

**Half-Yearly
Financial Statements
30 June 2014**



Dutch-Bangla Bank Limited
YOUR TRUSTED PARTNER

Turn your *aspirations*
into *achievements* with
Dutch-Bangla Bank's
Tk 1.02 BILLION
ANNUAL SCHOLARSHIP



Dutch-Bangla Bank

YOUR TRUSTED PARTNER





The Board & its Committees

The Board

Chairman

Mr. Sayem Ahmed

Directors

Mr. Abedur Rashid Khan : Sponsor Director

Mrs. Frey-Tang Yuen Mei, Barbara : Nominee of Ecotrim Hong Kong Limited

Mr. Md. Fakhru Islam : Elected from General Public Shareholders' Group

Mr. Md. Yeasin Ali : Independent Director

Mr. Md. Nazim Uddin Bhuiyan : Independent Director

Mr. K. Shamshi Tabrez : Ex-officio Director (Managing Director)

The Committees of the Board

1. Executive Committee

Mr. Abedur Rashid Khan : Chairman

Mr. Sayem Ahmed : Member

Mr. K. Shamshi Tabrez : Member

2. Audit Committee

Mr. Md. Yeasin Ali : Chairman

Mr. Md. Fakhru Islam : Member

Mr. Md. Nazim Uddin Bhuiyan : Member

3. Risk Management Committee

Mr. Abedur Rashid Khan : Chairman

Mr. Sayem Ahmed : Member

Mr. Md. Yeasin Ali : Member

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

Mr. M. Sahabuddin Ahmed

from the desk of the managing director

It is indeed a great pleasure for me to present herewith the Half-Yearly Financial Statements (Audited) as on June 30, 2014 in pursuance of Rule 13 of the Securities and Exchange Rules, 1987.

We have stepped into 19th year of banking services in Bangladesh successfully on last June 03, 2014. DBBL is now the most visible brand in the banking sector of Bangladesh. Since inception, over the years, DBBL has differentiated itself from other banks and it is well ahead of others in using latest banking technology, providing online banking with multiple delivery channels, having strongest IT platform, establishing largest ATM network and having earned the trust of more than 3.4 million retail deposit customers.

DBBL has been using world renowned Core Banking Solution named Flexcube Universal Banking Solution (UBS 11.2) of Oracle Corporation since August 2012 alongwith hardware to enhance capacity and accommodate more customers, transactions, and services with convenience for our ever increasing customer network. DBBL has been continuing its efforts to be a customer focused, need based and solution driven Bank. In line with our strategy and in addition to 136 full service branches, we have already installed 2,492 ATMs for 24-hour banking service all over the country alongwith 262 fast tracks each of which contains a deposit machine alongwith multiple ATMs supported by a full time staff to facilitate transactions by our customers on each day of the week.

Like many other innovative banking services in the country, we are the pioneer in introducing bank-led mobile banking services. We had launched 'Dutch-Bangla Bank Mobile Banking' for the first time in 2011. Ours is a bank-led model of mobile banking where clients are treated as bank client and can avail other outlets, such as Branch, ATM, Fast Track etc. for their banking needs through their mobile account. This is an innovative idea of economic inclusion of the low income un-banked people. More than 2.7 million un-banked people have already been included in the banking system through our mobile banking network and the number is increasing day by day. DBBL is proud to be the first to bring this revolutionary banking solution to the masses who has long been deprived of the opportunity to be included in the conventional banking.

DBBL is pioneer in discharging social cause related programs in the Country. In addition to other programs, DBBL took up a massive and expanded scholarship program in 2011 for providing scholarships worth Taka 1.02 billion annually to poor & meritorious students in the country studying in HSC and Graduation levels enabling them to turn their aspirations into achievements.

Corporate Governance is crucial for long term sustainable development of an organization for maximizing shareholders' value and fulfilling commitments to customers and society. Our corporate governance system is designed to ensure transparency and accountability at all levels of business operations. DBBL has further strengthened all core risk management systems to improve quality of assets, strengthen capital base, and minimize credit risk, asset liability risk, operational risk and market risk.

