025	748,360,000	276,921,636	1,616,634,379	316,191,861	1,421,936,926	938,870,209	363,809,817	10,055,589	416,003,449	3,705,573,690	2,551,099,487	5	12,365,456,947
Details:													
Cost / Revaluation													
At 1 January 2025	105,550,689	214,788,761	2,757,557,405	661,436,085	3,648,618,184	7,634,157,714	1,017,734,724	62,861,981	1,580,292,715	7,843,655,255	5,327,854,977	194,591	30,854,701,941
Revaluation surplus	642,809,311	207,604,466	-	-	-	-	-	-	-	-	-	-	850,413,777
Cost with revaluation surplus	748,360,000	422,393,227	2,757,557,405	661,436,085	3,648,618,184	7,634,157,714	1,017,734,724	62,861,981	1,580,292,715	7,843,655,255	5,327,854,977	194,591	31,705,115,718
At 1 January 2025	-	18,072,545	498,822,480	69,136,270	489,986,922	192,047,964	241,008,474	10,773,822	126,846,595	-	-	-	1,646,695,071
Revaluation surplus during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
Less/(Add): Cost of adjustments etc.	-	-	85,841,735	23,660,526	95,393,032	229,908,449	-	3,216,965	1,225,226	504,883,180	-	-	944,725,112
At 31 December 2025	748,360,000	440,465,772	3,170,538,150	705,911,829	4,043,212,074	7,596,296,629	1,258,743,198	70,418,838	1,705,913,544	7,338,772,075	5,327,854,977	194,591	32,407,681,677
Depreciation													
At 1 January 2025	-	152,570,143	1,444,892,100	372,636,083	2,446,380,471	6,243,830,713	824,780,675	62,861,958	1,200,286,708	3,469,956,531	2,162,891,661	194,586	18,351,281,029
Charged for the year	-	10,973,993	224,848,406	40,981,984	270,240,962	559,793,898	70,152,706	718,255	90,222,047	649,701,326	613,863,829	-	2,531,497,406
Less/(Add): Accumulated depreciation of adjustments, etc.	-	-	85,836,735	22,898,099	95,346,185	146,197,591	-	3,216,964	598,660	486,459,472	-	-	840,553,706
At 31 December 2025	-	163,544,136	1,553,903,771	390,719,968	2,621,275,248	6,657,426,420	894,933,381	60,363,249	1,289,910,095	3,633,198,385	2,776,755,490	194,586	20,042,224,729



Business segment results of the Bank

For the year ended 31 December 2025

In million Taka

Particulars	Corporate Banking	Retail Banking	Financial Inclusion	SME Banking	Treasury	Off-shore Banking Unit	Total
Interest income	20,603.1	3,069.4	6,512.6	6,873.0	23,558.6	1,845.4	62,462.1
Interest paid on deposits and borrowings	3,539.7	6,525.5	2,651.0	2,068.9	4,950.6	1,519.4	21,255.1
Net interest income	17,063.4	(3,456.1)	3,861.6	4,804.1	18,608.0	326.0	41,207.0
Transfer of interest between business segments	(10,064.1)	28,465.1	-	(1,138.0)	(17,263.0)	-	-
Net interest income(NII) after transfer of interest between business segments	6,999.3	25,009.0	3,861.6	3,666.1	1,345.0	326.0	41,207.0
Non-interest income (fees, commission, exchange & other operating income)	3,656.0	2,497.3	1,896.1	1,297.7	1,405.2	12.7	10,765.0
Total operating income	10,655.3	27,506.3	5,757.7	4,963.9	2,750.1	338.7	51,972.0
Operating expenses	1,575.9	20,582.8	2,864.4	691.3	108.1	2.8	25,825.3
Profit before provision	9,079.4	6,923.5	2,893.3	4,272.6	2,642.0	335.9	26,146.8
Provision for loans and off-balance sheet exposures (specific and general)	4,947.1	2,307.3	802.79	1,649.0	492.8	36.1	10,235.2
Profit before taxes	4,132.3	4,616.1	2,090.5	2,623.6	2,149.2	299.8	15,911.6
Total provision for taxation (current and deferred)	1,626.8	1,817.2	823.0	1,032.8	846.1	118.0	6,263.9
Net profit after taxation	2,505.5	2,798.9	1,267.6	1,590.8	1,303.1	181.8	9,647.7
Total Average Assets	241,174.2	110,829.2	77,749.7	87,478.7	203,206.8	28,397.9	748,836.5
Total Average Liabilities	137,592.6	354,805.9	75,464.7	77,272.1	21,595.6	26,266.3	692,997.2



Annexure - C

Highlights on the overall activities of the Bank

For the years 2025 and 2024

Serial No.	Particulars	Year	
		2025 Taka	2024 Taka
1	Paid up share capital	9,667,011,390	8,788,192,180
2	Total regulatory capital	74,749,096,795	55,036,938,840
3	Capital surplus	20,216,315,524	5,306,524,053
4	Total assets	817,797,568,700	679,875,504,457
5	Total deposits	622,057,843,585	521,872,498,155
6	Total loans and advances	450,503,829,695	428,689,358,508
7	Total contingent liabilities and commitments	95,638,717,251	106,994,854,434
8	Credit deposit ratio	67.96%	77.86%
9	Percentage of classified loans against total loans and advances	6.43%	7.73%
10	Net profit after taxation and provision	9,647,677,367	4,734,756,394
11	Amount of classified loans and advances at the end of the year	28,984,300,000	33,147,526,889
12	Provisions kept against classified loan	26,632,947,846	21,065,500,593
13	Provisions surplus against classified loan	864,147,846	778,849,644
14	Cost of fund including operating cost	7.38%	7.01%
15	Interest earning assets	688,468,294,885	541,283,635,672
16	Non-interest earning assets	129,329,273,816	138,591,868,785
17	Return on investment (ROI)	11.53%	9.63%
18	Return on asset (ROA)	1.29%	0.74%
19	Income from investment	22,021,615,943	10,475,878,784
20	Earnings per share (Taka) (Restated)	9.98	4.90
21	Net income per share (Taka) (Restated)	9.98	4.90
22	Price earning ratio (Times)	3.86	8.89

Annexure - D1**Details of NBA (Recognized) obtained u/s 33 (7) Artha Rin Adalat Act 2003**

As of 31 December 2025

SI No.	Name of the Accounts	Status of NBA	Obtained u/s 33 (7)/33 (5)	Asset Details	Forced Sale Value (Million)	Market Value (Million)	Legal Status
1.	M/s. Al-haj Abdus Sattar	Recognized	U/S 33 (7)	(21.63+09)=30.63 decimal land with 10 storied building at Mouza: Narayanganj, Dist: Narayanganj	226.53	283.16	Physical Possession and Mutation already completed
2.	M/s. Computer Source Ltd.	Recognized	U/S 33 (7)	16.50 decimal land at Mouza: Kathaldia, Badda, Dhaka.	66.00	82.50	Physical Possession and Mutation already completed
3.	M/s. Krans Electric Co.	Recognized	U/S 33 (7)	12.66 decimal land at Mouza: Birvadra, Rangpur Sadar, Rangpur.	2.54	3.17	Physical Possession and Mutation already completed
4.	M/s. Jamuna Motors	Recognized	U/S 33 (7)	05 decimal land with single storied building at Mouza:Tarakandi, Jamalpur.	0.81	1.02	Physical Possession and Mutation already completed
5.	M/s. Nuri Traders	Recognized	U/S 33 (7)	(9.00+30.00)=39.00 decimal land at Mouza:Patuakhali, Patuakhali Sadar, Patuakhali.	16.56	20.70	Physical Possession and Mutation already completed
6.	M/s. Sat Vai Super Rice Mill	Recognized	U/S 33 (7)	84.46 decimal land at Mouza:Shongkorbat, Chapainawabganj Sadar, Chapainawabganj.	14.53	18.16	Physical Possession and Mutation already completed
Total						408.71	



Annexure - D2

Details of NBA (Not Recognized) obtained u/s 33 (7) Artha Rin Adalat Act 2003 As of 31 December 2025

SI No.	Name of the Accounts	Status of NBA	Obtained u/s 33 (7)/33 (5)	Asset Details	Forced Sale Value (Million)	Market Value (Million)	Legal Status
1.	M/s Sehaz International	Not Recognized	U/S 33 (7)	12.50 decimal land with 02 Flats (2236 & 1847.50 sft. respectively) at Mouza: Dakshinkhan & Kakrail Dist: Dhaka.	82.80	103.50	Physical Possession and Mutation yet to be Completed
2.	M/s K A M Cloth Store	Not Recognized	U/S 33 (7)	278.00 decimal land at Mouza: South Kanchan Nagar, Fatikchari, Chattogram.	2.80	3.50	Physical Possession and Mutation yet to be Completed
3.	M/s Mominul Traders	Not Recognized	U/S 33 (7)	60.42 decimal land at Mouza: Raghunathpur, Birol Dinajpur.	5.90	7.40	Physical Possession and Mutation yet to be Completed
4.	M/s Seba Traders	Not Recognized	U/S 33 (7)	16.00 decimal land at Mouza: Sudhiakola Syestaganj, Habiganj.	1.50	1.90	Physical Possession and Mutation yet to be Completed
5.	M/s Abir Traders	Not Recognized	U/S 33 (7)	4.95 decimal land at Mouza: Barandi, Jashore Sadar, Jashore.	1.40	1.70	Physical Possession and Mutation yet to be Completed
6.	M/s Rupa Traders	Not Recognized	U/S 33 (7)	10.50 decimal land with flat measuring 416 sft at Mouza:North Rangamatia, Fatikchari, Chattogram.	8.00	10.01	Physical Possession and Mutation yet to be Completed
7.	M/s Bismillah Paper House	Not Recognized	U/S 33 (7)	56.00 decimal land at Mouza: Aziz Fajilpur, Dagonbhuiyan, Feni.	4.48	5.60	Physical Possession and Mutation yet to be Completed
8.	S S Trade Syndicate	Not Recognized	U/S 33 (7)	39.00 decimal land at Mouza: North Pahartali, Pahartali, Chattogram.	25.00	31.20	Physical Possession and Mutation yet to be Completed
9.	M/s Mohona Fashion	Not Recognized	U/S 33 (7)	33.00 decimal land at Mouza: Sree Rampur, Jamalpur Sadar, Jamalpur.	1.60	2.00	Physical Possession and Mutation yet to be Completed
10.	M/s Abu Taher Traders	Not Recognized	U/S 33 (7)	17.00 decimal land at Mouza: Sultanpur, Feni Sadar, Feni.	1.44	1.80	Physical Possession and Mutation yet to be Completed
11.	M/s Bayzid Store	Not Recognized	U/S 33 (7)	1.00 decimal land at Mouza:Kaliajuri, Kotwali, Cumilla Sadar, Cumilla.	1.40	1.70	Physical Possession and Mutation yet to be Completed
12.	M/s Khaja CNG & Refueling Filling Station	Not Recognized	U/S 33 (7)	35.00 decimal land at Mouza:Pukuria, Ghior, Manikganj	9.00	11.20	Physical Possession and Mutation yet to be Completed
13.	M/s Hanif Enterprise	Not Recognized	U/S 33 (7)	32.75 decimal land with a flat measuring 1100 sft. at Mouza: Boro Walia, Ashulia, Savar, Dhaka.	14.20	17.80	Physical Possession and Mutation yet to be Completed
14.	M/s Sohag Traders	Not Recognized	U/S 33 (7)	61.99 decimal land at Mouza: Raypur, Satkhira Sadar, Satkhira.	4.80	6.00	Physical Possession and Mutation yet to be Completed
15.	M/s Zaman Traders	Not Recognized	U/S 33 (7)	41.00 decimal land with 03 storied building at Mouza: Satkhira, Satkhira Sadar, Satkhira.	16.80	21.00	Physical Possession and Mutation yet to be Completed
16.	Engineer Mohammad Ali (Cumilla)	Not Recognized	U/S 33 (7)	110.50 decimal land at Mouza: Rajendrapur & Ramroygram, Chouddagram, Cumilla	16.20	20.30	Physical Possession and Mutation yet to be Completed
Total						78.00	

Balance Sheet (Off-shore Banking Unit)

As at 31 December 2025

PROPERTY AND ASSETS	Notes	2025		2024
		USD	Taka	Taka
Cash				
In hand (including foreign currencies)		-	-	-
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		-	-	-
Balance with other banks and financial institutions				
In Bangladesh		2,635,968	322,115,313	122,959,069
Outside Bangladesh		-	-	-
		2,635,968	322,115,313	122,959,069
Money at call on short notice		-	-	-
Investments				
Government		-	-	-
Others		-	-	-
		-	-	-
Loans and advances	3			
Loans, cash credits, overdrafts, etc.		4,744,764	579,810,156	684,785,084
Bills purchased and discounted		240,337,095	29,369,193,021	25,714,593,480
		245,081,859	29,949,003,177	26,399,378,564
Fixed assets including land, building, furniture and fixtures	4	1	123	119
Other assets	5	2,687	328,336	1,995,523
Non-banking assets		-	-	-
TOTAL ASSETS		247,720,515	30,271,446,949	26,524,333,275
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents	6	214,279,215	26,184,920,016	23,519,953,599
Deposits and other accounts	7			
Current deposits and other accounts		7,422,400	907,017,252	440,355,153
Bills payable		-	-	-
Savings bank deposits		884,699	108,110,257	-
Term deposits		114,778	14,025,878	123,620
		8,421,877	1,029,153,387	440,478,773
Other liabilities	8	6,349,013	775,849,404	582,178,504
TOTAL LIABILITIES		229,050,105	27,989,922,807	24,542,610,876
Shareholders' equity				
Retained earnings	9	18,670,410	2,281,524,142	1,981,722,399
		18,670,410	2,281,524,142	1,981,722,399
TOTAL LIABILITIES AND CAPITAL		247,720,516	30,271,446,949	26,524,333,275
OFF-BALANCE SHEET ITEMS				
Contingent liabilities				
Acceptances and endorsements		-	-	-
Letters of guarantee		-	-	-
Irrevocable letters of credit		-	-	-
Bills for collection		-	-	-
Other contingent liabilities		-	-	-
Total contingent liabilities		-	-	-
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 other commitments		-	-	-
Total off-balance sheet items including contingent liabilities		-	-	-

Profit and Loss Account (Off-shore Banking Unit)

For the year ended 31 December 2025

	Notes	2025		2024
		USD	Taka	Taka
Interest income	10	15,270,022	1,845,382,176	1,671,784,180
Interest paid on deposits and borrowings etc.	12	12,572,637	1,519,403,161	1,381,519,818
Net interest income		2,697,386	325,979,015	290,264,362
Other operating income	11	74,426	12,705,080	20,409,380
Total operating income		2,771,811	338,684,095	310,673,742
Salary and allowances	13	10,405	1,257,426	1,364,647
Postage, stamp, telecommunications, etc.	14	-	-	-
Depreciation and repair of bank's assets	15	-	-	-
Other expenses	16	12,711	1,536,113	314,780
Total operating expenses		23,115	2,793,539	1,679,427
Profit before provision		2,748,696	335,890,556	308,994,315
Provision for loans and off-balance sheet exposures	3.3			
Specific provision for loans		-	-	-
General provision for loans		295,326	36,088,813	36,769,497
General provision for off-balance sheet exposures		-	-	-
		295,326	36,088,813	36,769,497
Other provision		-	-	-
Total provision		295,326	36,088,813	36,769,497
Retained surplus to retained earnings		2,453,370	299,801,743	272,224,818

Cash Flow Statement (Off-shore Banking Unit)

For the year ended 31 December 2025

	Notes	2025		2024
		USD	Taka	Taka
A) Cash flows from operating activities				
Interest receipts in cash		15,584,443	1,883,379,881	1,650,542,171
Interest payments		(11,313,260)	(1,385,437,229)	(1,486,019,326)
Dividend receipts in cash		-	-	-
Gain on sale of shares		-	-	-
Gain on sale of securities		-	-	-
Recoveries of loan previously written-off		-	-	-
Fee and commission receipts in cash		-	-	-
Cash payments to employees		(10,405)	(1,257,426)	(1,364,647)
Cash payments to suppliers		-	-	-
Income taxes paid		-	-	-
Receipts from other operating activities		74,426	12,705,080	20,409,380
Payments for other operating activities		(12,711)	(1,536,113)	(314,780)
Operating profit before changes in operating assets and liabilities		4,322,493	507,854,193	183,252,797
Increase/(decrease) in operating assets and liabilities				
Statutory deposits		-	-	-
Purchase /sale of trading securities		-	-	-
Loans and advances to other banks		-	-	-
Loans and advances to customers		(38,358,203)	(4,687,372,404)	(1,636,194,932)
Other assets		-	-	-
Deposits from other banks		8,094,698	1,007,605,464	419,406,950
Deposits from customers		-	-	-
Other liabilities account of customers		27,548,034	3,371,068,991	1,133,252,617
Other liabilities		-	-	-
Net cash from operating activities		1,607,022	199,156,244	99,717,432
B) Cash flows from investing activities				
Payments for purchase of securities		-	-	-
Proceeds from sale of securities		-	-	-
Purchase of property, plant and equipment		-	-	-
Sale proceeds of property, plant and equipment		-	-	-
Net cash used in investing activities		-	-	-
C) Cash flows from financing activities				
Receipts from issue of loan capital and debt securities		-	-	-
Dividends paid		-	-	-
Net cash from financing activities		-	-	-
D) Net increase / (decrease) in cash (A+B+C)		1,607,022	199,156,244	99,717,432
E) Cash and cash-equivalents at beginning of the year		1,028,946	122,959,069	23,241,637
F) Cash and cash-equivalents at end of the year (D+E)		2,635,969	322,115,313	122,959,069



Notes to the Financial Statements (Off-shore Banking Unit)

As at and for the year ended 2025

1. Status of the unit

1.1 The Off-shore Banking Units (OBU) of Dutch-Bangla Bank PLC are governed by the applicable rules & regulations of Bangladesh Bank. The Bank obtained the permission for conducting the activities of OBU under reference letter no. BRPD(P-3)744(109)/2010-610 dated 23 February 2010 of Bangladesh Bank. The Bank started the operation of OBU on 12 July 2010. The number of OBUs were two as at 31 December 2025, located at Centralized Processing Centre (CPC), Head Office, Dhaka and Dhaka EPZ Branch, Dhaka.

1.2 Nature of business

The principal activities of the Bank are to carry on all kinds of banking business in accordance with applicable rules and regulations of Bangladesh Bank for operations of Off-shore Banking Unit in Bangladesh.

