

DUTCH-BANGLA BANK PLC

FINANCIAL STATEMENTS

For the half year ended 30 June 2025

Dutch-Bangla Bank PLC

Balance Sheet

As at 30 June 2025

PROPERTY AND ASSETS	Notes	30-Jun-25 Taka (Un-audited)	31-Dec-24 Taka (Audited)	30-Jun-24 Taka (Un-audited)
Cash				
In hand (including foreign currencies)	4	29,392,445,885	29,616,609,417	26,575,599,362
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5	39,595,592,243	33,470,229,839	40,856,235,101
		68,988,038,128	63,086,839,256	67,431,834,463
Balance with other banks and financial institutions	6			
In Bangladesh		11,443,968,045	9,645,202,358	8,867,108,691
Outside Bangladesh		6,364,592,912	2,415,635,200	7,775,926,549
		17,808,560,957	12,060,837,558	16,643,035,240
Money at call on short notice	7	-	-	-
Investments	8			
Government		171,170,193,632	106,547,249,215	83,586,371,892
Others		19,982,240,182	21,766,283,434	15,776,283,434
		191,152,433,814	128,313,532,649	99,362,655,326
Loans and advances	9			
Loans, cash credits, overdrafts, etc.		393,439,055,695	397,790,074,443	389,379,671,709
Bills purchased and discounted		17,965,324,843	30,899,284,065	20,723,413,564
		411,404,380,538	428,689,358,508	410,103,085,273
Fixed assets including land, building, furniture and fixtures	10	12,817,395,145	13,353,834,689	11,626,131,540
Other assets	11	40,859,641,975	34,371,101,797	25,939,049,828
Non-banking assets		-	-	-
TOTAL ASSETS		<u>743,030,450,557</u>	<u>679,875,504,457</u>	<u>631,105,791,670</u>
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents	12	16,285,560,687	40,350,632,198	21,744,516,082
Deposits and other accounts	13			
Current deposits and other accounts		210,905,721,418	191,381,145,604	193,556,874,551
Bills payable		7,175,387,918	4,915,208,353	6,688,099,294
Savings bank deposits		261,601,666,959	239,869,773,084	232,005,050,195
Term deposits		101,603,732,876	85,706,371,114	77,593,868,725
		581,286,509,171	521,872,498,155	509,843,892,765
Other liabilities	14	72,791,113,552	57,044,203,653	39,688,568,304
Subordinated debt	15	21,000,000,000	9,000,000,000	11,000,000,000
TOTAL LIABILITIES		691,363,183,410	628,267,334,006	582,276,977,151
Shareholders' equity				
Paid up share capital	16.2	9,667,011,390	8,788,192,180	8,788,192,190
Share premium	17	11,067,500	11,067,500	11,067,500
Statutory reserve	18	9,667,011,390	9,193,048,174	9,193,048,174
Other reserve	19	-	-	-
Dividend equalization account	20	1,766,827,195	1,766,827,195	1,766,827,195
Assets revaluation reserve	21	850,413,777	850,413,777	850,413,777
Revaluation reserve of HTM securities	22	96,119,302	211,897,314	83,636,613
Proposed dividend		-	-	-
Retained earnings	24	29,608,816,593	30,786,724,311	28,135,629,070
TOTAL SHAREHOLDERS' EQUITY		<u>51,667,267,147</u>	<u>51,608,170,451</u>	<u>48,828,814,519</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		<u>743,030,450,557</u>	<u>679,875,504,457</u>	<u>631,105,791,670</u>

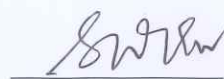
	Notes	30-Jun-25 Taka (Un-audited)	31-Dec-24 Taka (Audited)	30-Jun-24 Taka (Un-audited)
OFF-BALANCE SHEET ITEMS				
Contingent liabilities	23			
Acceptances and endorsements		53,932,444,537	47,272,758,722	33,607,112,400
Letters of guarantee		6,056,662,699	5,875,896,197	6,088,114,486
Irrevocable letters of credit		31,881,114,801	34,080,864,600	35,330,497,120
Bills for collection		-	-	-
Forward Contract & others contingent liabilities		13,419,243,277	19,765,334,915	25,596,786,011
Total contingent liabilities		105,289,465,314	106,994,854,434	100,622,510,017
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		105,289,465,314	106,994,854,434	100,622,510,017
Net Asset Value (NAV) Per Share		53.45	53.39	50.51

The annexed notes 1 to 49 form an integral part of these financial statements.