At the end of June 2014, total deposits of the bank stood at Taka 152,138.45 million against Taka 1,33,520.72 million as of June 30, 2013 depicting a growth of 13.9%. Total loans and advances of the Bank stood at Taka 108,899.05 million as of 30 June 2014 as against Taka 101,848.60 million as of June 30, 2013 registering a growth of 6.9%. During the period under review, operating profit increased by 7.1% and net profit after tax increased by 14.0% from Taka 814.46 million to Taka 928.60 million.

We take this opportunity to express our sincere thanks and gratitude to the hon'ble shareholders, valued customers, patrons and well wishers for their continued support and guidance without which the Bank could not achieve its present position. We are indebted to Government of the People's Republic of Bangladesh, Bangladesh Bank, Bangladesh Securities and Exchange Commission, Office of the Registrar of Joint Stock Companies and Firms and Stock Exchanges for their continued support and cooperation. The management is expressing its sincere thanks and gratitude to the members of the Board of Directors for extending their guidance and wisdom in achieving the business and social objectives of the Bank.



K. Shamshi Tabrez
Managing Director

BALANCE SHEET as at 30 June 2014

PROPERTY AND ASSETS

	30-June-14 Taka (Audited)	31-Dec-13 Taka (Audited)	30-Jun-13 Taka (Audited)
Cash			
In hand (including foreign currencies)	7,206,311,002	7,489,008,549	5,775,605,860
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	15,635,035,055	14,132,220,750	13,976,962,037
	22,841,346,057	21,621,229,299	19,752,567,897
Balance with other banks and financial institutions			
In Bangladesh	25,939,027,384	16,739,516,730	4,460,863,056
Outside Bangladesh	858,783,695	1,521,442,444	766,942,410
	26,797,811,079	18,260,959,174	5,227,805,466
Money at call and short notice	3,150,000,000	4,220,000,000	5,740,000,000
Investments			
Government	15,416,479,655	16,300,624,176	17,979,127,207
Others	941,283,434	1,141,283,434	1,161,283,434
	16,357,763,089	17,441,907,610	19,140,410,641
Loans and advances			
Loans, cash credits, overdrafts, etc.	103,503,367,293	99,365,869,755	91,894,945,045
Bills purchased and discounted	5,395,681,903	7,056,911,579	9,953,653,469
	108,899,049,196	106,422,781,334	101,848,598,514
Fixed assets including land, building, furniture and fixtures	4,316,187,599	4,382,594,184	4,605,255,165
Other assets	15,558,065,166	13,187,915,293	11,986,316,910
Non-banking assets	-	-	-
TOTAL ASSETS	197,920,222,186	185,537,386,894	168,300,954,594

LIABILITIES AND CAPITAL

Liabilities			
Borrowings from other banks, financial institutions and agents	8,420,553,595	7,472,238,988	6,873,521,014
Deposits and other accounts			
Current deposits and other accounts	35,313,306,582	31,692,302,092	27,953,958,727
Bills payable	2,400,680,273	1,903,964,232	2,324,366,360
Savings bank deposits	53,713,348,404	49,930,953,529	45,981,383,929
Term deposits	60,711,118,457	61,702,883,293	57,261,008,768
	152,138,453,716	145,230,103,146	133,520,717,783
Other liabilities	19,246,777,029	17,215,558,228	15,363,026,751
Subordinated debt	4,912,140,948	2,977,765,948	1,198,192,354
TOTAL LIABILITIES	184,717,925,288	172,895,666,310	156,955,457,902
Shareholders' equity			
Paid up share capital	2,000,000,000	2,000,000,000	2,000,000,000
Share premium	11,067,500	11,067,500	11,067,500
Statutory reserve	5,737,776,893	5,330,368,765	4,936,335,478
Other reserve	-	-	-
Dividend equalization account	566,827,195	566,827,195	412,095,675
Assets revaluation reserve	850,413,777	850,413,777	850,413,777
Revaluation reserve of HTM securities	62,816,812	121,372,800	11,449,950
Proposed dividend	-	309,463,040	-
Retained earnings	3,973,394,721	3,452,207,507	3,124,134,312
TOTAL SHAREHOLDERS' EQUITY	13,202,296,898	12,641,720,584	11,345,496,692
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	197,920,222,186	185,537,386,894	168,300,954,594