2. Significant accounting policies and basis of preparation of financial statements

2.1 Basis of accounting

The financial statements of the Bank have been prepared under historical cost convention and in accordance with the Bank Companies Act, 1991 as amended under sub-section 38(4) of the Act, relevant Bangladesh Bank Circulars, International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), the Companies Act, 1994, Financial Reporting Act 2015, the Securities and Exchange Rules, 1987 and other rules and regulations applicable in Bangladesh.

The financial statements represent the financial position and results of OBUs of the Bank.

2.2 Functional and presentation currency

The functional currency of OBUs is US Dollar. While the financial statements are presented both in USD and equivalent Bangladesh Taka. Transactions in others currencies are recorded in the functional currency (USD) at the rate of exchange prevailing on the date of the transactions. Assets and liabilities in other currencies are translated into functional currency (USD) at the rate of exchange prevailing at the date of balance sheet.

2.3 Loans and advances

- a) Loans and advances are stated at gross amount. While the provision and interest suspense against loans and advances are shown separately as other liabilities.
- b) Interest income is calculated on daily product basis and accounted for on quarterly rest on accrual basis until the loans and advances are defined as classified accounts as per Bangladesh Bank guidelines. As per Bangladesh Bank directives, interest on loans and advances classified as bad/loss is not accounted for. A separate memorandum record is maintained for such interest on bad/loss loans.
- c) Provision for loans and advances is made on the basis of the year end review by the management of the Bank in line with the instructions contained in BRPD Master Circular No. 14 dated 23 September 2012, BRPD Circular No. 19 dated 27 December 2012, BRPD Circular No. 05 and 06 dated 29 May 2013, BRPD Circular No. 15 dated 23 December 2013, BRPD Circular No. 16 dated 18 November 2014, BRPD Circular No. 08 dated 02 August 2015, BRPD Circular No. 01 dated 20 February 2018, BRPD circular No. 24 (17 November 2019), BRPD circular No.6 (19 May 2019), BRPD circular No. 4 (16 May 2019), BRPD circular No. 3 (21 April 2019), BRPD circular No. 16 (21 July 2020) and BRPD circular No. 52 (20 October 2020), issued by Bangladesh Bank.

2.4 Revenue recognition

The revenues of the OBU during the year have been recognized in terms of the provisions of International Financial Reporting Standards 15, 'Revenue from Contracts with Customers' as outlined below:

2.4.1 Interest income

a) Interest income from loans and advances and lease finance

The policy for accounting of interest income on loans and advances is stated in **2.3.a** and **2.3.b** above.

2.4.2 Fees and commission income

Fees and commission income arising from different services provided by the Units are recognized on cash receipt basis.

2.4.3 Interest paid on deposits and borrowings

Interest paid on deposits, borrowings etc. are accounted for on accrual basis.

2.5 Cash flow statement

Cash flow statement has been prepared under mixture of Direct and Indirect method as recommended in the BRPD Circular No. 14 dated 25 June 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

2.6 General

Assets and liabilities have been translated into Taka currency @ USD 1 = BDT 122.2000 (2024: 119.5000). Income expenses are translated at an average rate @ USD 1 = 120.8500.

	2025		2024
	USD	Taka	Taka
3. Loans and advances			
Loans, cash credits, overdrafts etc.	4,744,764	579,810,156	684,785,084
Bills purchased and discounted	240,337,095	29,369,193,021	25,714,593,480
Total loans and advances	245,081,859	29,949,003,177	26,399,378,564
3.1 Loans and advances including bills purchased and discounted are classified into the following broad categories			
a) Loans and advances			
In Bangladesh			
Term loan - industrial	4,744,764	579,810,156	684,785,084
	4,744,764	579,810,156	684,785,084
Outside Bangladesh	-	-	-
	4,744,764	579,810,156	684,785,084
b) Bills purchased and discounted			
Payable in Bangladesh			
Inland bills purchased	33,270,395	4,065,642,256	4,865,407,814
Payable outside Bangladesh			
Foreign bills purchased and discounted	207,066,700	25,303,550,765	20,849,185,666
	240,337,095	29,369,193,021	25,714,593,480
Total (a+b)	245,081,859	29,949,003,177	26,399,378,564
3.1.1 Net loans, advances and lease receivables including bills purchased and discounted			
Total loans, advances and lease receivables	245,081,859	29,949,003,177	26,399,378,564
Less : Provision against loans and advances (specific and general)	1,450,256	300,082,599	263,993,786
Less : Cumulative balance of interest suspense account	-	-	-
	243,631,603	29,648,920,578	26,135,384,778



3.2 Residual maturity grouping of loans, advances and lease receivables including bills purchased and discounted

Payable

	2025		2024
	USD	Taka	Taka
On demand	-	-	-
Within one to three months	-	-	-
Within three to twelve months	245,081,859	29,949,003,177	26,399,378,564
Within one to five years	-	-	-
More than five years	-	-	-
	245,081,859	29,949,003,177	26,399,378,564

3.3 a) Classification status of loans and advances including the bills purchased & discounted

Unclassified

Standard	244,960,630	29,934,188,987	26,399,378,564
Special mention account (SMA)	121,229	14,814,190	-
	245,081,859	29,949,003,177	26,399,378,564

Classified

Substandard	-	-	-
Doubtful	-	-	-
Bad / loss	-	-	-
	245,081,859	29,949,003,177	26,399,378,564

b) Classification and provisioning of loans, advances and lease receivables including bills purchased and discounted

Classification / Status of loans and advances	Amount of outstanding loans and advances as at 31 December 2025		Base for provision Taka	Percentage (%) of provision required as per Bangladesh Bank's directives	Amount of provision required as at 31 December 2025 (Taka)	Amount of provision required as at 31 December 2024 (Taka)
	USD	Taka				
Unclassified loans and advances						
Small & medium enterprise financing				1%		
Other than small & medium enterprise financing	244,960,630	29,934,188,987	29,934,188,987	1%	299,341,890	263,993,786
Special mention account	121,229	14,814,190	14,814,190	5%	740,709	-
Total unclassified loans and advances	245,081,859	29,949,003,177	29,949,003,177		300,082,599	263,993,786
Classified loans and advances						
Substandard		-	-	20%	-	-
Doubtful	-	-	-	50%	-	-
Bad / loss	-	-	-	100%	-	-
Total classified loans and advances	-	-	-		-	-
Total loans and advances	245,081,859	29,949,003,177	29,949,003,177		300,082,599	263,993,786
Total provision maintained					300,082,599	263,993,786
Total provision surplus					-	-
Provision made for the year					36,088,813	36,769,497

	2025		2024
	USD	Taka	Taka
3.4 Geographical location-wise loans, advances and lease receivables including bills purchased and discounted			
Dhaka division	199,248,328	24,348,145,674	22,787,716,015
Chittagong division	14,536,150	1,776,317,554	-
Other divisions	31,297,381	3,824,539,949	3,611,662,549
	245,081,859	29,949,003,177	26,399,378,564
4. Fixed assets at cost or revalued amount including land, building, furniture and fixtures			
Computer equipment and software	1,242	151,730	148,377
	1,242	151,730	148,377
Less: Accumulated depreciation	1,241	151,607	148,258
Exchange differences adjustment [Note 2.6]			
	1,241	151,607	148,258
	1	123	119
5. Other assets			
Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures and other income receivable	2,687	328,336	321,081
Sundry Assets	-	-	1,674,442
	2,687	328,336	1,995,523
6. Borrowings from other banks, financial institutions and agents			
a) In Bangladesh			
Borrowings from Dutch-Bangla Bank, Head Office	27,547,586	3,366,315,033	9,739,973,822
	27,547,586	3,366,315,033	9,739,973,822
b) Outside Bangladesh			
Borrowings from other banks, financial institutions and agents	186,731,628	22,818,604,983	13,779,979,777
	186,731,628	22,818,604,983	13,779,979,777
Total (a+b)	214,279,215	26,184,920,016	23,519,953,599
7. Deposits and other accounts			
Current deposits and other accounts			
Current deposits	7,106,174	868,374,458	414,131,729
Special notice deposits	-	-	-
Sundry deposits	316,226	38,642,794	26,223,424
Bills payable	-	-	-
Savings bank deposits	884,699	108,110,257	-
Term Deposits			
Fixed deposits	-	-	-
Non resident foreign currency deposits	114,778	14,025,878	123,620
Monthly term deposits	-	-	-
	8,421,877	1,029,153,387	440,478,773
8. Other liabilities			
Interest payable on borrowings	3,771,164	460,836,276	318,184,718
Accumulated provision for loans and advances including off-balance sheet exposures	2,455,668	300,082,599	263,993,786
Other liability	122,181	14,930,529	-
Exchange differences [Note 2.6]	-	-	-
	6,349,013	775,849,404	582,178,504
9. Retained Earnings			
Closing balance	18,670,410	2,281,524,142	1,981,722,399
	18,670,410	2,281,524,142	1,981,722,399
10. Interest income			
Interest on loans and advances	15,270,022	1,845,382,176	1,671,784,180
Interest on balance with other banks and financial institutions	-	-	-
	15,270,022	1,845,382,176	1,671,784,180



	2025		2024
	USD	Taka	Taka
11. Other income			
Recoveries from client, etc.	74,311	8,980,441	7,734,616
Service charges on deposit accounts	45	5,438	5,731
Income from Export-Import	70	8,460	63,617
Foreign exchange gain and charges [Note 2.6]	-	3,710,741	12,605,416
	74,426	12,705,080	20,409,380
12. Interest paid on deposits and borrowings etc.			
Interest paid on borrowings	12,572,637	1,519,403,161	1,381,519,818
	12,572,637	1,519,403,161	1,381,519,818
13. Salary and allowances			
Basic salary	4,969	600,508	621,638
House rent allowance	2,485	300,255	310,821
Conveyance allowance	1,957	236,559	253,032
Bank's contribution to provident fund	497	60,052	62,162
Leave fare assistance	-	-	-
Medical expenses	497	60,052	62,162
Bonus	-	-	54,832
	10,405	1,257,426	1,364,647
14. Postage, stamp, telecommunications etc.			
Postage, telecommunications, etc.	-	-	-
	-	-	-
15. Depreciation and repair of bank's assets			
Depreciation on fixed assets including land, building, furniture and fixtures [Note-15.1]	-	-	-
Repair and maintenance [Note-15.2]	-	-	-
	-	-	-
15.1 Depreciation on fixed assets including land, building, furniture and fixtures			
Computer equipment and software	-	-	-
	-	-	-
15.2 Repair and maintenance			
Vehicle	-	-	-
	-	-	-
16. Other expenses			
Other expenses	12,711	1,536,113	314,780
	12,711	1,536,113	314,780



*Any time
Anywhere*

Top Management of Dutch-Bangla Bank

Managing Director & CEO

Mr. Md. Ahteshamul Haque Khan

Deputy Managing Directors

Mr. Md. Abedur Rahman Sikder

Mr. Md. Shahadat Hossain

Mr. Md. Shah Alam Patwary

Mr. Mohammed Shahid Ullah, FCA

Mr. Uttam Kumar Saha

Mr. Md. Sirajul Islam

DUTCH-BANGLA BANK BRANCHES

01. Abdullahpur Branch

Anwar Hossain Plaza (1st floor),
Kolakandi Road, Abdullahpur Bus stand,
Keraniganj, Dhaka.
Mobile: 01938-801698, 01805-442364

02. Aganagar Branch

'Saba Complex'(1st floor),
Shahid Delwar Hossain Road, Kaliganj,
South Keraniganj, Dhaka.
Mobile: 01938-803293, 01805-442388

03. Agrabad Branch

Hossain Court (Ground floor), 75, Agrabad C/A,
Double Mooring, Chattogram.
Tel: 031-724781-2, 031-726571
Mobile: 01711-728391, 01729-072876

04. Amborkhana Branch

Lais Super Market (1st floor),
781, Amborkhana, Sylhet.
Tel: 0821-710416, 0821-720178
Fax: 0821-717497
Mobile: 01938-801621, 01805-442346

05. Aminbazar Branch

M. A. Hossen Tower (2nd floor),
Begunbari, Aminbazar, Savar, Dhaka.
Tel: 02-9026098, 02-9026096
Mobile: 01938-801677, 01805-442359

06. Araihasar Branch

Bhai Bhai Plaza (1st floor),
Araihasar, Narayanganj.
Mobile: 01938-803290, 01805-442386

07. Ashkona Branch

Bhuiyan Shopping Complex (1st floor),
301/631, Ashkona, Dakshinkhan, Dhaka.
Tel: 58955884, 7912494, 7914814
Mobile: 01938-801625, 01805-442347

08. Ashuganj Branch

'D.R Plaza' (1st & 2nd floor),
Station Road (Cinema Hall Road),
Chor Chartala, Ashuganj, Brahmanbaria.
Tel: 8528-74144, 8528-74154
Mobile: 01938-803287, 01805-442384

09. Ashulia Bazar Branch

Ashulia New Market (1st floor),
Ashulia Bazar, Ashulia, Dhaka.
Mobile: 01847-278123, 01805-442403

10. Ashulia Branch

1st & 2nd floor, Jamgora, DEPZ Main Road,
Ashulia, Savar, Dhaka.
Mobile: 01938-801656, 01805-442356

11. Ati Bazar Branch

1st floor, Ati Bazar, Keraniganj, Dhaka.
Tel: 02-55103283, 02-55103284
Mobile: 01938-801676, 01938-801681

12. Aushkandi Branch

Hazi Nawab Mansion (1st Floor),
Aushkandi, Nabiganj, Habiganj.
Mobile: 01847-278108, 01805-442400

13. Aziznagar Branch

"Chowdhury Shopping Complex" (1st floor),
Aziznagar, Lama, Bandarban.
Mobile: 01847-415222, 01805-442412

14. Baburhat Branch

"Hazi Ramizuddin Super Market" (1st, 2nd & 3rd floor),
Holding # 16, Bank Road, Madhabdi Bazar,
Baburhat, Narsingdi.
Tel: 9446921-22, 9446670
Mobile: 01711-541734, 01711-629340

15. Bagerhat Branch

Kazi Badar Uddin Plaza (1st & 2nd floor),
Holding # 37, Road # 37, Khan Zahan Ali Road,
Bagerhat Sadar, Bagerhat.
Mobile: 01847-278127, 01805-442405

16. Bagher Bazar Branch

Hazi Samsuddin Market (1st & 2nd floor), Shirirchala,
Bhabanipur, Bagher Bazar, Gazipur.
Mobile: 01847-278125, 01805-442406

17. Banani Branch

"Borak Mehnur" (1st & 2nd Floor), 51/B,
Kamal Ataturk Avenue, Banani, Dhaka.
Tel: 55034190, 9883892, Fax: 9887336
Mobile: 01711-596014, 01713-069923

18. Banani-11 Branch

'Bond Center' (1st & 2nd floor), Holding # 71,
Road # 11, Block-D, Banani, Dhaka.
Mobile: 01958-151588, 01958-503920

19. Banasree Branch

Holding # 2 & 3 (1st floor), Main Road,
Block # F, Banasree, Rampura, Dhaka.
Mobile: 01810-025608, 01958-151572

20. Bandar Branch

'Chowdhury Plaza' (1st & 2nd floor),
Holding # 219, Amin R/A, 01 no Kheya Ghat Road,
Bandar, Narayanganj.
Mobile: 01958-151582, 01805-442447

21. Bandarban Branch

"Haque Hill Tower" (1st Floor), Holding # R/56, Main
Road, Bandarban Sadar, Bandarban.
Mobile: 01810-025611, 01805-442428



22. Bandura Branch

'Shezan Multi Shopping Mall' (1st Floor),
Bandura Bazar, Nawabganj, Dhaka.
Mobile: 01730-726982, 01730-726983,
01713-481746

23. Bangabandhu Avenue Branch

'Hossain Chember' (1st & 2nd floor),
30, Bangabandhu Avenue, Dhaka.
Mobile: 01810-025614, 01958-151550

24. Bangabandhu Road Branch

1st, 2nd & 3rd floor, 60 (Old) / 86 (New),
Bangabandhu Road, Narayanganj.
Tel: 7642860-1, Fax: 7642862
Mobile: 01711-541739, 01938-801641

25. Banti Bazar Branch

'Tarazuddin Plaza' (1st floor),
Banti Bazar, Arahazar, Narayanganj.
Mobile: 01810-025610, 01805-442426

26. Baraipara Branch

'Sufia Mansion' (1st floor),
Nabinagar- Chandura Highway,
Baraipara, Ashulia, Savar, Dhaka.
Mobile: 01847-415228, 01805-442416

27. Barishal Branch

'LL Tower' (1st floor), Holding # 119,
Birshreshtho Shahid Captin Mohiuddin Jahangir Road,
Barishal.
Tel: 0431-61662, 0431-2174474
Fax: 0431-2174489
Mobile: 01713-450734, 01938-801653

28. Barlekha Branch

'Hazi Moshud Ali Trade Centre' (1st floor),
Holding # 194/1684, Main Road,
Barlekha Bazar, Barlekha, Moulvibazar.
Tel: 08622-56702-04
Mobile: 01938-801634, 01805-442348

29. Bashundhara Branch

1st Floor, Ka-3/1-C, Bashundhara Road,
Bashundhara, Jagannathpur, Dhaka.
Tel: 8413618-20, Fax: 8413620
Mobile: 01730-024092, 01805-442310

30. Basurhat Branch

'Tanha Bhaban' (1st & 2nd floor),
Holding # 152, College Road, Basurhat, Noakhali.
Tel: 03223-56015-16, Fax: 03223-56010
Mobile: 01730-333631, 01805-442323

31. Beani Bazar Branch

'Zaman Plaza' (1st floor), Beani Bazar, Sylhet.
Tel: 08223-56061-62, Fax: 08223-56060
Mobile: 01713-481743, 01805-442317

32. Benapole Branch

'Noor Shopping Complex' (1st floor),
Holding # 570/1, Jashore-Kolkata Highway,
Benapole Port, Sharsha, Jashore.
Mobile: 01847-278106, 01805-442397

33. Bhairab Branch

1st & 2nd floor, Holding # 261-262, Char Rastar More,
Bottola Road, Bhairab Bazar, Bhairab, Kishoreganj.
Tel: 029470255-6
Mobile: 01730-333773, 01805-442328

34. Bhola Branch

'Jahanara Arcade' (1st & 2nd floor),
Holding # 434, Sadar Road,
Bhola.
Mobile: 01847-278128, 01805-442408