Chairman


Director


Managing Director & CEO


Chief Financial Officer


Company Secretary

Dhaka, 29 July 2025

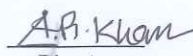
Dutch-Bangla Bank PLC
Profit and Loss Account
For the half year ended 30 June 2025

	Notes	For the half year ended 30 June (from January to June)		For the quarter ended June (from April to June)	
		2025	2024	2025	2024
		Taka	Taka	Taka	Taka
Interest income	26	21,217,273,978	18,507,953,626	10,749,814,146	9,658,917,687
Interest paid on deposits and borrowings etc.	27	10,063,642,995	5,656,457,823	4,278,578,301	2,855,327,741
Net interest income		11,153,630,983	12,851,495,803	6,471,235,845	6,803,589,946
Investment income	28	9,354,092,386	4,125,512,260	4,687,860,219	2,239,986,736
Commission, exchange and brokerage	29	1,344,195,093	274,823,733	458,798,926	262,753,455
Other operating income	30	3,413,809,610	2,848,780,402	1,776,616,584	1,518,476,306
Total operating income		25,265,728,072	20,100,612,198	13,394,511,574	10,824,806,443
Salary and allowances	32	4,438,530,589	3,977,285,569	2,289,671,643	2,051,752,474
Rent, taxes, insurance, electricity, etc.	34	1,302,812,084	1,212,445,028	685,743,351	642,989,903
Legal expenses	35	3,758,964	3,300,054	2,802,748	2,238,545
Postage, stamp, telecommunications, etc.	36	242,484,183	207,813,333	114,549,104	103,141,258
Stationery, printings, advertisements, etc.	37	833,644,759	743,028,642	415,849,016	358,019,162
Managing Director & CEO's salary and allowances	38	13,030,000	13,000,000	7,015,000	7,200,000
Directors' fees	39	2,058,155	566,080	1,551,255	346,530
Auditors' fees	40	2,057,500	257,500	1,957,500	100,000
Depreciation and repair of bank's assets	41	2,020,062,757	1,770,771,855	1,005,730,919	904,651,823
Other expenses	42	4,724,090,339	4,409,812,716	2,286,596,068	2,185,944,012
Total operating expenses		13,582,529,330	12,338,280,777	6,811,466,604	6,256,383,707
Profit before provision		11,683,198,742	7,762,331,421	6,583,044,970	4,568,422,736
Provision for loans and off-balance sheet exposures					
Specific provision for loans	14.1.4.1.A	10,422,299,452	4,390,947,863	5,422,678,122	3,443,679,295
General provision for loans	14.1.4.1.B.iv	185,213,103	(149,925,408)	536,035,259	(24,622,732)
Special general provision-Covid 19 for loans	14.1.3.B	-	(157,087,789)	-	(82,390,376)
General provision for off-balance sheet exposures	14.1.4.1.B.iii	42,466,333	164,687,418	(57,312,288)	291,052,138
		10,649,978,888	4,248,622,084	5,901,401,093	3,627,718,325
Other provision	14.1.2	533,218,150	770,000,000	253,218,150	348,151,000
Total provision		11,183,197,038	5,018,622,084	6,154,619,243	3,975,869,325
Profit before taxes		500,001,704	2,743,709,337	428,425,727	592,553,411
Provision for taxation					
Current tax	14.1.3	3,539,919,500	1,059,580,905	2,311,293,492	590,734,926
Deferred tax	11.2.2	(4,093,611,722)	(352,185,166)	(2,051,489,972)	(752,979,765)
		(553,692,222)	707,395,739	259,803,520	(162,244,839)
Net profit after taxation		1,053,693,926	2,036,313,598	168,622,207	754,798,250
Appropriations					
Statutory reserve	18	473,963,216	-	473,963,216	-
Retained surplus to retained earnings		579,730,710	2,036,313,598	(305,341,009)	754,798,250
Earnings per share (EPS)	24.2	1.09	2.11	0.17	0.78

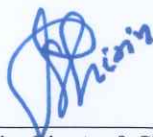
The annexed notes 1 to 49 form an integral part of these financial statements.