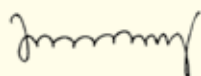
OFF-BALANCE SHEET ITEMS

Contingent liabilities

Acceptances and endorsements	-	791,323,661	-
Letters of guarantee	4,115,248,658	3,543,475,797	3,921,865,071
Irrevocable letters of credit	15,836,604,311	13,842,772,511	13,847,180,651
Bills for collection	36,336,541,590	25,787,813,444	31,202,857,367
Other contingent liabilities	2,572,260,979	2,596,465,384	2,071,205,979
Total contingent liabilities	58,860,655,538	46,561,850,797	51,043,109,068

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	58,860,655,538	46,561,850,797	51,043,109,068



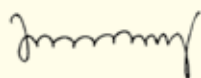
Chief Financial Officer



Managing Director

PROFIT AND LOSS ACCOUNT for the half year ended 30 June 2014

	For the six months ended 30 June (January - June)		For the quarter ended 30 June (April-June)	
	2014 Taka (Audited)	2013 Taka (Audited)	2014 Taka (Audited)	2013 Taka (Audited)
Interest income	7,284,456,797	7,046,750,624	3,577,231,553	3,581,400,611
Interest paid on deposits and borrowings etc.	3,485,829,426	3,622,389,781	1,712,861,293	1,829,688,904
Net interest income	3,798,627,371	3,424,360,843	1,864,370,260	1,751,711,707
Investment income	1,004,018,786	786,768,415	530,763,450	413,610,627
Commission, exchange and brokerage	653,058,422	785,125,162	336,962,950	444,593,215
Other operating income	1,089,253,832	1,026,530,741	634,321,971	577,425,219
Total operating income	6,544,958,411	6,022,785,161	3,366,418,631	3,187,340,768
Salary and allowances	1,571,241,403	1,473,174,718	810,311,280	706,898,380
Rent, taxes, insurance, electricity, etc.	475,503,271	453,903,049	260,247,291	243,835,134
Legal expenses	2,078,831	675,660	1,558,381	119,422
Postage, stamp, telecommunications, etc.	122,102,106	118,434,139	64,553,814	63,711,597
Stationery, printings, advertisements, etc.	123,596,886	197,197,231	63,480,509	54,529,466
Managing Director's salary and allowances	5,048,000	4,532,000	2,774,000	2,516,000
Directors' fees	99,068	81,130	63,420	41,918
Auditors' fees	52,500	167,500	52,500	167,500
Charges on loan losses	644,047	-	644,047	-
Depreciation and repair of bank's assets	651,134,994	611,615,640	310,215,236	305,445,131
Other expenses	1,123,428,617	855,940,113	583,214,076	437,567,962
Total operating expenses	4,074,929,723	3,715,721,180	2,097,114,554	1,814,832,510
Profit before provision	2,470,028,688	2,307,063,981	1,269,304,077	1,372,508,258
Provision for loans and off-balance sheet exposures				
Specific provision for loans	300,000,000	600,000,000	(4,103,247)	262,091,000
General provision for loans	10,000,000	60,000,000	90,000,000	4,000,000
General provision for off-balance sheet exposures	122,988,047	70,202,696	40,452,860	(46,001,356)
	432,988,047	730,202,696	126,349,613	220,089,644
Other provision	-	-	-	-
Total provision	432,988,047	730,202,696	126,349,613	220,089,644
Profit before taxes	2,037,040,641	1,576,861,285	1,142,954,464	1,152,418,614
Provision for taxation				
Current tax	1,349,443,377	1,027,300,000	678,767,754	755,868,421
Deferred tax	(240,998,078)	(264,900,000)	(127,629,084)	(117,624,724)
	1,108,445,299	762,400,000	551,138,669	638,243,697
Net profit after taxation	928,595,342	814,461,285	591,815,795	514,174,917
Retained earnings brought forward from previous years	3,452,207,507	2,625,045,284	-	-
	4,380,802,849	3,439,506,569	591,815,795	514,174,917
Appropriations				
Statutory reserve	407,408,128	315,372,257	228,590,893	230,483,723
Retained earnings carried forward	3,973,394,721	3,124,134,312	363,224,902	283,691,194
Earnings per share (EPS)	4.64	4.07	2.96	2.57