35. Bhuigar Branch

'Bhuiyan Tower' (1st floor),
Bhuigar Bus Stand, Kutubpur,
Fatulla, Narayanganj.
Mobile: 01938-801734, 01810-177187

36. Bhulta Branch

'Hazi Abdul Haque Super Market' (2nd floor),
Bhulta, Golakandail, Rupgonj, Narayanganj.
Mobile: 01730-313995, 01958-503904

37. Bijoyagar Branch

1st & 2nd floor, 180-181, Shahid Syed Nazrul Islam Shoroni,
Bijoyagar, Dhaka.
Tel: 8391562-3, 8391563
Mobile: 01730-703441, 01938-801692

38. Biswanath Branch

'Haji Afij Ali Complex' (1st & 2nd floor),
Jagannathpur Road, Biswanath, Sylhet.
Tel: 08224-56009, 08224-56010
Mobile: 01713-080234, 01805-442301

39. Board Bazar Branch

'Mansur Plaza' (1st floor),
Board Bazar, Joydevpur, Gazipur.
Tel: 9293433-5
Mobile: 01713-060712, 01958-151579

40. Bogura Branch

'Madhu Metro Tower' (2nd & 3rd Floor),
Holding # 56/64, Kazi Nazrul Islam Road,
Sathmatha, Bogura Sadar, Bogura.
Tel: 051-69820, 051-69830
Mobile: 01713-201690, 01897-659905

41. Borguna Branch

'Shahabuddin Plaza' (1st & 2nd floor),
Holding # 78, Sadar Road, Borguna.
Mobile: 01810-025613, 01805-442431

42. Bormi Bazar Branch

'Md. Humayun Kabir Tower' (1st floor),
Bormi Bazar, Sreepur, Gazipur.
Mobile: 01810-177376, 01805-442435

43. Boro Bazar Branch

'A Hossain Plaza' (1st floor),
Holding # 04 & 05, Sir Iqbal Road
(Boro Bazar), Khulna.
Mobile: 01958-151593, 01805-442455

44. Brahmanbaria Branch

'F.C. Tower' (1st & 2nd floor), Holding # 1018,
Court Road (Kalaisreepara), Brahmanbaria.
Tel: 0851-63284
Mobile: 01938-801650, 01897-659910

45. Chandpur Branch

'Hakim Plaza' (2nd floor), 0248,
Shahid Muktijoddha Road, Chandpur Sadar, Chandpur.
Tel: 0841-66595-7
Mobile: 01938-801714, 01805-442376

46. Chapainawabganj Branch

2nd floor, Holding # 04, Daudpur Madrasa Road,
Chapainawabganj Sadar, Chapainawabganj.
Tel: 0781-52699, 0781-52697, 0781-52698
Mobile: 01938-801715, 01805-442374

47. Chhatak Branch

"Tahir Plaza" (2nd & 3rd floor), Holding # 002-00,
East Bazar Chhatak, Sylhet Road, Chhatak, Sunamganj.
Tel: 08723-56356, 08723-56446, 08723-56439
Mobile: 01713-481707, 01805-442318

48. Chattogram EPZ Branch

'Chowdhury Market' (2nd floor),
Holding # 1277/B/1675 Circle-8,
EPZ main gate, South Halishahar,
Bondor, Chattogram.
Tel: 031-741421-2
Mobile: 01730-703435, 01805-442339

49. Chokoria Branch

'White Stone N.Y. Shopping Center' (1st floor),
Holding # 1112, Arkan Road, Chokoria, Cox's Bazar.
Tel: 034-2256415, 034-2256416
Mobile: 01938-801664, 01805-442358

50. Chowmuhani Branch

'NSS Bhaban' (1st floor), Feni Road,
Chowmuhani, Begumganj, Noakhali.
Tel: 0321-53632-3
Mobile: 01730-077785, 01938-801691

51. Chuadanga Branch

'Anwar Tower' (1st floor), Holding # 0634-00,
Feri Ghat Road, Chuadanga.
Tel: 0761-81131-2
Mobile: 01938-803288, 01805-442383

52. College Gate Branch

'Tokyo Tower' (2nd floor),
Holding no. 14, 15, Cherag Ali Market,
Dhaka-Mymensingh Road, Tongi West, Gazipur.
Mobile: 01810-177378, 01805-442438

53. Companiganj Branch

'Chitta Ranjan Avenue' (2nd floor), Holding # 01,
Muradnagar Road, Companiganj, Cumilla.
Mobile: 01938-801717, 01805-442377

54. Corporate Branch

1st floor, Holding no- 47, Motijheel C/A, Dhaka.
Mobile- 01847-415231, 01844-514197

55. Cox's Bazar Branch

'Abu Center' (2nd floor),
Holding # 0096-00, Purbo Bazarghata,
Cox's Bazar Sadar, Cox's Bazar.
Tel: 0341-51146-7
Mobile: 01713-257364, 01805-442308

56. Cumilla Branch

1st & 2nd floor, 32/30, Bandi Shahi Market,
Chawk Bazar, Cumilla.
Tel: 081-61011
Mobile: 01713-431444, 01810-025619

57. Dagonbhuiyan Branch

'Sultan Tower' (1st & 2nd floor),
Zero Point, Dagonbhuiyan, Feni.
Tel: 03323-79397-8, Fax: 03323-79425
Mobile: 01730-351786, 01805-442329

58. Dakshin Surma Branch

'Sumaiya Complex' (1st floor), Sultanpur
Road, Chandipul, Dakshin Surma, Sylhet.
Mobile: 01847-415224, 01805-442413

59. Dakshinkhan SME / Agriculture Branch

'Rajob Ali Super Market' (1st Floor), 83,
Dakshinkhan Bazar, Dakshinkhan, Uttara, Dhaka.
Tel: 8999669-71
Mobile: 01730-317194, 01805-442335

60. Dania Branch

'Ayesha Mosharraf Shopping Complex' (2nd & 3rd Floor),
Dania, Kadamtoli, Shampur, Dhaka.
Tel: 7552400, 7553095, 7552501, Fax: 7552501
Mobile: 01713-010703, 01897-659916

61. Daulatpur Branch

'S.S Center' (1st & 2nd floor), Holding # 1/1,
Jashore Road, Daulatpur, Khulna.
Mobile: 01810-025615, 01805-442432

62. Dhaka Dakshin SME / Agriculture Branch

'Shahir Uddin Super Market' (1st floor), 32,
Dhaka Dakshin, Golapgonj, Sylhet.
Tel: 08227-56523
Mobile: 01713-481740, 01805-442336



63. Dhaka EPZ Branch

Baipail, Ashulia, Savar, Dhaka.
Tel: 7790668, 7788254, Fax: 7789265
Mobile: 01713-046290, 01810-025626

64. Dhanbari Branch

'Dhanbari Banik Shopping Complex' (1st floor),
Holding # 119, Bazar Main Road, Dhanbari, Tangail.
Mobile: 01958-151592, 01805-442452

65. Dhanmondi Branch

'Bay's Park Height' (Gr. & 1st floor),
Holding # 02, Road # 09, Dhanmondi, Dhaka.
Tel: 58610963, 58615661, 58611372
Mobile: 01711-590289, 01729-072873

66. Dhap Branch

Rayan's Bhaban, House # 03, Holding # 0029,
Road # 02, Dhap, Lalkuthi road, Rangpur Sadar, Rangpur.
Mobile: 01958-506665, 01805-442459

67. Dholaikhal Branch

'Jaheda Rupali Bhaban' (1st floor), 40/1/A,
Lal Mohon Saha Street, Dholaikhal, Dhaka.
Mobile: 01810-025607, 01805-442427

68. Dighpait Branch

1st floor, Dighpait Uposhahar, Sadar, Jamalpur.
Mobile: 01938-801620, 01805-442345

69. Dinajpur Branch

'Palak' (1st floor), Holding # 1179/1139, 1181/1140,
Munshipara, Lilir Mor, Kotwali, Dinajpur.
Tel: 0531-63960-61, Fax: 0531-63962
Mobile: 01730-331459, 01805-442327

70. Dumni Branch

Ground floor, Dumni Bazar, Khilkhet, Dhaka.
Mobile: 01938-801704, 01805-442370

71. Elenga Branch

'Ekattur Bhaban' (1st floor),
Holding # 1640, 1642, Old Vuapur Road,
Elenga Bus Stand, Kalihati, Elenga, Tangail.
Mobile: 01938-801713, 01805-442372

72. Elephant Road Branch

1st, 2nd & 3rd floor, 235/5, Elephant Road,
New Market, Dhaka.
Tel: 5675458, 9675498, Fax: 9675498
Mobile: 01713-049306, 01711-295187

73. Faridpur Branch

'Chawkbazar Tower' (1st & 2nd floor),
57-58, Chawkbazar, Faridpur.
Tel: 0631-67080-82
Mobile: 01730-703437, 01805-442340

74. Fatikchari Branch

'Nazrul Shopping Complex' (1st & 2nd floor),
College Road, Bibirhat, Fatikchari, Chattogram.
Tel: 03022-56235-6
Mobile: 01730-077780, 01805-442312

75. Feni Branch

'Aziz Shopping Centre' (1st floor),
163, S.S.K. Road, Panchgachia, Feni.
Tel: 0331-63526, 0331-74490
Mobile: 01713-431443, 01805-442306

76. Gaibandha Branch

'Islam Plaza' (1st floor), Holding # 1076/1077,
Road# 02, Station Road, Gaibandha.
Mobile: 01847-278124, 01805-442404

77. Gazipur Branch

1st & 2nd floor, Holding # J/90, BIDD Road,
Gazipur Sadar, Gazipur.
Tel-02-49260260, 49260228, Fax: 02-9264234
Mobile: 01938-801695, 01805-442363

78. Gazipur Chowrasta Branch

'Reaz Tower' (1st Floor), Holding # A-18,
Tangail Road, Gazipur Chowrasta, Bason, Gazipur.
Tel: 49262167, 49262001
Mobile: 01713-141987, 01938-801649

79. Gazipura Branch

'Kazi Nur Mohammad Super Market' (1st floor),
Holding # 1/14, Kazi Mozammel Hoque Road,
Gazipura, Tongi East, Gazipur.
Mobile: 01958-151596, 01805-442453

80. Goala Bazar Branch

'Mohon Plaza' (1st & 2nd floor), Manik & Brothers,
North Goala Bazar, Osmaninagar, Sylhet.
Tel: 08242-56419-20
Mobile: 01730-077787, 01805-442314

81. Gobindaganj Branch

Nurjahan Complex (1st floor), Holding # 64/3,
Rangpur Road, Gobindaganj, Gaibandha.
Tel: 05423-75310, 05423-75318
Fax: 05423-75320
Mobile: 01713-435864, 01805-442330

82. Golapgonj Branch

'Noor Mansion' (1st floor),
Golapgonj Chowmohona, Sylhet.
Tel: (08227)-756300
Mobile: 01713-060998, 01805-442304

83. Gopalganj Branch

Hurayra Shopping Complex, 173, Public Hall Mor,
Binapani School Road, Gopalganj Sadar, Gopalganj.
Mobile: 01847-278101, 01805-442394

84. Gorai Branch

'Firoz Haider Khan Complex' (1st floor),
Dhaka-Tangail Highway, Gorai,
Mirzapur, Tangail.
Mobile: 01844-490182, 01805-442410

85. Gouripur Branch

'Madona Twin Tower' (1st floor),
Gouripur Bazar, Gouripur, Daudkandi, Cumilla.
Mobile: 01938-801680, 01805-442361

86. Green Road Branch

'Rajonigandha Complex' (1st & 2nd floor),
Holding # 66, Bir Uttam K M Shafiullah Road,
Green Road, Kalabagan, Dhaka.
Mobile: 01958-151599, 01805-442457

87. Gulshan Avenue Branch

'Uday Tower' (1st floor), Holding # 57 & 57/A,
Gulshan Avenue, Gulshan-1, Dhaka.
Mobile: 01958-151587, 01805-442448

88. Gulshan Branch

'The Grand Delvistaa' (Ground & 1st floor),
Plot # 1A, Road # 113, Block # CES (A),
Gulshan Avenue, Gulshan, Dhaka.
Tel: 58812213, 9888436, Fax: 8826344
Mobile: 01711-590396, 01713-040865

89. Gulshan Circle-1 Branch

Bay's 23 (1st Floor), Gulshan Avenue, Plot # 6,
Block # SW (I), Gulshan Model Town, Dhaka.
Mobile: 01938-801720, 01938-801726

90. Habiganj Branch

'Habiganj Regency' (1st Floor), Holding # 4179,
R.D Hall Road (Kalibari Road), Habiganj.
Tel: 0831-63153-4, Fax: 0831-63152
Mobile: 01730-703433, 01805-442338

91. Halishahar Branch

1st Floor, Holding # 1719/2100, Plot # 4,
Road # 4, Block-K, P C Road, Halishahar, Chattogram.
Tel: 031-2518051-3
Mobile: 01730-333630, 01805-442322

92. Hasnabad Branch

'Mofizuddin Mansion' (2nd Floor),
Holding # 01, Container Port Road,
Hasnabad, South Keraniganj, Dhaka.
Mobile: 01938-803296, 01805-442390

93. Hathazari Branch

'S.S. Tower' (1st & 2nd Floor), Kachari Road,
Hathazari Bazar, Hathazari, Chattogram.
Tel: 031-2601188
Mobile: 01711-728300, 01958-506640

94. Hemayetpur Branch

'Hazi Ashraf Shopping Complex & Tower'
(1st floor), Jadurchar Paschim Para,
Hemayetpur Bus Stand, Savar, Dhaka.
Tel: 027745865
Mobile: 01938-801718, 01805-442378

95. Ibrahimpur Branch

1st & 2nd floor, Holding # 83, Ibrahimpur,
Main Road, Kafrul, Dhaka
Mobile: 01810-025603, 01805-442423

96. Imamgonj Branch

2nd & 3rd floor, Holding # 22/1-23,
Roy Iswarchandra Shil Bahadur Street,
Chawkbazar, Dhaka.
Tel: 7341344, 7341369-70
Mobile: 01713-060961, 01730-726985

97. Indira Road Branch

'Manchester Plaza' (1st & 2nd floor),
Holding # 5/B, Indira Road, Farmgate,
Sher E Bangla Nagar, Dhaka.
Mobile: 01958-151580, 01805-442446

98. Islampur Branch

'Jahangir Tower' (2nd & 3rd floor),
114-116, Islampur, Dhaka.
Tel: 57395414, 57392944, 57396026
Mobile: 01711-594508, 01730-726981

99. Jagannathpur Branch

'Millenium Trade Centre', Holding # 0167-00,
Bir Muktijoddha Barrister Mirza Abdul Matin Estate,
T&T Road, Jagannathpur, Sunamganj
Mobile: 01897-659911, 01805-442461

100. Jamalpur Branch

1st & 2nd floor, Holding # 1196 & 1197,
Jam-e Masjid Road (Tomaltola),
Jamalpur Sadar, Jamalpur.
Tel: 0981-62489, 0981-64868
Mobile: 01938-801644, 01897-659906

101. Jashore Branch

1st floor, Holding # 398, Netaji Suvash Chandra Road,
Jashore Sadar, Jashore.
Tel: 0421-68314-5
Mobile: 01713-431347, 01805-442321

102. Jhalakathi Branch

1st floor, Holding # 21/22, Daktter Potti,
Jhalakathi Sadar, Jhalakathi.
Mobile: 01847-415230, 01805-442418

103. Jhawtala SME / Agriculture Branch

'Garden City' (1st & 2nd floor), Holding # 203/187, Police
Line/ Jhawtala Road, Adarsha Sadar, Cumilla.
Tel: 081-68618, 081-68588, Fax: 081-68594
Mobile: 01713-481725, 01805-442343

104. Jhenaidah Branch

'M. N. Super Market' (1st & 2nd floor),
Holding # 19, Road # 02, Sher-e-Bangla Sarak,
Jhenaidah Sadar, Jhenaidah.
Tel: 0451-63641-2, FAX: 0451-63643
Mobile: 01938-801694, 01805-442362

105. Joina Bazar Branch

1st floor, Joina Bazar, Sreepur, Gazipur.
Mobile: 01810-025602, 01805-442421

**106. Joypara Branch**

'Monowara Mansion' (1st floor),
Joypara, Dohar, Dhaka.
Tel: 02-7768169
Mobile: 01713-201877, 01713-481708

107. Joypurhat Branch

'Ansar Ali Complex' (Gr. Floor),
Holding # 110/1, Sadar Road, Joypurhat.
Mobile: 01938-803285, 01805-442380

108. Jubilee Road Branch

'Kader Tower' (2nd & 3rd Floor),
Holding # 279 & 280, 128-Tinpool,
Jubilee Road, Chattogram.
Tel: 031-2854491-3
Mobile: 01713-257361, 01958-503906

109. Kadamtoli Branch

'Rahat Centre' (1st Floor), 295, D.T. Road,
Kadamtoli, Chattogram.
Tel: 031-2514116, 031-2514130
Mobile: 01713-257362, 01805-442307

110. Kalampur Branch

Ground & 1st floor, Holding # 19/1, Choto Kalampur,
Kalampur Bazar Road, Dhamrai, Dhaka.
Mobile: 01938-801703, 01805-442368

111. Kalatia Branch

'Darani Master Plaza' (1st Floor),
Holding # 9/1, Kalatia Bazar,
Keraniganj, Dhaka.
Mobile: 01810-025612, 01805-442429

112. Kaliakoir Branch

'Vai Vai Plaza' (1st floor), Holding # 426, Tenglabari,
Shreefoltoli, Kaliakoir, Gazipur.
Mobile: 01958-151595, 01805-442454

113. Kaliganj Branch

'Gouro Bhabon' (1st floor), Holding # 220,
Road# 01, Kaligonj Bazar, Kaliganj, Gazipur.
Mobile: 01938-801712, 01805-442373

114. Kamarpara Branch

'Hazi Ramzan Ali Tower' (1st Floor),
33, Kamarpara, Turag, Dhaka.
Mobile: 01847-415221, 01805-442411

115. Kanchan Bazar Branch

'B.M Tower' (1st floor), Kanchan Moddho Bazar
(Suta Potti), Kanchan, Rupganj, Narayanganj.
Mobile: 01958-151589, 01805-442450

116. Kanchpur Branch

'Sonargaon Mega Complex' (1st floor),
Kanchpur, Sonargaon, Narayanganj.
Mobile: 01938-803283, 01805-442379

117. Kapasia Branch

'Mollah Manson' (1st & 2nd floor),
Kapasia Bazar, Kapasia, Gazipur.
Mobile: 01938-801711, 01805-442371

118. Kashinathpur Branch

'New Elahi Super Market' (1st floor),
Kashinathpur Bazar, Sathia, Pabna.
Mobile: 01938-801702, 01805-442367

119. Kathgora Bazar Branch

1st floor, Kathgora, Ashulia, Dhaka.
Mobile: 01958-151583, 01805442444

120. Kawran Bazar Branch

'BTMC Bhaban' (1st floor),
7/9 Kawran Bazar, Dhaka.
Tel: 55011975-6, Fax: 58155522
Mobile: 01711-590395, 01711-431524

121. Keraniganj Branch

'Jahanara Plaza' (1st floor), Dakpara,
Zinzira, Keraniganj, Dhaka.
Tel: 7763994-6, Fax: 7763997
Mobile: 01938-801615, 01844-490186

122. Khagrachori Branch

1st floor, Holding # 523/01, College Road,
Narikel Bagan, Khagrachori Sadar, Khagrachori.
Mobile: 01810-177375, 01805-442437

123. Khatungonj Branch

'Alam Business Center' (1st & 2nd floor),
Holding # 254, Khatungonj, Chattogram.
Tel: 031-2856781-3, 031-2866691-2
Mobile: 01730-088882, 01805-442315

124. Khilgaon Branch

'R. N Square' (1st & 2nd floor),
Holding # 937, Plot No-552, Block- C,
Shahid Baki Road, Khilgaon, Dhaka.
Mobile: 01847-415226, 01897-659900

125. Khulna Branch

'R. Amin Trade Center' (1st & 2nd floor),
17, KDA Avenue, Holding # 05,
Sheikhpara Main Road, Khulna.
Tel: 041-813782-3
Mobile: 01713-400582, 01847-415233

126. Kishoreganj Branch

'Kabir Lasker Plaza' (2nd floor), Holding # 142,
Isha Kha Road, Rathkhola, Kishoreganj Sadar, Kishoreganj
Mobile: 01938-801699, 01805-442365

127. Konabari Branch

'Anjuman Tower' (1st & 2nd floor), Plot no. A-149 (part),
S-66 (Part) BSCIC I/E, Konabari, Gazipur.
Tel: 9298841-3
Mobile: 01730-077784, 01897-659907

128. Kurigram Branch

'Ganir Uddin Super Market' (1st floor),
Holding # 0025, Ghoshpara, Bazar Road, Kurigram.
Mobile: 01938-801732, 01805-442392

129. Kushtia Branch

'Monir Tower' (1st & 2nd floor),
298 (old 164) N.S. Road, Boro Bazar, Kushtia.
Tel: 071-71729, 071-71730
Mobile: 01730-333634, 01805-442325

130. Laksham Branch

'Khair Mansion' (1st & 2nd floor), Holding # 894,
Laksham Bazar, Laksham, Cumilla.
Tel: 08032-51031-2
Mobile: 01938-801647, 01805-442352

131. Lalbag Branch

'B.S Tower' (1st floor), Holding # 63,
Haronath Ghosh Road, Chawkbazar, Dhaka.
Mobile: 01958-151598, 01958-506674

132. Lalmonirhat Branch

'Patwary Complex' (1st floor),
Holding # 1224-01, Goshala Road,
Lalmonirhat Sadar, Lalmonirhat.
Mobile: 01847-415227, 01805-442417

133. Lamabazar Branch

'Raja Mansion' (1st & 2nd floor), Chayanir 35,
Lamabazar, Zindabazar Road, Sylhet.
Mobile: 01958-151581, 01805-442462

134. Laxmipur Branch

'Ali Plaza' (1st, 2nd & 3rd floor),
1126 & 1127, Godown Road
(Old Khaddogudam Road), Laxmipur.
Tel: 0381-62429, 62409
Mobile: 01938-801646, 01805-442351

135. Local Office

Ground, 1st & 2nd floor, 1, Purbani Annex Building-2,
Dilkusha C/A, Dhaka.
Tel: 9568539, 9559291, 9557846, 9552831
Mobile: 01730-031823, 01711-566271

136. Lohagara Branch

'Mostafa City' (1st Floor), Lohagara Sadar,
Lohagara, Chattogram.
Tel: 03034-56342
Mobile: 01730-024090, 01805-442309

137. Madaripur Branch

'City Plaza' (1st & 2nd Floor), Main Road,
Puran Bazar, Madaripur.
Tel: 0661-62005, 0661-62006, 0661-61873
Mobile: 01713-248799, 01958-151575

138. Magura Branch

'Kokhon-Anowara Tower' (1st & 2nd Floor),
Holding # 94, Pashu Hospital Para,
Syed Atar Ali Road, Magura Sadar, Magura.
Mobile: 01847-278103, 01805-442395

139. Maijdee Court Branch

'Rahman Center' (1st & 2nd floor),
Holding # 51/52, Town Hall More,
Main Road, Maijdee Court, Noakhali.
Tel: 032171043, 032171047
Mobile: 01938-803284, 01805-442382

140. Mainamati Branch

'A.M Hazi Market' (2nd Floor), Nischintopur,
Cumilla Cantonment, Cumilla Sadar, Cumilla.
Mobile: 01847-278107, 01805-442401

141. Manda Branch

1st & 2nd Floor, North Manda,
Main Road, Mugda, Manda, Dhaka.
Tel: 02-7274429-31
Mobile: 01938-801675, 01897-659908

142. Manikgonj Branch

'Shandhani Plaza' (1st Floor), 69/1,
Shahid Rafiq Sarak, Manikgonj.
Tel: 7720020, 7720149
Mobile: 01730-024094, 01805-442311

143. Masterbari Branch

'RH Complex' (1st Floor), Zamirdia Masterbari,
Valuka, Mymensingh.
Mobile: 01938-803295, 01805-442389

144. Matuail Branch

'Meghna Plaza' (1st Floor), 11, Konapara Main Road,
Paradogar, Matuail, Jatrabari, Dhaka.
Tel: 7550640, 7550644, Fax: 77550642
Mobile: 01938-801614, 01897-659918

145. Mawna Branch

'Hazi Amir Complex' (1st & 2nd Floor),
Mawna Chowrasta, Sreepur Road,
Sreepur, Gazipur.
Mobile: 01938-801651, 01805-442353

146. Meherpur Branch

'Kalam Market' (1st & 2nd Floor),
195/5, Borobazar, Main Road,
Meherpur Sadar, Meherpur.
Mobile: 01847-415225, 01805-442414

147. Mirer Bazar Branch

'Fouzia Sarker Commercial Complex' (2nd floor),
Mirer Bazar, Kamargaon, Pubail, Gazipur.
Mobile: 01938-801654, 01805-442355

**148. Mirpur Branch**

1st & 2nd Floor, 8, Darus Salam Road,
Mirpur-1, Dhaka.
Tel: 9016841, 9016843, Fax: 9030533
Mobile: 01711-593280, 01729-072870

149. Mirpur Circle-10 Branch

'Gemcon El Mercado' (2nd & 3rd floor), 114,
Begum Rokeya Sarani, Mirpur Circle-10, Dhaka.
Tel: 9015957, 9015975, 9015966
Mobile: 01713-247410, 0184-7278111

150. Mirzapur Branch

'Ashkabar Biponi Bitan' (1st Floor),
Mirzapur Bus Stand, Mirzapur, Tangail.
Tel: 09229-56226-7
Mobile: 01713-257363, 01938-801652

151. Modonpur Branch

1st floor, Fulhar, Modonpur, Bandar, Narayanganj.
Mobile: 01938-803289, 01805-442385

152. Moghbazar Branch

'Green Satmahal' (1st floor), 206, 207, 208,
Shahid Sangbadik Selina Parvin Road,
Boro Moghbazar, Moghbazar, Dhaka.
Mobile: 01844-490183, 01810-177390

153. Mohakhali Branch

'Medona Tower' (2nd floor), Holding # 28,
Bir Uttam A.K. Khandakar Road,
Mohakhali C/A, Banani, Dhaka.
Tel: 9891317, 9861939
Mobile: 01711-593278, 01938-801608

154. Mohammadpur Branch

1st, 2nd & 3rd floor, Holding # 75/C,
Asad Avenue, Mohammadpur, Dhaka.
Mobile: 01938-803294, 01847-278114

155. Monipur Bazar Branch

1st floor, Monipur Bazar, Joydebpur, Gazipur.
Mobile: 01958-151585, 01805-442443

156. Monohardi Branch

'Lake City' (1st floor), 8/1, Sadar Road,
Monohardi, Narsingdi.
Tel: 9445077, 9445377
Mobile: 01938-801701, 01805-442369

157. Motijheel Foreign Exchange Branch

'City Center' (ground floor),
90/1, Motijheel C/A, Dhaka.
Tel: 9550769, 9550677, Fax: 9550504
Mobile: 01711-535664, 01711-543501

158. Mouchak Branch

'Siddique Shopping Complex' (1st floor),
Holding # 215, Mouchak, Kaliakoir, Gazipur.
Mobile: 01958-151586, 01805-442442

159. Moulvibazar Branch

'Sanawor Complex' (1st floor), M. Saifur Rahman Road,
Paschim Bazar, Moulvibazar.
Tel: 0861-62850-51
Mobile: 01713-201879, 01805-442302

160. Munshiganj Branch

'Aftab Uddin Complex' (1st floor),
195, Bangabandhu Sheikh Mujib Road,
Munshiganj Sadar, Munshiganj.
Tel: 7620077, 7620099
Mobile: 01730-703431, 01805-442337

161. Muradpur Branch

'Al-Kabir Tower' (1st floor), Muradpur,
Panchlaish, Chattogram.
Tel: 656011-3
Mobile: 01713-060994, 01805-442303

162. Murapara Branch

'Kali Das Tower' (1st & 2nd floor),
Murapara, Rupganj, Narayanganj.
Mobile: 01958-151597, 01805-442456

163. Mymensingh Branch

'Mamatashi Emporium' (1st floor),
8 & 12 GKMC Saha Road, Chotto Bazar, Mymensingh.
Tel: 091-52081, 091-52082
Mobile: 01730-088883, 01810-177396

164. Mymensingh Station Road Branch

'Reaz Square' (1st & 2nd floor),
Holding # 11, Station Road, Mymensingh.
Mobile: 01810-177380, 01810-177185

165. Nababpur Branch

1st & 2nd floor, 165, Nababpur Road, Dhaka.
Tel: 9582872, 47111504, 9583285
Mobile: 01711-541738, 01713-043691,

166. Naogaon Branch

'Ananda Bazar Shopping Complex' (2nd floor),
Holding # 321, Main Road, Naogaon Sadar, Naogaon.
Tel: 0741-81166, 0741-81167, Fax: 0741-81176
Mobile: 01938-801645, 01805-442350

167. Narail Branch

'Bhuiyan Shopping Mall' (1st floor),
Holding # 81, Rupganj Bazar,
Narail Sadar, Narail.
Mobile: 01847-278130, 01805-442409

168. Narayanganj Branch

1st, 2nd & 3rd floor, 45, S.M. Maleh Road,
Tanbazar, Narayanganj.
Tel: 7643828, 7631134, 7643088, 764052
Mobile: 01713-032551, 01711-880080

169. Narayanganj BSCIC Branch

1st & 2nd floor, Plot # 55, Block # A,
BSCIC Hosiary Industrial Area, Sonargaon,
Enayetnagar, Fatullah, Narayanganj.
Tel: 7671611, 47670980
Mobile: 01730-313997, 01805-442331

170. Narsingdi Branch

'Sree Durga Market' (1st & 2nd floor),
Holding # 217, 217/1, Desh priyo Road,
Narsingdi Bazar, Narsingdi.
Tel: 9464460, 9464470, 9464466
Mobile: 01713-481704, 01958-151578

171. Natore Branch

'Kashem Plaza' (1st floor), Holding # 54,
Nichabazar (kanaikhali), Dhaka-Rajshahi Highway,
Natore Sadar, Natore.
Mobile: 01847-278102, 01805-442396

172. Nawabganj Branch

'Raju Complex' (1st & 2nd Floor), Kolakopa,
Nawabganj, Dhaka.
Mobile: 01847-278104, 01805-442399

173. Nayabazar Branch

2nd floor, 29/1, North South Road, Bangshal, Dhaka.
Tel: 7394659, 57395523, 57394654
Mobile: 01713-141986, 01805-442305

174. Nayanpur Bazar Branch

'Kazi Complex' (1st floor), Nayanpur Bazar,
Sreepur, Gazipur.
Mobile: 01810-025601, 01805-442420

175. Netaigonj Branch

1st & 2nd floor, 21, R. K. Das Road,
Netaigonj, Narayanganj.
Tel: 7646099, 7648920
Mobile: 01713-060713, 01958-503907

176. Netrokona Branch

1st & 2nd floor, Holding # 0337,
Chitra Medical Hall, Choto Bazar Road,
Netrokona Sadar, Netrokona.
Tel: 0951-61698, 0951-61676, 0951-62171
Mobile: 01938-801716, 01805-442375

177. New Eskaton Branch

'Tropical NMG Tower' (1st floor),
Holding # 224/1, New Eskaton, Dilu Road,
Hatirjheel, Dhaka.
Mobile: 01958-151594, 01968-378150

178. New Market Branch

'Golden Gate Shopping center' (1st & 2nd floor),
Holding # 28, Mirpur Road, New Market, Dhaka.
Mobile: 01847-278109, 01810-177389

179. Nilphamari Branch

'City Sqaure', Holding # 0700-00,
Boro Masjid Road, Nilphamari Sadar, Nilphamari.
Mobile: 01810-025605, 01805-442425

180. Nimtola Branch

'Mohammad Ali Tower & Shopping Complex'
(1st floor), Holding # 742, Nimtola Bus Stand,
Sirajdikhan, Munshigonj.
Mobile: 01810-177373, 01805-442433

181. Noapara Branch

1st & 2nd floor, Noapara Bazar,
Saiham Nagar, Madhabpur, Habiganj.
Mobile: 01847-415223, 01805-442415

182. Norsingpur Branch

'Hashem Trade Center' (1st floor),
Norsingpur Bazar, DEPZ Road,
Ashulia, Dhaka.
Mobile: 01810-177374, 01805-442434

183. O. R. Nizam Road Branch

'IPL Atlanta Trade Center' (2nd & 3rd floor), 788/864,
O.R. Nizam Road, Golpahar Circle, Chattogram.
Tel: 321-2855936-38, Fax: 2855939
Mobile: 01713-107249, 01805-442300

184. Pabna Branch

'Midtown Homes' (1st & 2nd floor),
Holding # 1346-003 & 1346-004 (New),
1345/1 & 1346/2 (Old), Abdul Hamid Road,
Shalgaria, Pabna.
Tel: 0731-64478, 0731-63246
Mobile: 01730-333635, 01805-442326

185. Pagla Branch

'Hazi Nurul Islam Super Market' (2nd floor),
Holding # 2338/2580, Pagla, Fatullah, Narayanganj.
Tel: 02-7696683-4, 02-7696239
Mobile: 01938-801640, 01938-801697

186. Pallabi Branch

'Northern Khan Heights' (1st & 2nd floor),
Plot # 34, Road # 03, Block-D, Section # 11,
Pallabi, Mirpur, Dhaka.
Tel: 9013444, 9013446, Fax: 9013445
Mobile: 01938-801643, 01958-151577

187. Panchabati Branch

'S. Rahman Plaza' (1st & 2nd floor), Horiharpara,
Anayatnagar, Panchabati, Fatullah, Narayanganj.
Mobile: 01958-151591, 01805-442451

188. Panchagarh Branch

'Anwar Plaza' (1st floor), Holding # 19,
Tetulia Road, Panchagarh.
Tel: 0568-62401, 0568-61210
Mobile: 01938-801663, 01805-442357

189. Panchdona Branch

'Mozammel Hoque Super Market' (1st floor),
Panchdona, Madhabdi, Narsingdi.
Mobile: 01810-177201, 01805-442460

190. Panthapath Branch

'ENA Shakur Emarat' (1st Floor),
19/3, West Panthapath, Dhaka.
Tel: 9128325
Mobile: 01938-803291, 01897-659901

**191. Patherhat Branch**

'Bharateswari Plaza' (1st floor),
Noapara, Raozan, Chattogram.
Tel: 031-671620, 031-671610
Mobile: 01711-728339, 01730-726984

192. Patuakhali Branch

'S.S. Tower' (1st & 2nd floor),
Holding # 11, Sadar Road, Patuakhali.
Tel: 044165194, 044165195
Mobile: 01938-801658, 01897-659903

193. Pirojpur Branch

Shamsunnaher Tower (2nd floor), Holding # 125,
Shahid Omor Faruque Road (Sadar Road), Pirojpur.
Tel: 0461-63113-4
Mobile: 01938-801733, 01805-442393

194. Progoti Shoroni Branch

'Azhar Comfort Complex' (1st floor),
Ga-130/A, Progoti Shoroni, Middle Badda, Dhaka.
Tel: 8834220, 8833976, 8816800
Mobile: 01730-703440, 01847-278120

195. Rabindra Sarani Branch

'Green Reflections' (1st & 2nd floor),
Plot No. 33, Road # 15, Sector No. 3,
Rabindra Sarani, Uttara, Dhaka.
Mobile: 01810-177372, 01805-442441

196. Rajbari Branch

'Miah Tower' (1st floor), Holding # 242-244,
College Road, Rajbari Bazar, Rajbari.
Tel: 0641-65800, 0641-65811
Mobile: 01938-803292, 01805-442387

197. Rajendrapur Bazar Branch

1st floor, Rajendrapur Bazar,
Kapasias Road, Sreepur, Gazipur.
Mobile: 01810-177379, 01805-442439

198. Rajshahi Branch

'Rajshahi Association Bhaban' (1st Floor),
Holding # 317, Alok More, Station Road,
Boalia, Rajshahi.
Tel: 0721-821593-94
Mobile: 01713-455551, 01810-177398

199. Rampura Branch

1st & 2nd floor, 2/1, East Rampura,
DIT Road, Rampura, Dhaka.
Tel: 9356453-4, 9356200
Mobile: 01730-317188, 01730-317196

200. Rangamati Branch

1st & 2nd floor, Holding # 922 C,
Bonorupa More, Rangamati.
Mobile: 01810-177377, 01805-442440