Chief Financial Officer



Managing Director



CASH FLOW STATEMENT for the half year ended 30 June 2014

	30-Jun-14 Taka (Audited)	30-Jun-13 Taka (Audited)
A) Cash flows from operating activities		
Interest receipts in cash	8,413,311,496	7,801,618,316
Interest payments	(3,631,923,512)	(4,165,858,578)
Dividend receipts in cash	5,714,515	6,854,163
Gain on sale of shares	-	-
Gain on sale of securities	-	-
Recoveries of loan previously written-off	-	-
Fee and commission receipts in cash	312,090,236	306,874,525
Cash payments to employees	(1,602,647,909)	(1,473,174,718)
Cash payments to suppliers	(864,812,332)	(669,532,221)
Income taxes paid	(1,775,240,192)	(1,456,785,619)
Receipts from other operating activities	1,430,167,018	1,504,598,678
Payments for other operating activities	(1,535,029,777)	(1,423,047,983)
Operating profit before changes in operating assets and liabilities	751,629,543	431,546,563
Increase/(decrease) in operating assets and liabilities		
Statutory deposits	2,189,245,000	703,510,000
Purchase /sale of trading securities	1,255,722,101	1,720,849,138
Loans and advances to other banks	-	-
Loans and advances to customers	(3,117,139,213)	(10,180,851,424)
Other assets	(99,447,655)	211,237,000
Deposits from other banks	19,435,628	(22,295,856)
Deposits from customers	5,001,005,427	7,949,403,721
Other liabilities account of customers	1,423,589,409	2,079,316,463
Other liabilities	(91,857,986)	54,586,551
Net cash from operating activities	7,332,182,254	2,947,302,156
B) Cash flows from investing activities		
Payments for purchase of securities	(92,067,626)	(3,754,194,606)
Proceeds from sale of securities	-	-
Purchase of property, plant and equipment	(393,996,108)	(371,302,394)
Sale proceeds of property, plant and equipment	132,000	5,642,354
Net cash used in investing activities	(485,931,734)	(4,119,854,646)
C) Cash flows from financing activities		
Receipts from issue of loan capital and debt securities	1,934,375,000	-
Payment for redemption of loan capital and debt securities	-	-
Dividends paid	(308,406,198)	(308,649,572)
Net cash from financing activities	1,625,968,803	(308,649,572)
D) Net increase / (decrease) in cash (A+B+C)	8,472,219,322	(1,481,202,062)
E) Cash and cash-equivalents at beginning of the period	45,840,630,836	36,390,606,790
F) Cash and cash-equivalents at end of the period (D+E)	54,312,850,158	34,909,404,728
Net Operating Cash Flow Per Share (NOCFPS)	36.66	14.74