201. Rangpur Branch

'Azhar Plaza' (1st floor), Nababganj Bazar,
Dewanbari Road, Rangpur.
Tel: 0521-67426-7, 0521-67406
Mobile: 01713-431319, 01805-442320

202. Rawzan SME / Agriculture Branch

'Hazi Ahsan Mansion' (1st floor),
256, Thana Road, Fakirhat, Rawzan, Chattogram.
Tel: 03026-56258
Mobile: 01713-481710, 01805-442342

203. Ruhitpur Branch

'Khokon Tower' (1st & 2nd floor),
Ruhitpur Boarding Market, Keraniganj, Dhaka.
Tel: 7766772, 7766773
Mobile: 01938-801657, 01958-503908

204. Saidpur Branch

'Bismillah Market' (1st & 2nd floor),
Holding # 25, Shahid Dr. Zikrul Haque Road,
Saidpur, Nilphamari.
Tel: 05526-73130-1, 05526-73133
Mobile: 01713-431337, 01805-442319

205. Satkhira Branch

'Meherun Plaza' (1st floor), Holding # 0483-00,
Boro Bazar Road, Satkhira.
Tel: 02477742058, 02477742062, 02477742056
Mobile: 01713-186891, 01805-442333

206. Satmasjid Road Branch

1st & 2nd floor, House # 47, Road # 9/A,
Dhanmondi R/A, Dhaka.
Tel: 8191144, 8191162, 8191750
Mobile: 01713-481709, 01938-801632

207. Savar Bazar Branch

'Murshida Mansion' (1st Floor),
Holding # 0050-00, Bazar Road,
Savar, Dhaka.
Tel: 7741522-23
Mobile: 01713-141985, 01810-177392

208. Savar Palli Bidyut Branch

'Hazi Nizam Plaza' (2nd Floor), Dendabar,
Savar Cantonment, Ashulia, Savar, Dhaka.
Mobile: 01847-278105, 01805-442398

209. Seed Store Bazar Branch

'Shomola-Taher Plaza' (1st and 2nd floor),
Seed Store Bazar, Valuka, Mymensingh.
Mobile: 01847-278126, 01805-442407

210. Shafipur SME / Agriculture Branch

'Ishadi Tower' (1st floor), Holding # 6/1,
Shafipur Bazar, Shafipur, Kaliakoir, Gazipur.
Tel: 02-49271210-2
Mobile: 01730-317192, 01805-442334

211. Shahjadpur Branch

'Shahjahan Super Market' (1st & 2nd floor),
Holding # 122, Town Masjid Road (Upozila Road),
Monirampur Bazar, Shahjadpur, Sirajganj.
Tel: 07527-64001, 07527-64003
Mobile: 01713-481701, 01805-442316

212. Shahjalal Uposhohor Branch

'Syed Plaza' (1st floor), Holding # D/1, Main Road,
Shahjalal Uposhohor, Shahporan, Sylhet.
Tel: 0821-721882, 0821-721553, Fax: 0821-711861
Mobile: 01730-703439, 01805-442341

213. Shantinagar Branch

'Green Peace' (1st & 2nd floor), 41,
Chamelibagh, Shantinagar, Dhaka.
Tel: 48314482, 9337063, 58310436, 58311117
Mobile: 01711-541792, 01730-726986

214. Shariatpur Branch

'Talukder Plaza' (1st & 2nd floor), Holding # 275,
Maddobazar, Shariatpur Sadar, Shariatpur.
Mobile: 01810-025604, 01805-442424

215. Sherpur Branch

1st & 2nd floor, Holding # 29/30, 31,
New Market More, Raghunath Bazar, Sherpur.
Mobile: 01847-415229, 01805-442419

216. Shewrapara Branch

1st floor, Holding # 888/1, East Shewrapara,
Rokeya Sarani, Kafrul, Mirpur, Dhaka.
Mobile: 01810-025609, 01805-442430

217. Shibu Market Branch

'Ranima Plaza' (2nd floor), Holding # 213,
Shibu Market, Fatullah, Narayanganj.
Mobile: 01958-151584, 01805-442445

218. Shimrail Branch

'Haji Ibrahim Khalil Shopping Complex' (1st floor),
Plot # 218, Shimrail, Siddirganj, Narayanganj.
Tel: 7691072, 7693465
Mobile: 01713-047804, 01844-514193

219. Shyamoli Branch

'Shyamoli Cinema Complex' (2nd floor),
Plot # 23/8B & 23/8C, Holding # 24/1 & 24/2,
Bir Uttam A.N.M Nuruzzaman Road, Mohammadpur, Dhaka.
Tel: 9137158, 9129290, 8155256
Mobile: 01730-024096, 01938-801607

220. Signboard Branch

'Salmi' (1st floor), Holding # 58, East Shantidhara,
Dhaka-Narayanganj Link Road, Signboard,
Fatullah, Narayanganj.
Mobile: 01958-151590, 01805-442449

221. Singair Branch

'Jahangir Mansion' (1st Floor),
Holding # 472, Shahid Rafiq Sharani,
Singair Bazar, Singair, Manikgonj.
Mobile: 01938-801730, 01805-442391

222. Sirajganj Branch

1st & 2nd floor, Holding # 987, S.S. Road,
Sirajganj Sadar, Sirajganj.
Tel: 0751-62711, 0751-62731-2
Mobile: 01938-801700, 01805-442366

223. Sonagazi Branch

'Chakladar Market' (1st floor),
8, Thana Road, Sonagazi, Feni.
Tel: 03325-76581-2
Mobile: 01730-077786, 01805-442313

224. Sonargaon Branch

'Shahabuddin Super Market', Mograpara Chowrasta,
Dhaka-Chattogram Highway, Sonargaon, Narayanganj.
Tel: 7656339, 7656076
Mobile: 01938-801679, 01805-442360

225. Sreemongal Branch

'Afzal Plaza' (1st floor), Moulvibazar Road,
Sreemongal, Moulvibazar.
Tel: 08626-72078-79, Fax: 08626-72080
Mobile: 01730-333632, 01805442324

226. Sreenagar Branch

'Mokka Complex' (1st floor), Vagyakul Road,
Sreenagar, Munshiganj.
Mobile: 01847-278110, 01805-442402

227. Sunamganj Branch

'Joaher Raza Trade Center' (1st & 2nd floor),
Holding# 09, Old Bus Stand,
Major Iqbal Hossain Road, Sunamganj.
Tel: 0871-61219, 0871-61262, Fax: 0871-61263
Mobile: 01938-801639, 01805442349

228. Sylhet Branch

1st floor, 358, East Zinda Bazar, Sylhet.
Tel: 0821-712637, 0821-712623, 0821-712653
Mobile: 01711-923159, 01729-072868

229. Sylhet Gobindaganj SME/Agriculture Branch

'Relation Tower' (1st floor), Gobindaganj Point,
Chhatak, Sunamganj.
Tel: 0871-31023, 0871-31024
Mobile: 01713-481748, 01805-442344

230. Sylhet Islampur Branch

'Siddiquey Mansion' (1st floor),
Khadimnagar, Islampur, Sylhet.
Mobile: 01810-025606, 01805-442422

**231. Tangail Branch**

'Tangail Tower' (1st & 2nd floor), Holding # 541, 542, 544, Main Road, Tangail Sadar, Tangail.
Tel: 0921-51443, 0921-61307, Fax: 0921-62643
Mobile: 01730-703442, 01968-378146

232. Tejgaon Branch

'Bangladesh Polymer Industries Private Limited' (1st floor), 315/B, Shaheed Tajuddin Sarani, Tejgaon I/A, Dhaka.
Tel: 9830045-7
Mobile: 01938-801693, 01938-803282.

233. Thakurgaon Branch

'Talukder Plaza' (1st Floor), Holding # 1306, Shahid Mohammad Ali Road, Thakurgaon Sadar, Thakurgaon.
Mobile: 01938-801731, 01897-659935

234. Tongi Branch

'Razzak Plaza' (1st & 2nd floor), 8/2, Anarkoli Road, Tongi Bazar, Tongi, Gazipur.
Tel: 9816801-03
Mobile: 01730-317190, 01805-442332

235. Toker Bazar Branch

'Hazi Tafur Ali Complex' (1st floor), Kumargaon, Toker Bazar, Sunamganj Road, Sylhet.
Mobile: 01810-177371, 01805-442436

236. Uttara Branch

1st, 2nd & 4th floor, Plot # 07, Road # 07, Sector # 04, Uttara Model Town, Uttara, Dhaka.
Tel: 58954739, 58954206, Fax: 58952004
Mobile: 01711-593449, 01897-659912

237. Uttara Sonargaon Janopad Branch

1st, 2nd & 3rd floor, Plot # 02, Sonargaon Janopad Road, Sector # 11, Uttara R/A, Uttara, Dhaka.
Tel: 8991718-9, 8991597
Mobile: 01938-801619, 01810-025616

238. Uttarkhan Branch

'Kazi Tower' (Ground floor), Master Para, Uttarkhan, Dhaka.
Tel: 7914090, 7914091
Mobile: 01938-801655, 01805-442354

239. Vatara Branch

'Shahida Plaza' (1st floor), House# 4261, Solmaid, Vatara, Badda, Dhaka.
Tel: 8432760-63, 8432767
Mobile: 01938-801642, 01810-177397

240. Velanagar Branch

'Khadija Mansion' (2nd floor), Dhaka-Sylhet Highway, Velanagar, Chinishpur, Narsingdi.
Mobile: 01938-803286, 01805-442381

241. Wari Branch

'S.B.A.L. Sahadat Bilash' (1st & 2nd floor), 25, Rankin Street, Wari, Dhaka.
Tel: 02-9589158, 9532086-7
Fax: 02-9573445
Mobile: 01938-801678, 01897-659902

242. Zirabo Branch

2nd floor, Zirabo Bus Stand, Ashulia, Dhaka.
Mobile: 01938-801719, 01897-659917

243. Zirani Bazar Branch

'Zirani New Market' (2nd floor), Zirani Bazar, Tenguri College Road, Ashulia, Dhaka.
Mobile: 01958-506664, 01805-442458

DUTCH-BANGLA BANK SUB-BRANCHES

01. Adamdighi Sub Branch

Mostafa Market, Thana Road, Adamdighi, Bogura.
Mobile: 01968378112

02. Adamjee Nagar Sub Branch

Mir Tower, Holding-A 138, A 139,
Sona Mia Market, Adamjee EPZ Road,
Siddirganj, Narayanganj.
Mobile: 01958151567

03. Aftabnagar Sub Branch

BASIC Mansuba Tower, Holding- 24, Block- A,
Aftabnagar Main Road, Badda, Dhaka.
Mobile: 01810177335

04. Aganagar Sub Branch

Mayaz Tower, Aganagar, Kaligonj, Kerniganj, Dhaka.
Mobile: 01958151560

05. Alamdanga Sub Branch

Siraj Tower, Holding- 519, Alifuddin Road,
Alamdanga, Chuadanga.
Mobile: 01968378147

06. Alauddin Road Sub Branch

Hazi Saifuddin Shopping Mall, Holding-56/57,
Kazi Alauddin Road, Bongshal, Dhaka.
Mobile: 01958151558

07. Alfadanga Sub Branch

Tahera- Rashed Nakshi Bhaban, Alfadanga- Faridpur
Road, Alfadanga, Faridpur.
Mobile: 01958503943

08. Amtali Sub Branch

Mridha Square, Holding- 197, Kuakata Highway,
Amtali, Barguna.
Mobile: 01810177382

09. Amtola Bazar Sub Branch

House # 01, Road # 06, Section # 10,
Amtola Bazar, Senpara Parbata, Mirpur, Dhaka.
Mobile: 01810177358

10. Arpara Sub Branch

Saber Tower, Arpara Bazar, Kaliganj Road,
Shalikha, Magura.
Mobile: 01968378124

11. Atwari Sub Branch

Mahabuba Plaza, Fakirganj Bazar, College Road,
Atwari, Panchagarh.
Mobile: 01958506668

12. B.C.C Road Sub Branch

95, B.C.C Road, Wari, Dhaka.
Mobile: 01810177322

13. Babu Bazar Sub Branch

18/4/A, Armanian Street, Babu Bazar, Dhaka.
Mobile: 01810177305

14. Badalgachi Sub Branch

Mustafi Plaza, Badalgachi Bazar, Badalgachi, Naogaon.
Mobile: 01968378139

15. Bagherpara Sub Branch

Majid Super Market, Holding- 244,
Narikelbaria Road, Bagherpara, Jashore.
Mobile: 01958506678

16. Bajitpur Sub Branch

Maloti Bhaban, Holding- 494,
College Road, Bajitpur, Kishoreganj.
Mobile: 01958506608

17. Bakerganj Sub Branch

Shahjahan Complex, Holding- 125,
Sadar Road, Bakerganj, Barishal.
Mobile: 01968378113

18. Baliadangi Sub Branch

Dr. Abbas plaza, Holding- 1928,
Fultola Chowrasta, Baliadangi, Thakurgaon.
Mobile: 01958506693

19. Banarashi Palli Sub Branch

House-28, Avenue-1, Block-A, Section-10,
Pallabi, Dhaka.
Mobile: 01958151557

20. Banasree Block-D Sub Branch

Holding- 2/B, Block- D, Road-7, Avenue-3,
Banasree, Rampura, Dhaka.
Mobile: 01958503929

21. Bancharampur Sub Branch

Musa Market, Holding- 595, TNT Road,
Bancharampur, Brahmanbaria.
Mobile: 01897659919

22. Baneswar Sub Branch

Abdul Latif Super Market, Baneswar Bazar,
Puthia, Rajshahi.
Mobile: 01968378134

23. Bangla Bazar Sub Branch

Sabuj Tonni Market, Bangla Bazar,
Doulatkhan, Bhola.
Mobile: 01968378148

24. Banshkhali Sub Branch

Ayesha Plaza, Holding- 0066-00,
Banshkhali Main Road, Banshkhali, Chattogram.
Mobile: 01968378102

**25. Barura Sub Branch**

Miazi Mansion, Holding- 0338-00,
College Road, Barura, Cumilla.
Mobile: 01968378154

26. Bashabo Sub Branch

111, South Bashabo, Dhaka.
Mobile: 01810177303

27. Bashila Sub Branch

Modina Shopping Complex, House-3, Road-1,
Block-B, Bashila, Mohammadpur, Dhaka.
Mobile: 01810177344

28. Baunia Bazar Sub Branch

Baunia Bazar Road, Turag, Dhaka.
Mobile: 01958151570

29. Bauphal Sub Branch

Holding- 70, Bazar Road, Bauphal, Patuakhali.
Mobile: 01897659923

30. Belkuchi Sub Branch

Holding- 801, Mukundagati Chandangati Road,
Belkuchi, Sirajganj.
Mobile: 01958506615

31. Bhabaniganj Sub Branch

Holding-362, Bhabaniganj, Bagmara, Rajshahi.
Mobile: 01958506645

32. Bhaluka Sub Branch

Sheikh Amir Uddin Plaza, Holding- 67,
Bhaluka- Mymensingh Highway, Bhaluka, Mymensingh.
Mobile: 01958503945

33. Bhangura Sub Branch

Holding- 111, Sharotnagar Bazar Road, Bhangura, Pabna.
Mobile: 01958506698

34. Bhashantek Sub Branch

Bhashantek Bazar, Din Mohammad Colony Mor,
Dhaka Cantonment, Dhaka.
Mobile: 01810177313

35. Bhedarganj Sub Branch

New Market, Holding-193, 184,
High School Road, Bhedarganj, Shariatpur.
Mobile: 01958506689

36. Bheramara Sub Branch

Newaj Tower, Holding- 0212-00,
Bheramara Road, Bheramara, Kushtia.
Mobile: 01958506685

37. Bholahat Sub Branch

Rakib Plaza, College Mor, Sonnasitola,
Bholahat, Chapainawabganj.
Mobile: 01968378128

38. Bhuapur Sub Branch

Holding- 431, Bhuapur Bazar, Bhuapur, Tangail.
Mobile: 01958503946

39. Birampur Sub Branch

Abul Hazi Tower, Holding- 0634-01,
Dinajpur-Dhaka Road, Birampur, Dinajpur.
Mobile: 01958506630

40. Birganj Sub Branch

Avijit Plaza, Holding- 20/Ka, Pirganj Road,
Birganj, Dinajpur.
Mobile: 01958506638

41. Bishwambarpur Sub Branch

Natun Para, Tahirpur Road,
Bishwambarpur, Sunamganj.
Mobile: 01958506697

42. Boalkhali Sub Branch

Alam Plaza, Holding- 210/1, Gomdondi,
Fultal Road, Boalkhali, Chattogram.
Mobile: 01897659926

43. Boda Sub Branch

Retina Plaza, Holding- 457/11,
Panchagarh-Dinajpur Road, Boda, Panchagarh.
Mobile: 01958506632

44. Bonpara Sub Branch

Ali Tower, Bonpara Bazar, Boro Masjid Road,
Bonpara, Baraigram, Natore.
Mobile: 01958506688

45. Borobari Sub Branch

Hazi Alauddin Super Market, Holding-1994, Kunia
Borobari, Dhaka Mymensingh Road, Gacha, Gazipur.
Mobile: 01958503900

46. Borpa Sub Branch

Saud Market, Holding- 63, Borpa,
Dhaka Sylhet Road, Rupgonj, Narayanganj.
Mobile: 01958151566

47. Brahmanpara Sub Branch

Hashem Tower, Holding No. 259/1, Brahmanpara, Cumilla.
Mobile: 01968378151

48. Budhhata Sub Branch

Malek Super Market, Budhhata Bazar,
Assasuni, Satkhira.
Mobile: 01968378130

49. Burichang Sub Branch

Ismail Mansion, Burichang Dakshin Bazar,
Burichang, Cumilla.
Mobile: 01968378165

50. Center Bazar Sub Branch

BM Shopping Complex, Holding- 103,
KAFCO Center, Karnafuli, Anwara, Chattogram.
Mobile: 01897659947

51. Chanchkoir Sub Branch

Gopen Sarker Super Market, Holding- 2370,
Chanchkoir Bazar, Gurudaspur, Natore.
Mobile:01958506631

52. Charchat Sub Branch

Bappi Market, Holding- 041701, Montri Road,
Charchat, Rajshahi.
Mobile: 01810177192

53. Chatkhil Sub Branch

Comrade Mansion, Holding- 388, Main Road,
Chatkhil, Noakhali.
Mobile: 01968378142

54. Chatmohar Sub Branch

Arzina Palace, Holding- 201, College Road,
Chatmohar, Pabna.
Mobile: 01968378105

55. Chauddagram Sub Branch

Khayer Super Market, Holding # 0259-00,
Dhaka-Chattagram Highway, Chauddagram, Cumilla.
Mobile: 01810177198

56. Chayabithi Sub Branch

Okey Tower, Holding-F/214/10, Rajbari Road,
Gazipur Sadar, Gazipur.
Mobile: 01958503914

57. Chilhari Sub Branch

R U Shopping Complex, Thanahat Bazar,
Chilhari, Kurigram.
Mobile: 01958506695

58. Chirirbandar Sub Branch

Rashid Villa New Super Market,
Station Road, Chirirbandar, Dinajpur.
Mobile:01958506658

59. Chitalhari Sub Branch

Holding- 137, Chitalhari main Road, Chitalhari, Bagerhat.
Mobile: 01958506680

60. Chougachha Sub Branch

B K Plaza, Holding- 248, Bhaskarjya Mor,
Chougachha, Jashore.
Mobile: 01968378137

61. Chuknagar Sub Branch

Kashem Plaza, Khulna Road, Chuknagar Bazar,
Dumuria, Khulna.
Mobile: 01958506686

62. Companiganj Sub Branch

Holding- 70, Thana Bazar, Companiganj, Sylhet.
Mobile: 01958503958

63. Dakshin Gazirchat Sub Branch

Babul Villa, Sher Ali Market, Dakshin Gazirchat,
Ashulia, Dhaka.
Mobile: 01958151564

64. Damudya Sub Branch

Bepary Complex, Dhanhata Bridge Road,
Damudya, Shariatpur.
Mobile: 01810177195

65. Damurhuda Sub Branch

Upazial Sanitary Bhavan, Holding- 1919,
Damurhuda Bazar, Damurhuda, Chuadanga.
Mobile: 01958506642

66. Daulatpur Sub Branch

Doctor Bhaban, Holding- 2392, Daulatpur Thana Gate,
Chakmirpur, Daulatpur, Manikganj.
Mobile: 01810177384

67. Dayarampur Sub Branch

Alim Market, Dayarampur Bazar, Bagatipara, Natore.
Mobile: 01958506696

68. Dewanganj Sub Branch

Saha Shopping Complex, Holding- 625/1,
Thana Road, Dewanganj, Jamalpur.
Mobile: 01968378145

69. Dhaka Uddayan Sub Branch

55/A, Hazi Din Mohammad Avenue,
Dhaka Uddayan, Mohammadpur, Dhaka.
Mobile: 01810177331

70. Dhalpur Sub Branch

House # 63/3, Brammonchiron,
Dhalpur New Road, Jatrabari, Dhaka.
Mobile: 01810177315

71. Dhamrai Sub Branch

Ranjit Super Market, Block- 1, Dhamrai, Dhaka.
Mobile: 01958503930

72. Dholaipar Sub Branch

Holding- 653, Dania Road, Kadamtoli, Dhaka.
Mobile: 01958503917

73. Dhunot Sub Branch

Aram Bhaban, Holding- 266, Dhunot Bazar,
Sonamukhi Road, Dhunot, Bogura.
Mobile: 01897659928

74. Domar Sub Branch

Janani Plaza, Holding- 300, Thana Road,
Domar, Nilphamari.
Mobile: 01958506684

75. Dumki Sub Branch

Yakub Ali Mansion, Sreerampur,
University Road, Dumki, Patuakhali
Mobile: 01958506676

76. Dupchanchia Sub Branch

Haque Complex, Holding- 0631-01,
Bogura-Naogaon Road, Dupchanchia, Bogura.
Mobile: 01958506659

**77. Durgapur Sub Branch**

Hossain Complex, Holding- 264,
Upazila Main Road, Durgapur, Netrokona.
Mobile: 01958503953

78. Eastern Housing Sub Branch

Renaissance Point, 29A/23, Jahirul Islam Road,
Pallabi, Mirpur-11.5, Dhaka.
Mobile: 01810177363

79. Eidgaon Sub Branch

Japan City, Bus Stand, Eidgaon, Cox's Bazar.
Mobile: 01897659949

80. Ershad Nagar Sub Branch

Parkway Trade Center', Holding No. 4/13, Shalikchura,
Ershad Nagar, Dhaka Mymensingh Road,
Tongi East, Gazipur.
Mobile: 01810177364

81. Fakirhat Sub Branch

Bhai Bhai Market, Old Dhaka Road, Fakirhat, Bagerhat.
Mobile: 01968378114

82. Faridabad Sub Branch

53/6 Horicharan Road, Faridabad, Gendaria, Dhaka.
Mobile: 01810177334

83. Faridganj Sub Branch

Vandari Mahal Mini Market, Holding- 460,
Bazar Road, Faridganj, Chandpur.
Mobile: 01958506610

84. Farmgate Sub Branch

Safia Plaza, 71-75, Kazi Nazrul Islam Avenue,
Farmgate, Dhaka.
Mobile: 01810177319

85. Faydabad Sub Branch

House # 52, Faydabad, Transmitter Mor,
Main Road, Dakshinkhan, Dhaka.
Mobile: 01810177306

86. Fenchuganj Sub Branch

Razzak Mansion, Holding- 374,
Moddho Bazar, Fenchuganj, Sylhet.
Mobile: 01897659936

87. Fulbaria Sub Branch

House # 42, Road# 01, Fulbaria,
Nishatnagar, Turag, Dhaka.
Mobile: 01810177359

88. Fulbaria Sub Branch

Kazi Zafor Complex, Holding- 0998-00, Bus Stand,
Main Road, Fulbaria, Mymensingh.
Mobile: 01897659937

89. Fulbari Sub Branch

Bapjan Tower, Holding- 05-005-0843-00,
Dinajpur-Dhaka Road, Gouripara, Fulbari, Dinajpur.
Mobile: 01958506637

90. Fulgazi Sub Branch

Holding- 76/2, Fulgazi Bazar Main Road,
Fulgazi, Feni.
Mobile: 01958506677

91. Fultola Sub Branch

Nurjahan Market, Holding- 336-B, Fultola Bazar,
Rafiq Road, Fultola, Khulna.
Mobile: 01968378155

92. Gafargaon Sub Branch

Manju City Center, Holding- 459, Shibganj Road,
Gafargaon, Mymensingh.
Mobile: 01958506611

93. Galachipa Sub Branch

Holding-65, Arot Potti Road, Galachipa, Patuakhali.
Mobile: 01968378149

94. Gangni Sub Branch

N S Tower, Holding- 470/14, Hat Boalia Road,
Gangni, Meherpur.
Mobile: 01958506643

95. Gior Sub Branch

Prova Plaza, Gior Bazar, Gior, Manikganj.
Mobile: 01958506622

96. Goalanda Sub Branch

Rokon Uddin Plaza, Holding- 311,
Goalanda, Rajbari.
Mobile: 01968378160

97. Gobindapur Sub Branch

Shah Chandrapuri Garden City,
Zia Sharani Road, Jatrabari, Dhaka.
Mobile: 01958503918

98. Godagari Sub Branch

Modina Shopping Complex, Holding- 570,
Chapainawabganj Road, Godagari, Rajshahi.
Mobile: 01968378115

99. Godnail Chowdhury Bari Sub Branch

Hasan Tower, Holding # 78-H,
Godnail Chowdhury Bari, Adamzi EPZ Road,
Siddirganj, Narayanganj.
Mobile: 01810177175

100. Gopalpur Sub Branch

Rangdhanu Super Market, South Gopalpur,
Gopalpur, Tangail.
Mobile: 01958503933

101. Gouripur Sub Branch

Holding- 488, Bangabandhu Road,
Gouripur, Mymensingh.
Mobile: 01810177383

102. Green Road Sub Branch

Akangkha Jahangir Heights, Holding-147/2/A,
Green Road, Sher E Bangla Nagar, Dhaka.
Mobile: 01958151561

103. Hajiganj Sub Branch

Miron Plaza, Holding- 0002-01,
Cumilla-Chandpur Main Road, Hajiganj, Chandpur.
Mobile: 01897659921

104. Hakimpur Sub Branch

Rajida Complex, Holding- 0293-01,
Hili Bazar Road, Hakimpur, Dinajpur.
Mobile: 01958506627

105. Haragach Sub Branch

Halima Tower, Holding- 4176,
Haragach-Rangpur Main Road, Haragach,
Kaunia, Rangpur.
Mobile: 01968378122

106. Harinakundu Sub Branch

Himel Super Market-2, Holding- 550,
Lalon Shah Road, Harinakundu, Jhenaidah.
Mobile: 01958506669

107. Hatibandha Sub Branch

Shanti Complex, Holding- 285, Medical Mor,
Hatibandha, Lalmonirhat.
Mobile: 01968378106

108. Hazi Nagar Sub Branch

Abdur Rahim House, Holding-43,
Hazi Nagar School Road, Demra, Dhaka.
Mobile: 01958151569

109. Hossainpur Sub Branch

Ashraf & Chowdhury Plaza, Holding- 0677-00,
Shaheed Syed Nazrul Islam Sarani,
Hossainpur, Kishoreganj.
Mobile: 01897659930

110. Indurkani Sub Branch

Indurkani Bazar, Sadar Road, Indurkani, Pirojpur.
Mobile: 01968378138

111. Islamia Bazar Sub Branch

House-337, Road- 01, Islamia Bazar (Bow Bazar),
Pagla Purbo Para, Fatullah, Narayanganj.
Mobile: 01958151562

112. Islampur Sub Branch

Holding- 83/01, Thana Road,
Islampur, Jamalpur.
Mobile: 01810177183

113. Iswarganj Sub Branch

Dr. Gandhi Square, Holding- 212,
Mymensingh- Kishoreganj Highway,
Iswarganj, Mymensingh.
Mobile: 01958506646

114. Jafrabad Sub Branch

37/Ka/25 Jafrabad, Rayer Bazar, Mohammadpur, Dhaka.
Mobile: 01810177178

115. Jaintiapur Sub Branch

Al-Modina Complex, Dorjihati, Jaintiapur, Sylhet.
Mobile: 01958503957

116. Jalkuri Sub Branch

Ambar Complex, Holding A-3, A-3/1,
Jalkuri Bus Stand, Siddirganj, Narayanganj.
Mobile: 01810177369

117. Jatrabari Sub Branch

114, Shahid Faruque Road, South Jatrabari, Dhaka.
Mobile: 01810177302

118. Jawlahati Sub Branch

Rani Alam Villa, Jawlahati Chowrasta,
Kamrangirchar, Dhaka.
Mobile: 01810177362

119. Jhenaigati Sub Branch

Rasheda Complex, Holding- 152,
Hospital Road, Jhenaigati, Sherpur.
Mobile: 01968378119

120. Jhikargacha Sub Branch

Dudu Market, Holding- 231,
Benapole Highway, Jhikargacha, Jashore.
Mobile: 01958506614

121. Jhitka Bazar Sub Branch

Bashar Tower, Basudebpur, Jhitka Bazar,
Harirampur, Manikganj.
Mobile: 01968378135

122. Jibannagar Sub Branch

Fatema Plaza, Holding- 171, Dattanagar Road,
Jibannagar, Chuadanga.
Mobile: 01958506647

123. Joynal Market Sub Branch

Islam Plaza, House-452, Joynal Market,
Dakshinkhan, Dhaka.
Mobile: 01958151556

124. Jurain Railgate Sub Branch

319, Jurain Tower, Jurain Rail Gate, Shaympur, Dhaka.
Mobile: 01810177333

125. Juri Sub Branch

Dewan Irman Ali Market, Bhabaniganj Bazar,
Juri Bus Stand, Juri, Moulvibazar.
Mobile: 01897659929

**126. Kachua Sub Branch**

Jakir Bhaban, Holding- 332, Hospital Road,
Kachua, Chandpur.
Mobile: 01958506617

127. Kachkura Bazar Sub Branch

Kachkura Bazar,
Uttarkhan, Dhaka.
Mobile: 01810177338

128. Kajla Sub Branch

78/4/Kha, North Jatrabari, Kajla Bridge, Dhaka.
Mobile: 01810177367

129. Kakoli Sub Branch

House # 102/2, Farman Goni Tower,
Kakoli, Banani, Dhaka.
Mobile: 01810177323

130. Kalachandpur Sub Branch

Ka-1/2, North Road, Kalachadpur,
Gulshan, Dhaka.
Mobile: 01810177361

131. Kalai Sub Branch

Alhaj Bhaban, Panchshira Bazar, Holding- 417,
Main Road, Kalai, Joypurhat.
Mobile: 01958506663

132. Kalapara Sub Branch

Hazi Humayun Kabir Sikder Market,
Holding- 01, Swarnakar Potti Road,
Kalapara, Patuakhali.
Mobile: 01958503951

133. Kalaroa Sub Branch

Chowdhury Super Market, Holding- 3369,
Gadkhali Road, Kalaroa, Satkhira.
Mobile: 01968378109

134. Kalia Sub Branch

G S Plaza, Holding- 58, College Road, Kalia, Narail.
Mobile: 01897659945

135. Kalibari Sub Branch

Mohammad Plaza, kalibari Pachrukhi Road,
Duptara, Araihasar, Narayanganj
Mobile: 01958503916

136. Kaliganj Sub Branch

Madhusudan & Sons, Holding- 0180-00,
Madhuganj Bazar Road, Kaliganj, Jhenaidah.
Mobile: 01958506679

137. Kaliganj Sub Branch

Nurjahan Bhaban, Holding- 2815,
Kashiram, Kaliganj, Lalmonirhat.
Mobile: 01958503950

138. Kaliganj Sub Branch

Maa Villa, Holding- 80, Bazargram,
Thana Road, Kaliganj, Satkhira.
Mobile: 01968378136

139. Kalkini Sub Branch

London Plaza, Holding- 86,
Swapan Sorafot Road, Kalkini, Madaripur.
Mobile: 01958506619

140. Kalmakanda Sub Branch

Amin Market, Chanpur Road,
Kalmakanda, Netrokona.
Mobile: 01958506662

141. Kalshi Sub Branch

Plot # 15, Block# E, Kalshi Main Road,
Mirpur, Dhaka.
Mobile: 01810177321

142. Kalukhali Sub Branch

Golden Touch Super Market, Ratandia Bazar,
Kalukhali, Rajbari.
Mobile: 01810177182

143. Kamarkhand Sub Branch

Morhum Kazi Goljar Hossain Market,
Jamtail, Kamarkhand, Sirajganj.
Mobile: 01958506650

144. Kamrangirchar Sub Branch

M R Tower, 1191, West Rasulpur, Kamrangirchar, Dhaka.
Mobile: 01810177301

145. Kanaighat Sub Branch

Sakib Bhaban, Holding- 343, Kanaighat Bazar,
Kanaighat, Sylhet.
Mobile: 01958503956

146. Kanaipur Sub Branch

Mollah Orchid Plaza, Kanaipur Bazar,
Faridpur Sadar, Faridpur.
Mobile: 01810177381

147. Karimgonj Sub Branch

Didar Complex, 890/1, Bazar Road, Karimgonj, Kishoreganj.
Mobile: 01968378121

148. Kasba Sub Branch

Idris Tower, Holding- 11/01, Kasba- Brahmanbaria
Road, Kasba, Brahmanbaria.
Mobile: 01958506641

149. Kashimpur Sub Branch

Holding-449, Kashimpur Jitar More,
Konabari Road, Kashimpur, Gazipur.
Mobile: 01958151563

150. Kashiani Sub Branch

Talukder Market, Kashiani, Gopalganj.
Mobile: 01958506609

151. Katiadi Sub Branch

K Alom Plaza, Holding- 3168, C.N.B Road,
Katiadi, Kishoreganj.
Mobile: 01958506616

152. Kathalia Sub Branch

Kathalia Bus Stand, Awra, kathalia, Jhalakathi.
Mobile: 01958503941

153. Kawkhali Sub Branch

Talukder Bhaban, Talukder Moor,
Upazila Road, Kawkhali, Pirojpur.
Mobile: 01958506675

154. Kazipur Sub Branch

Allahor Dan super Market, Holding- 05,
Alampur Chowrasta, Sonamukhi Road,
Kazipur, Sirajganj.
Mobile:01958506670

155. Kazirhat Sub Branch

Vai Vai Sikder Market, Kazirhat, Zazira, Shariatpur.
Mobile: 01968378153

156. Kendua Sub Branch

Sabuj Somabesh, Holding- 245/23290,
Upazila Parishad Road, Shantibag, Arambag,
Kendua, Netrokona.
Mobile: 01958506653

157. Keshabpur Sub Branch

Mannan Super Market, Holding- 617,
Modhu Road, Keshabpur, Jashore.
Mobile:01958506618

158. Keshorhat Sub Branch

Akram Plaza, Holding- 08, Keshorhat Bazar,
Rajshahi-Bhabaniganj Road, Mohonpur, Rajshahi.
Mobile: 01810177193

159. Khalpar Sub Branch

House # 41, Sonargaon Janopad Road,
Sector # 12, Uttara, Dhaka.
Mobile: 01958151555

160. Khartail Sub Branch

Fatema Super Market, 43 Sataish Road,
Khartail, Tongi, Gazipur.
Mobile:01810177348

161. Khaserhat Sub Branch

New Market, Khaserhat, College Road,
Subarnachar, Noakhali.
Mobile: 01810177189

162. Khetlal Sub Branch

Mondal Market, Holding- 1897, Sadar Road,
Khetlal, Joypurhat.
Mobile: 01968378117

163. Khilkhet Sub Branch

Ka-181/3 Bottola, Khilkhet, Dhaka.
Mobile: 01810177347

164. Kishorganj Sub Branch

Nijhum Kunjo, Kishorganj Bazar,
Kishorganj, Nilphamari.
Mobile: 01958506629

165. Kotchandpur Sub Branch

Saleha Bhaban, Holding- 191, Puraton Kheya Ghat,
Kotchandpur, Jhenaidah.
Mobile: 01958503942

166. Koyra Sub Branch

RSPA Plaza, Koyra Bazar, Koyra, Khulna.
Mobile: 01958506681

167. Kumarkhali Sub Branch

Dey Market, Holding- 497, Sherkandi Road,
Kumarkhali, Kushtia.
Mobile: 01958506654