Chief Financial Officer

Managing Director

STATEMENT OF CHANGES IN EQUITY for the half year ended 30 June 2014

Figures in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Other reserve	Dividend equalization account	Proposed dividend		Assets revaluation reserve	Revaluation reserve of HTM securities	Retained earnings	Total
						Cash	Bonus share				
Balance at 1 January 2014	2,000,000,000	11,067,500	5,330,368,765	-	566,827,195	309,463,040	-	850,413,777	121,372,800	3,452,207,507	12,641,720,584
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-	-
Restated balance	2,000,000,000	11,067,500	5,330,368,765	-	566,827,195	309,463,040	-	850,413,777	121,372,800	3,452,207,507	12,641,720,584
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-	-	(58,555,988)	-	(58,555,988)
Currency translation differences	-	-	-	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid for the year 2013	-	-	-	-	-	(309,463,040)	-	-	-	-	(309,463,040)
Net profit for the six months ended 30 June 2014	-	-	-	-	-	-	-	-	-	928,595,342	928,595,342
Issue of share capital	-	-	-	-	-	-	-	-	-	-	-
Appropriations during the period	-	-	407,408,128	-	-	-	-	-	-	(407,408,128)	-
Balance at 30 June 2014	2,000,000,000	11,067,500	5,737,776,893	-	566,827,195	-	-	850,413,777	62,816,812	3,973,394,721	13,202,296,898
Balance at 30 June 2013	2,000,000,000	11,067,500	4,936,335,478	-	412,095,675	-	-	850,413,777	11,449,950	3,124,134,312	11,345,496,692

NOTES TO THE FINANCIAL STATEMENTS AS OF AND FOR THE HALF-YEAR ENDED 30 JUNE 2014

1 Significant accounting policies

- 1.1 The accounting policies for preparation of these half-yearly financial statements of the Bank remained same as that was applied while preparing the last audited annual financial statements as of 31 December 2013.
- 1.2 Provision for current income tax has been made @ 42.50% as prescribed in the Financial Act 2014 on taxable profit of the Bank.

2 Presentation of financial Statements

The financial statements of the Bank for the period of half-year ended 30 June 2014 have been prepared and presented as per the provision of Bangladesh Accounting Standard (BAS) 34, "Interim Financial Reporting".

3 General

- 3.1 Wherever considered necessary previous period's figures have been rearranged to conform with the current period's presentation.
- 3.2 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.

4 Capital adequacy ratio

As per Section 13 of the Bank Company Act, 1991 (Amended upto 2013) and instructions contained in BRPD Circular Letter No. 11 dated 14 August 2008, BRPD Circular No. 10 dated 10 March 2010, BRPD Circular No. 35 dated 29 December 2010 [Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel II)] and BRPD Circular No. 1 dated 1 January 2014 [Amendment of Guidelines on Risk Based Capital Adequacy (RBCA)], the risk based capital (eligible regulatory capital) of the Bank as of 30 June 2014 stood at Taka 16,626,958,339 against the risk based capital requirement of Taka 12,246,248,782. As a result, there was a capital surplus of Taka 4,380,709,557 in risk based capital adequacy ratio as on 30 June 2014.

As per Section 13(2) of the Bank Company Act, 1991 (Amended upto 2013) and the instruction contained in BRPD Circular Letter No. 11 dated 14 August 2008, the paid-up share capital and statutory reserve should be at least Taka 4,000,000,000. Against that, the paid-up share capital should be minimum Taka 2,000,000,000. Against that, the paid-up share capital and statutory reserve of the Bank was Taka 7,737,776,893 (Paid-up share capital, Taka 2,000,000,000 and statutory reserve, Taka 5,737,776,893) as on 30 June 2014.

The details of capital adequacy ratio are furnished below:

	30-Jun-14 Taka (Audited)	30-Jun-13 Taka (Audited)
Total assets (excluding off-balance sheet assets)	197,920,222,186	168,300,954,593
Total off-balance sheet assets	58,860,655,538	51,043,109,068
Total Risk weighted assets [RWA] against		
i. Credit Risk		
On-balance sheet	97,544,746,310	86,569,513,235
Off-balance sheet	6,038,234,586	8,591,053,745
	103,582,980,896	95,160,566,980
ii. Market Risk	459,074,868	25,173,870
iii. Operational Risk	18,420,432,054	15,402,812,248
A) Total Risk weighted assets (RWA) [i+ii+iii]	122,462,487,817	110,588,553,098