168. Kuliarchar Sub Branch

Robinson Market, Station Road,
Kuliarchar, Kishoreganj.
Mobile:01897659948

169. Kuril Sub Branch

Ka - 25/3, Kuril, Progoti Sarani, Vatara, Dhaka.
Mobile: 01810177317

170. Kuril Chowrasta Sub Branch

Ka 66/1, Azahar Plaza, Kuril Chowrasta,
Progoti Soroni, Dhaka.
Mobile: 01810177339

171. Lalmohan Sub Branch

Sikdar Plaza, Muktijoddha Avenue, Lalmohan, Bhola.
Mobile: 01897659946

172. Lalpur Sub Branch

Asad Plaza, Lalpur Tremohoni Bazar, Lalpur, Natore.
Mobile: 01958506691

173. Laxmibazar Sub Branch

Holding-45, Sifarna Mayaj View, Suvash Bosh Avenue,
Laxmibazar, Sutrapur, Dhaka.
Mobile: 01810177353

174. Lohagara Sub Branch

Shitola Market, Holding- 466,
Lohagara Bazar Road, Lohagara, Narail.
Mobile: 01958506683

175. Louhajang Sub Branch

Hossain Market, College Road, Boro Nawpara,
Louhajang, Munshiganj.
Mobile:01958503932

176. Madan Sub Branch

Sukumar Complex, Holding- 247, Zahangirpur Bazar,
DC Road, Madan, Netrokona.
Mobile: 01897659925

**177. Madani Avenue Sub Branch**

H.R.K Mansion, Dag- 2582, Madani Avenue,
Vatara, Dhaka.
Mobile:01958503927

178. Madarganj Sub Branch

Holding- 0113, Balijuri Bazar, Madarganj, Jamalpur.
Mobile:01897659939

179. Madbor Bazar Sub Branch

Holding-50, Ashrafabad Main Road,
Kamrangirchar, Dhaka.
Mobile:01958503913

180. Madhukhali Sub Branch

Tower Building, Holding- 50/01,
Magura- Faridpur Road, Madhukhali, Faridpur
Mobile: 01958503940

181. Madinabag Sub Branch

Hazi Khalil Complex, Plot No-3628, Block-A,
Madinabag, Meraj Nagar, Dhaka.
Mobile: 01810177355

182. Majhira Sub Branch

Shaheed Monsur Rahman Complex,
Majhira, Shajahanpur, Bogura.
Mobile: 01958506699

183. Malekerbari Sub Branch

Hazrot Plaza, House-1195,Sharifpur,
Malekerbari, Dhaka Mymensingh Road,
Gacha, Gazipur.
Mobile: 01810177365

184. Malibagh Sub Branch

95, DIT Road, Malibagh, Dhaka.
Mobile: 01810177341

185. Manikdi Sub Branch

House-153, Manikdi Bazar,
Dhaka Cantonment, Dhaka.
Mobile: 01810177180

186. Manik Nagar Sub Branch

Manik Nagar Complex, 16/AManik Nagar,
Khalpar Notun Sarak, Dhaka.
Mobile: 01810177351

187. Manirampur Sub Branch

Holding- 0147-02, Manirampur Main Road,
Manirampur, Jashore.
Mobile: 01958506605

188. Matikata Sub Branch

108, Matikata Bazar, Dhaka Cantonment, Dhaka.
Mobile: 01810177310

189. Matlab North Sub Branch

Jobbar Plaza, Holding No. 1240, Chengarchar Bazar,
Thana Road, Matlab Uttar, Chandpur.
Mobile: 01968378152

190. Matlab South Sub Branch

N A M Tower, Holding- 465, South Matlab Main Road,
Matlab South, Chandpur.
Mobile:01958506634

191. Meghna Sub Branch

Mithila Super Market, Manikarchar Bazar,
Meghna, Cumilla.
Mobile: 01968378133

192. Melandah Sub Branch

Mondal Market, Holding- 0155-00,
High School Road, Melandah, Jamalpur.
Mobile: 01897659933

193. Meradia Sub Branch

House No.-01, Road-04, Block-J, Banasree,
Rampura, Dhaka.
Mobile: 01810177336

194. Merul Badda Sub Branch

Kha-225, Century Center,
Merul Badda, Dhaka.
Mobile: 01810177316

195. Mill Gate Sub Branch

House-151, Block-D, Co Operative Market,
Mill Gate, Tongi, Gazipur.
Mobile:01810177354

196. Mirhazirbag Sub Branch

Holding-35, West Jatrabari, Doyagonj-Dholaipar
New Road, Jatrabari, Dhaka.
Mobile: 01810177346

197. Mirpur Bazar Sub Branch

Mia Bhaban, Mirpur Bazar, Bahubal, Habiganj.
Mobile:01958506671

198. Mirpur - 6 Sub Branch

6-A, Avenue # 5, House # 44,
Mirpur -6, Dhaka.
Mobile: 01810177337

199. Mirpur - 11 Sub Branch

Nannu Market, Plot-11, Road-4, Section-11,
Mirpur, Dhaka.
Mobile: 01810177312

200. Mirpur Mazar Road Sub Branch

Ambar Tower, 36, Mazar Road,
Mirpur, Dhaka.
Mobile: 01810177308

201. Mirzaganj Sub Branch

Sikder Market, Holding- 885, Subidkhali,
Mirzaganj, Patuakhali.
Mobile: 01958506682

202. Mithapukur Sub Branch

Mostofa Market, Holding- 105,
Mithapukur Bazar, Mithapukur, Rangpur.
Mobile: 01968378143

203. Mohadevpur Sub Branch

Nur Mohol Market, Mohadevpur Sadar,
Main Road, Mohadevpur, Naogaon.
Mobile: 01810177200

204. Mohammadbag Sub Branch

Holding- 1204, New-04, Mohammadbag,
Kadamtoli, Dhaka.
Mobile: 01810177327

205. Mohammadia Housing Sub Branch

High Villa, House No. 13, Main Road,
Mohammadia Housing, Mohammadpur, Dhaka.
Mobile: 01810177357

206. Mohammadpur Sub Branch

Mugdho Monjil, Holding- 2392, College Road,
Mohammadpur, Magura.
Mobile: 01968378103

207. Mohammadpur Bus Stand Sub Branch

House # 04, Road # 01, Green View Housing,
Mohammadpur, Dhaka.
Mobile: 01810177311

208. Mohammadpur Krishi Market Sub Branch

Holding- 32/10, Tajmahal Road, Mohammadpur, Dhaka.
Mobile: 01958503928

209. Mohongonj Sub Branch

Dr. B Ahmed Tower, Thana Road,
Mohongonj, Netrokona.
Mobile: 01897659940

210. Mollahat Sub Branch

Khan Super Market, Thana Road, Udaypur,
Mollahat, Bagerhat.
Mobile: 01810177184

211. Mollartek Sub Branch

Holding-16, West Mollartek, Shahid Latif Road,
Dakshinkhan, Dhaka.
Mobile: 01958151552

212. Monoharganj Sub Branch

Macca Plaza, Holding- 379, College Road,
Monoharganj, Cumilla.
Mobile: 01968378126

213. Morrelganj Sub Branch

Rajnish Bhaban, Holding- 15, Morrelganj Bazar Road,
Morrelganj, Bagerhat.
Mobile: 01897659920

214. Mugda Sub Branch

M I Bhaban, House-01, Atish Diponkar Road, Dhaka.
Mobile: 01810177345

215. Muktagacha Sub Branch

Fakir Complex, Holding- 0021, Maharaja Road,
Muktagacha, Mymensingh.
Mobile: 01897659931

216. Muslim Bazar Sub Branch

Plot-1/23, Block-D, Avenue-02, Section-12,
Ceramic Road, Pallabi, Dhaka.
Mobile: 01810177179

217. Muslim Nagar Sub Branch

Holding-75, College Road, Muslim Nagar, Demra, Dhaka.
Mobile: 01810177368

218. Nabiganj Sub Branch

Mimber Tower, Nabiganj, Habiganj.
Mobile: 01810177320

219. Nabiganj Sub Branch

Holding-1/1, T Hossain Road,
Nabiganj, Bandor, Narayanganj.
Mobile: 01958151559

220. Nachol Sub Branch

S N Plaza, Holding-08, Godagari-Niamatpur Road,
Nachol, Chapainawabganj.
Mobile: 01968378127

221. Nagarpur Sub Branch

Samaha & Muntaha Plaza, Duajani, Nagarpur, Tangail.
Mobile: 01810177190

222. Nageshwari Sub Branch

Siraj Market, Holding- 96, K. B. Road
Nageshwari, Kurigram.
Mobile: 01958503942

223. Nalchity Sub Branch

Lasker Plaza, Nalchity Bus Stand, Nalchity, Jhalakathi.
Mobile: 01968378129

224. Nalitabari Sub Branch

Saha Market, Holding- 491, Nilampotti Road,
Nalitabari, Sherpur.
Mobile: 01968378104

225. Nandail Sub Branch

Bhuiyan Super Market, Holding- 137,
Mymensingh-Kishoreganj Road, Nandail, Mymensingh.
Mobile: 01810177191

226. Nandipara Sub Branch

Shahbuddin Super Market, East Madartek
(West Nandipara), Sabujbag, Khilgaon, Dhaka.
Mobile: 01810177304

**227. Nangalkot Sub Branch**

Tushar Super Market, Holding- 2700,
Laksam Main Road, Nangalkot, Cumilla.
Mobile:01958506613

228. Naohata Sub Branch

Holding- 675/2, Naohata Bazar, Paba, Rajshahi.
Mobile: 01958506692

229. Nasirnagar Sub Branch

Thana Road, Nasirnagar, Brahmanbaria.
Mobile:01958506673

230. Nazimuddin Road Sub Branch

S H Plaza, House-90/91, Nazimuddin Road,
Chwakhazar, Dhaka.
Mobile: 01958151553

231. Nazipur Sub Branch

Rabbani Market, Holding- 128/1,
Dhamoirhat Road, Nazipur, Patnitala, Naogaon.
Mobile:01958506648

232. Nikunja - 2 Sub Branch

House # 25, Road # 13, Nikunja - 2,
Khilkhet, Dhaka.
Mobile: 01810177324

233. Noapara Sub Branch

Noor Ali Bhaban, Holding- 1800, Khulna-Jashore
Highway, Noapara, Abhaynagar, Jashore.
Mobile: 01958506687

234. Nobodoy Housing Sub Branch

Molla Market, Nobodoy Main Road, House- 04, Nobodoy
Housing, Adabor, Dhaka.
Mobile: 01810177351

235. Nokla Sub Branch

Bonik Plaza, Holding- 789, Nokla Uttar Bazar Road
(Feeder Road), Nokla, Sherpur.
Mobile: 01958506606

236. Paduar Bazar Sub Branch

Kamal Mansion, Holding- 0034,
Laksham Road, Sadar South, Cumilla.
Mobile: 01968378162

237. Pagar Sub Branch

Jhinu Market, Holding- 04,
Pagar, Tongi, Gazipur.
Mobile:01810177370

238. Paikpara Sub Branch

278/2 Ahmadnagar, Paikpara,
Mirpur-1, Dhaka.
Mobile: 01810177356

239. Pakundia Sub Branch

Ashraf Bhaban, Holding- 992, College Road,
Pakundia, Kishoreganj.
Mobile: 01958506661

240. Palashbari Sub Branch

Menaj City, Holding- 846, Gaibandha Road,
Palashbari, Gaibandha.
Mobile: 01968378166

241. Panchbibi Sub Branch

Modina Market, Holding- 0184-05,
Sadar Road, Panchbibi, Joypurhat.
Mobile: 01968378161

242. Pangsa Sub Branch

Narayanpur, Thana Road, Pangsa, Rajbari.
Mobile: 01958506633

243. Parshuram Sub Branch

Rahman Market, Hospital Road,
Parshuram, Feni.
Mobile: 01810177194

244. Patgram Sub Branch

East Chowrongi Mor, Patgram-Dharlasetu Road,
Patgram, Lalmonirhat.
Mobile: 01968378140

245. Patkelghata Sub Branch

Gofur Plaza, Holding- 1905, College Road,
Patkelghata, Satkhira.
Mobile: 01958506672

246. Pekua Sub Branch

Minar Market, Pekua Bazar, Main Road,
Pekua, Cox's Bazar.
Mobile: 01897659927

247. Pirganj Sub Branch

Abu BSC Tower, Holding- 381,
Dr. M A Wazed Mia Road, Pirganj, Rangpur.
Mobile:01958503952

248. Pirganj Sub Branch

Nazrul Bhaban, Holding- 751, Shahid Ziaur Rahman
Road, Pirganj, Thakurgaon.
Mobile: 01958506626

249. Pিরerbag Sub Branch

276, Middle Pিরerbag, Kamal Sarani,
(60 feet Road), Mirpur, Dhaka.
Mobile: 01810177325

250. Pìrgacha Sub Branch

Halima Complex, Pìrgacha Bazar,
Station Road, Pìrgacha, Rangpur.
Mobile: 01897659938

251. Poradaha Sub Branch

N S Super market, Holding- 786, Poradaha,
Mirpur, Kushtia.
Mobile: 01958506655

252. Postar Mor Sub Branch

88/A, Water Work Road,
Lalbagh, Dhaka.
Mobile: 01810177314

253. Purbadhala Sub Branch

Momtaz Doctor Plaza, Purbadhala Bazar,
Station Road, Purbadhala, Netrokona.
Mobile: 01968378164

254. Purinda Sub Branch

Tara Miah Market, Purinda Bazar, Satgram,
Araihazar, Narayanganj.
Mobile: 01958503922

255. RaienKhola Bazar Sub Branch

8,9/C, Chiriakhana Road, Rainkhola Bazar,
Mirpur-1, Dhaka.
Mobile: 01810177332

256. Rahanpur Sub Branch

Zishan Tower, Holding- 179, Station Bazar, Gomostapur,
Rahanpur, Chapainawabganj.
Mobile: 01958506644

257. Raigonj Sub Branch

S. S. Complex, Holding- 523, Bazar Road,
Raigonj, Sirajganj.
Mobile: 01958503947

258. Raipur Sub Branch

Bagdad Plaza, Holding- 536/3, Lakshmiipur-
Chandpur Main Road, Raipur, Lakshmiipur.
Mobile: 01958506660

259. Rajapur Sub Branch

Baghri Bazar, Rajapur, Jhalakathi.
Mobile: 01968378108

260. Rajabari Sub Branch

House-70, Rajabari, Thana Road, Block-C,
Nishatnagar, Turag, Dhaka.
Mobile: 01958503902

261. Rampura Bow Bazar Sub Branch

House No # 78/18/01, Bowbazar Road,
Bowbazar, Purbo Rampura, Dhaka.
Mobile: 01810177349

262. Raniganj Sub Branch

Habib Complex, Holding- 1342,
Raniganj Bazar, Ghoraghat, Dinajpur.
Mobile:01958506656

263. Raninagar Sub Branch

Holding- 690, Raninagar Bazar,
Raninagar, Naogaon.
Mobile:01958506649

264. Ranisankail Sub Branch

Bandar Plaza, Holding- 58, Pirganj-Ranisankail Road,
Ranisankail, Thakurgaon.
Mobile: 01958503949

265. Rangunia Sub Branch

Hafez Chowdhury Tower, Holding-0548-00,
Gochora Road, Rangunia, Chattogram.
Mobile: 01968378110

266. Ring Road Sub Branch

18/2, Ring Road, Block # F,
Mohammadpur, Dhaka.
Mobile: 01810177326

267. Ranavola Sub Branch

Sheikh Villa, Holding-38, Ranavola Main Road,
Turag, Dhaka.
Mobile: 01958503911

268. R.K. Mission Road Sub Branch

Gul Nahar Nibash, Holding No.- 72,
R. K. Mission Road, Wari, Dhaka.
Mobile: 01958503909

269. Rupnagar Sub Branch

J/62, Extension Pallabi, Rupnagar, Dhaka.
Mobile: 01810177307

270. Sabujbag Sub Branch

House No.-33/1, Atis Dipankar Road,
Sabujbag, Dhaka .
Mobile: 01810177330

271. Sadarpur Sub Branch

Siraj Talukder Tower, East Shyampur,
Sadarpur, Faridpur.
Mobile: 01958506639

272. Saghata Sub Branch

Chowdhury Manssion, Bonarpara Bazar,
Saghata, Gaibandha.
Mobile: 01958506652

273. Sarail Sub Branch

Syed Mofiz Ali Shopping Mall, Sarail CNG Stand,
Sarail, Brahmanbaria.
Mobile: 01958506657

274. Sakhipur Sub Branch

Abdul Razzak Plaza, Holding- 131,
Sakhipur Bazar, Sakhipur, Tangail.
Mobile: 01958503934

275. Saltha Sub Branch

Harej Super Market, Saltha Bazar,
Vawal, Saltha, Faridpur.
Mobile: 01958503944

**276. Salna Bazar Sub Branch**

Sayed Bhaban, Holding- 372 (Ground Floor), Block-A, Salna Bazar, Moishan Bari Road, Sadar, Gazipur.
Mobile: 01810177366

277. Sanarpar Sub Branch

Holding-111, Sanarpar, Siddirganj, Narayanganj.
Mobile: 01810177173

278. Sanarpar Rahim Market Road Sub Branch

Rahim Market, Holding-61/E, Rahim Market Road, Kandapara, Mizmizi, Siddirganj, Narayanganj.
Mobile: 01958151568

279. Sarishabari Sub Branch

Holding- 1344, Aramnagar Bazar, Jamalpur-Sarishabari Road, Sarishabari, Jamalpur.
Mobile: 01897659922

280. Sataish Road Sub Branch

87/A, Sataish Main Road, Tongi, Gazipur.
Mobile: 01810177343

281. Satarkul Sub Branch

Dablin Tower, Satarkul Road, Badda, Dhaka.
Mobile: 01958503926

282. Segun Bagicha Sub Branch

Sky View Ocean, Holding-38 (New), Segun Bagicha Road, Ramna, Dhaka.
Mobile: 01958503912

283. Setabganj Sub Branch

S. A. Plaza, Holding- 0120-01, Pirganj Road, Setabganj, Bochaganj, Dinajpur.
Mobile: 01958506624

284. Shahjalal Avenue Sub Branch

House-2, Road-13C, Sector-6, Shahjalal Avenue, Uttara East, Dhaka.
Mobile: 01958503903

285. Shahrasti Sub Branch

Holding- 181, Thakur Bazar Road, Shahrasti, Chandpur.
Mobile: 01958503936

286. Shailkupa Sub Branch

Nurjahan Super Market, Holding- 0024, Garaganj-Shailkupa Road, Shailkupa, Jhenaidah.
Mobile: 01958506690

287. Shayestaganj Sub Branch

Sumon Plaza, Holding- 288, Daudnagar Bazar, Station Road, Shayestaganj, Habiganj.
Mobile: 01958503955

288. Sherpur Sub Branch

Mohamaya Complex, Holding- 1758-01, Bikal Bazar Road, Sherpur, Bogura.
Mobile: 01958503948

289. Shialbari Sub Branch

House No. 30/A, Road No. 06, Rupnagar, Mirpur- 2, Dhaka.
Mobile: 01810177360

290. Shibchar Sub Branch

Holding- 1459, Shibchar Sadar Road, Shibchar, Madaripur.
Mobile: 01958506612

291. Shibaloy Sub Branch

A. S. Super Market, Aricha Ghat Bazar, Shibaloy, Manikganj.
Mobile: 01958506625

292. Shibganj Sub Branch

Hosneara Tower, Holding- 780, Thana Road, Shibganj, Bogura.
Mobile: 01968378131

293. Shibpur Sub Branch

H B Tower, Holding- 133, Sadar Road, Shibpur, Narsingdi.
Mobile: 01810177196

294. Shimultala Savar Sub Branch

MK Tower, Shimultala Radio Colony, Savar, Dhaka.
Mobile: 01810177309

295. Shyamnagar Sub Branch

Rahim Commercial Bhaban, Holding- 1226, Satkhira- Shyamnagar Road, Shyamnagar, Satkhira.
Mobile: 01897659944

296. Shyampur Sub Branch

Patowary Tower, Holding- 01, Hazi Salimullah Road, Kadamtoli, Dhaka.
Mobile: 01958503915

297. Siddirganj Pool Bazar Sub Branch

Mizmizi, Siddirganj Pool Bazar, Siddirganj, Narayanganj.
Mobile: 01810177328

298. Sonaimuri Sub Branch

Motaleb Plaza, Holding- 812/03, Station Road, Sonaimuri, Noakhali.
Mobile: 01968378101

299. Sonatala Sub Branch

Mondal Market, Holding- 448, Gazir Mor, Sonatala-Mokamtala Road, Sonatala, Bogura.
Mobile: 01968378107

300. South Banasree Sub Branch

House No.-2, Road No-10,
South Banasree, Dhaka.
Mobile: 01810177340

301. South Jatrabari Sub Branch

Yousuf Mansion, House- 314/A/5,
ATM Haider Road, Jatrabari, Dhaka.
Mobile: 01958503910

302. Sreepur Sub Branch

Jahid Super Market, Sreepur Bazar Road,
Sreepur, Magura.
Mobile: 01968378118

303. Sundarganj Sub Branch

Holding- 1205, D. C. Road,
Sundarganj, Gaibandha.
Mobile: 01958506651

304. T & T Bazar Sub Branch

House # 173, T & T Bazar, Morkon, Tongi, Gazipur.
Mobile: 01810177350

305. Taltola Sub Branch

Shohid Complex, Holding- 97/1, West Kafrul,
Taltola, Kafrul, Dhaka.
Mobile: 01810177176

306. Tarabo Sub Branch

Hazi Manik Bhuiyan Market, 23 No Tarabo Uttar,
Tarabo Bazar Road, Tarabo Pourashava,
Rupgonj, Narayanganj.
Mobile: 01810177172

307. Taragonj Sub Branch

Ray Market, Holding- 2609 & 2865,
Mach Bazar, Kursha, Taragonj, Rangpur.
Mobile: 01958506635

308. Taragunia Sub Branch

Hazi Market, Taragunia Bazar,
Daulatpur, Kushtia.
Mobile: 01968378123

309. Tarail Sub Branch

Miah Hossain Complex, Tarail Bazar,
Tarail, Kishoreganj.
Mobile: 01897659943

310. Tarakanda Sub Branch

Tarakanda Bus Stand, Tarakanda, Mymensingh.
Mobile: 01897659932

311. Tazumuddin Sub Branch

Hazi Mozammel Haque Market,
Shashiganj Bazar, Tazumuddin, Bhola.
Mobile: 01958506694

312. Tejgaon Link Road Sub Branch

190/A, Tejgaon Gulshan Link Road, Dhaka.
Mobile: 01810177318

313. Tekerhat Sub Branch

Hazi Mosharof Tower, Holding- 1088,
Tekerhat Bazar, Bhanga-Barishal
Highway Rajoir, Madaripur.
Mobile:01958506623

314. Teligati Bazar Sub Branch

Teligati Bazar, Rampur Road, Atpara, Netrokona.
Mobile: 01968378144

315. Terokhada Sub Branch

Momotaj Super Market, Katenga Bazar,
Upazila Road, Terokhada, Khulna.
Mobile: 01810177197

316. Tilpapara Sub branch

Holding no. 193/1/A, Road # 08,
Tilpapara Road, Khilgaon, Dhaka.
Mobile: 01958503925

317. Tongi BSCIC Sub Branch

Holding-21, Abul Hossain Matabbar Road,
BSCIC Fakir Market, Tongi East, Gazipur.
Mobile: 01810177174

318. Tongibari Sub Branch

Ghosh Market, Tongibari Bazar,
Tongibari, Munshiganj.
Mobile: 01958503931

319. Torki Bandar Sub Branch

Sarder plaza, Holding- 455, Torki Bandar Road,
Gournadi, Barishal.
Mobile:01958506636

320. Trishal Sub Branch

Maa Laxmi Super Market, Holding- 0091-00,
Kabi Nazrul Road, Trishal, Mymensingh.
Mobile: 01897659924

321. Tushardhara Sub Branch

Holding-37, Road-1, Tushardhara,
Zero Point, Kadamtoli, Dhaka.
Mobile: 01810177171

322. UEPZ Sub Branch

Uttara Market, Holding- 811, Uttara EPZ Mor, Nilphamari
Sadar, Nilphamari.
Mobile: 01968378141

323. Ulipur Sub Branch

Abul Basar Super Market, Holding- 3128,
Bazar Hat Road, Ulipur, Kurigram.
Mobile: 01958506607

**324. Ullapara Sub Branch**

Al-Ruhana Plaza, Holding- 1256, Joydeb Road,
Ullapara, Sirajganj.
Mobile: 01968378116

325. Urdu Road Sub Branch

Holding-33, Urdu Road, Chwakhbazar, Dhaka.
Mobile: 01958151554

326. Uttar Bishil Sub Branch

Holding-32, Road-01, Block-D,
Shah Ali, Dhaka.
Mobile: 01810177181

327. Uttar Goran Sub Branch

Holding-195, Uttar Goran, Sipahibag Tempu Stand
Connecting Road, Khilgaon, Dhaka.
Mobile: 01958151565

328. Uttarkhan Mazar Road Sub Branch

Holding-2354/B, Uttarkhan Mazar Road,
Uttarkhan, Dhaka.
Mobile: 01958151551

329. Vogra Bypass Sub Branch

Ahsania Super Market, Holding- 01,
Block- E, Vogra Bypass, Bason, Gazipur.
Mobile:01958503935

330. West Hazipara Sub Branch

Asrrayon, Holding 7/J/1,
Mirbag New Road,
West Hazipara, Rampura, Dhaka.
Mobile: 01810177342

331. West Nakhhalpara Sub Branch

Holding-271/C, West Nakhhalpara,
Tejgaon, Dhaka.
Mobile: 01958503901

332. Wireless Gate Sub Branch

Abbas Trade center, Holding- 41/4,
Joydebpur Road, Bason, Gazipur.
Mobile: 01958503923

333. Zakiganj Sub Branch

Allahor Dan, Alamnagar
Zakiganj-Kaliganj Road,
Zakiganj, Sylhet.
Mobile: 01958506621

334. Zohura Market Sub Branch

House # 22, Road # 12, Sector # 14,
Uttara, Dhaka.
Mobile: 01810177329



FORWARD LOOKING STATEMENTS

This annual report contains forward looking statements with respect to the financial condition, results of operations and business of the Bank and future plan and objectives of the Bank which are based on assumptions, estimates, believes and future expectations. Forward looking statements may include but not limited to future plan, performance, growth of business, profitability and cash flow of the Bank which are subject to known and unknown risks, as a result, actual performance or results may be adverse or materially differ from original plan, assumptions, estimate or expectations expressed or implied in forward looking statements with words such as “believes” “estimates” “respect” “should” “will” “likely” “result” “forecast” “outlook” “project” “way” or “similar repressions”. Therefore, undue reliance should not be placed on such forward looking statements for making any decisions, transactions or investments with the Bank. Actual results may materially differ from those implied or expressed in forward looking statements for a number of factors which may include but not limited to the following:

- Changes in local and international political, economic, business and financial conditions including changes in fiscal, monetary and trade policies;
- Changes in local and international financial and capital markets, interest rates, forex rates, commodity prices;
- Changes in confidence of customers, consumers, investors, depositors and borrowers;
- Changes in consumer behavior and technology;
- Changes in local and international legal and regulatory framework;
- Changes in market structure and competitive condition;
- Unforeseen natural disasters; and
- Any other unforeseen changes in economy, market, society and the globe.

The Bank does not guarantee in any way that the expressions made or implied in forward looking statements would be materialized. The Bank does not also take any responsibility to update, modify or revise any forward looking statement contained in this annual report irrespective of whether those are changed by any new events, information or future development or by any other factors.

LIST OF ABBREVIATIONS

ADB	Asian Development Bank	GFSR	Global Financial Stability Report
ADP	Annual Development Program	GOB	Government of Bangladesh
ALCO	Asset-Liability Management Committee	HFT	Held for Trading
ATA	Anti- Terrorism Act	HR	Human Resources
ATM	Automated Teller Machine	HTM	Held to Maturity
BACPS	Bangladesh Automated Cheque Processing System	IAS	International Accounting Standards
BAS	Bangladesh Accounting Standards	IBP	Inland Bills Purchased
BB	Bangladesh Bank	ICAB	The Institute of Chartered Accountants of Bangladesh
BBTA	Bangladesh Bank Training Academy	IC&CD	Internal Control & Compliance Division
BDT	Bangladesh Taka	ICC	Internal Control & Compliance Risk
BEFTN	Bangladesh Electronic Fund Transfer Network	ICRR	Internal Credit Risk Rating
BFIU	Bangladesh Financial Intelligence Unit	ICB	Investment Corporation of Bangladesh
BFRS	Bangladesh Financial Reporting Standards	ICMAB	The Institute of Cost & Management Accountants of Bangladesh
BIBM	Bangladesh Institute of Bank Management	ICT	Information & Communication Technology
BRPD	Banking Regulation and Policy Department	IDA	International Development Agency
BSA	Bangladesh Standards on Auditing	IFRS	International Financial Reporting Standards
BSEC	Bangladesh Securities and Exchange Commission	IMF	International Monetary Fund
BSP	Bangladesh Sanchaya Patra	IPFF	Investment Promotion and Financing Facility
CAMLCO	Chief Anti Money Laundering Compliance Officer	IPO	Initial Public Offering
CAMELS	Capital Adequacy, Asset Quality Management, Earnings, Liquidity and Sensitivity to Market Risk	IT	Information Technology
CD	Current Deposits	L/C	Letter of Credit
CDS	Central Depository System	LIBOR	London Inter-Bank Offering Rates
CEO	Chief Executive Officer	LIC	Low Income Country
CFO	Chief Financial Officer	MBS	Mobile Banking Services
CIB	Credit Information Bureau	MCR	Minimum Capital Requirement
CRO	Chief Risk Officer	MICR	Magnetic Ink Character Recognition
CNG	Compressed Natural Gas	MLPA	Money Laundering Prevention Act
CPI	Consumer Price Index	MTMF	Medium Term Macroeconomic Framework
CRAR	Capital to Risk-weighted Assets Ratio	MVA	Market Value Added
CRAB	Credit Rating Agency of Bangladesh Limited	NAV	Net Asset Value
CRISL	Credit Rating Information and Services Limited	NPL	Non-Performing Loan
CRR	Cash Reserve Requirement	OBU	Off-Shore Banking Unit
CSE	Chittagong Stock Exchange Limited	PEP	Politically Exposed Persons
CSR	Corporate Social Responsibility	PLC	Public Limited Company
CTR	Cash Transaction Report	POS	Point of Sales
DBBF	Dutch-Bangla Bank Foundation	PRSP	Poverty Reduction Strategy Paper
DEG	German Investment and Development Company	PSP	Pratirakha Sanchaya Patra
DOS	Department of Off-site Supervision	KYC	Know Your Customer
DRS	Disaster Recovery Site	RBCA	Risk Based Capital Adequacy
DSE	Dhaka Stock Exchange Limited	REPO	Repurchase Agreement
DVC	Document Verification Code	RBIA	Risk Based Internal Audit
DVS	Document Verification System	RMG	Readymade Garments
ECAI	External Credit Assessment Institution	RMU	Risk Management Unit
ECB	European Central Bank	RMP	Risk Management Paper
ECRL	Emerging Credit Rating Limited	RMD	Risk Management Division
EDF	Export Development Fund	ROA	Return on Asset
EFT	Electronic Fund Transfer	ROE	Return on Equity
EGBMP	Enterprise Growth and Bank Modernization Programme	ROI	Return on Investment
EMI	Equal Monthly Installment	RPGLL	Rupantarita Praktitik Gas Company Limited
EMV	EuroPay, MasterCard and VISA	RWA	Risk Weighted Assets
EPS	Earnings Per Share	SCB	State-owned Commercial Bank
EPZ	Export Processing Zone	SLR	Statutory Liquidity Ratio
ETP	Effluent Treatment Plant	SMA	Special Mention Account
EU	European Union	SOE	State Owned Enterprise
EVA	Economic Value Added	SMS	Short Message Service
FCB	Foreign Commercial Bank	SME	Small and Medium Enterprise
FDI	Foreign Direct Investment	SND	Special Notice Deposit
FRC	Financial Reporting Council	SRP	Supervisory Review Process
FRA	Financial Reporting Act	SREP	Supervisory Review Evaluation Process
FY	Financial Year (July-June)	STR	Suspicious Transaction Report
FMO	Netherlands Development Finance Company	TOR	Terms of Reference
FT	Fast Track	UAE	United Arab Emirates
GDP	Gross Domestic Product	USA	United States of America
		UCP	Uniform Customs and Practice
		US \$, USD	US Dollar
		VAT	Value Added Tax
		WEO	World Economic Outlook
		WTO	World Trade Organization
		WEF	Women Entrepreneur Fund
		WDV	Written Down Value



Dutch-Bangla Bank PLC

Registered Office

47 Motijheel Commercial Area, Dhaka-1000, Bangladesh



PROXY FORM

I/We _____

of _____

being a Member of Dutch-Bangla Bank PLC do hereby appoint

Mr./Ms. _____

of _____

or (failing him/her) Mr./Ms. _____

of _____

as my/our proxy, to participate and vote on my/our behalf at the 30th Annual General Meeting (AGM) of the Company to be held on Tuesday, June 16, 2026 at 11.00 AM (Dhaka time) at virtually using digital platform through the following link <https://agmbd.live/dbbl2026> and at any adjournment thereof or at any ballot to be taken in consequence thereof.

Signed this _____ day of June 2026

Signature of Proxy

**Revenue
Stamp Tk. 20.00**

Signature of Member

Folio / BOID No. : _____

No. of Shares : _____

N.B.:

(1) This form of Proxy duly completed and must be submitted to the registered Company or through e-mail at contact@dutchbanglabank.com at least 72 hours before the submitted to the Registered officer of the company of the AGM. Proxy is invalid if not signed and stamped as indicated above.

(2) Signature of the Member shall agree with the specimen signature registered with the Company.





Frequently Asked Questions (FAQs) on Virtual Annual General Meeting

1. Why is this Annual General Meeting (AGM) only virtual?

Pursuant to the Bangladesh Securities and Exchange Commission's Order No. SEC/SRMIC/94-231/91 dated 31 March 2021 & Letter No. BSEC/ICAD/SRIC/2024/318/87 dated 27 March 2024, a listed company is being traded under A category continuously for the last 5 (five) years may arrange virtual shareholder meeting (AGM and EGM). Accordingly, Dutch-Bangla Bank plans to conduct its 30th AGM 2026 virtually using digital platform.

2. How can I participate in the AGM?

You are eligible to participate in the AGM 2026, if you were a shareholder of Dutch-Bangla Bank as on the "Record Date" i.e. May 19, 2026. You will be able to participate in the AGM online from your laptop, smartphone, tablet and desktop. For logging in to the system, you need to input your 16-digit BO ID number / Folio number and other credentials as a proof of your identity by visiting the link <https://agmbd.live/dbbl2026>.

3. How can I submit questions/comments prior to and during the meeting?

You can submit your questions / comments in writing or through voice recording 24 (twenty four) hours before commencement of the AGM and during the AGM, by visiting the link <https://agmbd.live/dbbl2026>.

4. How can I send comments/Queries through video/audio recording?

You may send your comments / queries through voice recording (video/ audio) via email to contact@dutchbanglabank.com on or by 4.00 PM., June 11, 2026. The maximum length of the video / audio recording be 02 (two) minutes.

5. Who is entitled to vote and how many shares can I vote?

Each holder of shares of Dutch-Bangla Bank as on the "Record Date" i.e. May 19, 2026 is entitled to cast one vote per share on each Agenda item at the AGM. You are entitled to vote all shares owned by you as on the "Record Date".

6. How can I vote my shares in the AGM?

You can vote electronically prior to and during the AGM by visiting the link <https://agmbd.live/dbbl2026>. You may vote in "FAVOUR" or "AGAINST" with respect to each agenda item.

7. What is the deadline for voting my shares?

Your vote must be received before the polls close for each agenda items during the AGM.

8. What is the voting requirement to approve each of the Agenda?

Each agenda will be passed by the vote of majority of votes cast . Each agenda receiving more votes in "FAVOUR" than votes "AGAINST" will be passed.

9. What If I have technical difficulties or trouble accessing the virtual meeting?

If you encounter any difficulties accessing the virtual meeting through the link <https://agmbd.live/dbbl2026> prior to or during the AGM, please call +880 9666322050 (EXT. 750999), +880 9678322050 (Ext. 750999) for support.





*Any time
Anywhere*



Dutch-Bangla Bank PLC

YOUR TRUSTED PARTNER

Head Office

47 Motijheel Commercial Area

Dhaka-1000, Bangladesh. Tel: (88) 02223354196-8, Fax: (88) 02223381889

E-mail: contact@dutchbanglabank.com, Website: www.dutchbanglabank.com