	30-Jun-14 Taka (Audited)	30-Jun-13 Taka (Audited)
B) Minimum Capital Requirement (MCR) [10% of risk weighted assets]	12,246,248,782	11,058,855,310
C) Core capital (Tier - 1)		
Paid-up share capital	2,000,000,000	2,000,000,000
Share premium	11,067,500	11,067,500
Statutory reserve	5,737,776,893	4,936,335,478
Dividend equalization account	566,827,195	412,095,675
Retained earnings (Including OBU)	3,973,394,721	3,124,134,312
	12,289,066,309	10,483,632,965
Less : Deferred tax asset *	1,129,102,487	838,114,027
	11,159,963,822	9,645,518,938
D) Supplementary capital (Tier - 2)		
General provision maintained against unclassified loans and off-balance sheet exposures (including OBU)	1,662,390,076	1,537,426,153
Subordinated debt capital	3,347,989,146	1,043,390,947
Assets revaluation reserves	425,206,889	425,206,889
Revaluation reserves of HTM securities	31,408,406	5,724,975
Other reserve (Revaluation reserves of HFTSecurities)	-	-
	5,466,994,517	3,011,748,963
Less : Deduction	-	-
	5,466,994,517	3,011,748,963
E) Total Eligible Regulatory Capital (Tier 1 and 2) [C+D]	16,626,958,339	12,657,267,901
Total capital surplus [E - B]	4,380,709,557	1,598,412,591
Capital adequacy ratio		
On core capital (against standard of minimum 5.00%)	9.11%	8.72%
On total capital (against standard of minimum 10.00%)	13.58%	11.45%

* In Compliance with BPRD Circular No. 11 Dated 12 December 2011.

5 Calculation of Earnings Per Share (EPS)

The earnings per share of the Bank has been calculated in accordance with the Bangladesh Accounting Standard (BAS) 33, 'Earnings Per Share' under Basic Earning Per Share method as follows:

Basic earnings (net profit after tax) [numerator]	928,595,342	814,461,285
Number of ordinary shares outstanding (denominator)	200,000,000	200,000,000
Earnings Per Share (Taka)	4.64	4.07

CREDIT RATING REPORT

CREDIT RATING (SURVEILLANCE RATING) ON DBBL BY CRAB

Dutch-Bangla Bank has been affirmed 'AA1' (pronounced 'Double A One') rating in the long term and retained 'ST-1' rating in the short term by Credit Rating Agency of Bangladesh Limited (CRAB). The rating was based on consolidated audited financial statements for the year ended 31 December 2013 and other relevant qualitative and quantitative information.

A comparative position of credit ratings (surveillance rating) of DBBL for the years 2013 and 2012 is furnished below:

Surveillance rating 2013	Surveillance rating 2012	Definition
Long Term: AA1	Long Term: AA1	Commercial Banks rated 'AA1' in the long term have very strong capacity to meet their financial commitments. They differ from the highest-rated Commercial Banks only to a small degree. 'AA1' is judged to be of very high quality and is subject to very low credit risk.
Short Term: ST - 1	Short Term: ST - 1	Commercial Banks rated 'ST-1' in the short term category are considered to have the highest capacity for timely repayment of obligations. Commercial Banks rated in this category are characterized with excellent position in terms of liquidity, internal fund generation, and access to alternative source of funds.

The rating agency views that DBBL's creditworthiness is likely to remain resilient. They also expect that the Bank will maintain its moderate to low risk profile, satisfactory underlying profitability, moderate capitalization and one of the leading positions in infrastructure segment (widespread ATM and Mobile Banking platform and network) despite a highly competitive environment and structural changes in the industry.

Therefore, a 'stable outlook' has been assigned to the Bank.

Key financial information & ratio-last five years

In million Taka

Particulars	30-Jun-14	30-Jun-13	30-Jun-12	30-Jun-11	30-Jun-10
Statement of financial position (Balance Sheet) (As of)					
Authorized capital	4,000.0	4,000.0	4,000.0	4,000.0	4,000.0
Paid-up share capital	2,000.0	2,000.0	2,000.0	2,000.0	2,000.0
Share premium	11.1	11.1	11.1	11.1	11.1
Reserve fund	5,737.8	4,936.3	4,168.7	3,170.4	2,385.6
Retained earnings	3,973.4	3,124.1	2,461.9	1,665.5	697.0
Total capital	16,627.0	12,657.3	11,260.8	10,018.8	7,087.9
Capital surplus	4,380.7	1,598.4	1,032.1	1,528.8	377.2
Deposits	152,138.5	133,520.7	119,543.6	91,220.5	72,733.4
Loans and advances	108,899.0	101,848.6	84,955.9	71,749.2	56,042.6
Total assets	197,920.2	168,301.0	144,493.2	111,259.0	87,968.4
Total earning assets	159,385.5	136,756.6	117,840.1	90,287.1	72,383.8
Total non-earning assets	38,534.7	31,544.4	26,653.2	20,972.0	15,584.6
Total contingent liabilities	58,860.7	51,043.1	44,486.6	39,942.4	34,969.3
Other business (trade finance) for the period					
Import	59,362.6	61,276.3	53,160.1	38,964.5	36,278.8
Export	60,103.1	61,452.9	59,413.7	46,677.1	30,672.0
Asset quality (As of)					
Amount of classified loans (Taka)	3,896.6	4,674.5	2,337.1	2,227.1	1,572.1
Provision kept against classified loans (Taka)	3,730.5	2,994.4	1,368.4	1,199.1	791.6
Classified loans to total loans (%)	3.6	4.6	2.8	3.1	2.8
Operating performance (income statement) (for the period)					
Total revenue	10,030.8	9,645.2	8,615.8	6,486.3	5,036.7
Total expense	7,560.8	7,338.1	5,646.0	4,057.3	2,877.4
Profit before provisions	2,470.0	2,307.1	2,969.9	2,429.0	2,159.3
Total provision for loans & advances (Including Off-balance sheet items)	433.0	730.2	410.6	314.2	231.1
Profit before taxes	2,037.0	1,576.9	2,559.3	2,114.7	1,931.1
Provision for taxation	1,108.4	762.4	1,324.8	984.2	861.1
Net profit after taxation	928.6	814.5	1,234.5	1,130.5	1,070.1
Ratios and statistics					
Return on average equity (ROE %)	14.4	14.7	26.3	30.4	43.7
Capital adequacy ratio (%)	13.6	11.5	11.0	10.6	8.5
Loan deposit ratio (%)	71.6	76.3	71.1	78.7	77.1
Return on average assets (ROA %)	1.0	1.0	1.8	2.1	2.5
Earning per share (Taka)	4.6	4.1	6.2	5.7	5.4
Price earning (P/E) ratio (Times) [Annualized]	9.4	12.4	9.3	12.7	14.1
Net asset value (NAV) per share (Taka)	66.0	56.7	49.2	39.5	27.2
Market price per share (Taka)	87.4	101.1	114.4	143.1	150.4
Number of shareholders	6,226	7,123	7,079	7,710	8,101
Number of employees	3,948	4,018	3,764	3,476	2,367
Number of branches	136	126	120	96	80

গ্রহণ যোগ্যতার দিক থেকে বিদেশ ভ্রমণে ডাচ-বাংলা ব্যাংকের মাইক্রো-চিপযুক্ত EMV ক্রেডিট কার্ডের জুড়ি নেই।

এখন উন্নত বিশ্বের অধিকাংশ দেশেই
non-EMV বা ম্যাগনেটিক স্ট্রিপ
ক্রেডিট কার্ড গ্রহণ করা হয় না।



২০০৮ সাল থেকে একমাত্র
ডাচ-বাংলা ব্যাংকই
বাংলাদেশে মাইক্রো-চিপ যুক্ত
EMV ক্রেডিট কার্ড
ইস্যু করে যাচ্ছে

আজই শোগাযোগ করুন
যেকোন শাখায়, ফাস্ট-ট্র্যাকে অথবা ১৬২১৬ নম্বরে



ডাচ-বাংলা ব্যাংক
আপনার বিশ্বস্ত সহযোগী



*Any time
Anywhere*



Dutch-Bangla Bank Limited

YOUR TRUSTED PARTNER

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