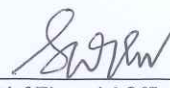
Chairman



Director



Managing Director & CEO



Chief Financial Officer



Company Secretary

Dutch-Bangla Bank PLC
Cash Flow Statement
For the half year ended 30 June 2025

	Notes	30-Jun-25 Taka	30-Jun-24 Taka
A) Cash flows from operating activities			
Interest receipts in cash		26,203,519,755	21,137,805,428
Interest payments		(9,129,015,116)	(5,506,828,050)
Dividend receipts in cash		216,280,082	176,927,984
Gain on sale of shares		196,774,915	-
Gain on sale of securities		3,040,802,710	117,072,171
Recoveries of loan previously written-off		1,587,706	806,769
Fee and commission receipts in cash		508,279,729	409,823,480
Cash payments to employees		(4,927,570,073)	(4,422,542,977)
Cash payments to suppliers		(4,029,560,160)	(4,049,692,759)
Income taxes paid		(3,789,093,410)	(3,475,104,311)
Receipts from other operating activities	43	4,246,575,888	2,709,049,966
Payments for other operating activities	44	(3,597,406,396)	(3,056,816,018)
<i>Operating profit before changes in operating assets and liabilities</i>		8,941,175,630	4,040,501,684
Increase/(decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase /sale of trading securities		(54,948,325,962)	(1,667,056,627)
Loans and advances to other banks		-	-
Loans and advances to customers		15,876,477,847	(441,469,619)
Other assets	45	(1,975,262,327)	981,988,768
Deposits from other banks		159,860,916	124,283,136
Deposits from customers		58,800,839,848	36,967,824,653
Other liabilities account of customers		(23,207,374,959)	(3,012,973,734)
Other liabilities	46	5,545,991,968	445,564,597
<i>Net cash from operating activities</i>		9,193,382,961	37,438,662,859
B) Cash flows from investing activities			
Payments for purchase of securities		(173,160,963,015)	(105,105,516,035)
Proceeds from sale of securities		165,279,033,615	96,619,659,985
Purchase of property, plant and equipment		(749,741,459)	(1,946,601,684)
Sale proceeds of property, plant and equipment		4,303,443	4,443,397
<i>Net cash used in investing activities</i>		(8,627,367,416)	(10,428,014,336)
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		-	(1,000,000,000)
Dividends paid		(908,448,474)	(1,274,164,009)
<i>Net cash from financing activities</i>		11,091,551,526	(2,274,164,009)
D) Net increase / (decrease) in cash (A+B+C)		11,657,567,071	24,736,484,515
E) Cash and cash-equivalents at beginning of the period		75,161,093,614	59,349,863,798
F) Cash and cash-equivalents at end of the period (D+E)	48	86,818,660,685	84,086,348,313
Net Operating Cash Flow Per Share (NOCFPS)	24.4	9.51	38.73


Chairman


Director


Managing Director & CEO


Chief Financial Officer



Company Secretary

Dutch-Bangla Bank PLC
Statement of Changes in Equity
For the half year ended 30 June 2025

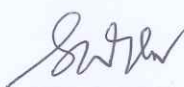
Figures in Taka

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	-	-	-	-	-	(115,778,012)	-	(115,778,012)
Currency translation differences	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Payment of cash dividend during the period for the previous year	-	-	-	-	-	-	(878,819,218)	(878,819,218)
Transfer of stock dividend during the period for the previous year	878,819,210	-	-	-	-	-	(878,819,210)	-
Net profit for the six months ended 30 June 2025	-	-	-	-	-	-	1,053,693,926	1,053,693,926
Transfer to Start up Fund	-	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-	-
Appropriations during the period	-	-	473,963,216	-	-	-	(473,963,216)	-
Balance at 30 June 2025	9,667,011,390	11,067,500	9,667,011,390	1,766,827,195	850,413,777	96,119,302	29,608,816,593	51,667,267,147
Balance at 30 June 2024	8,788,192,190	11,067,500	9,193,048,174	1,766,827,195	850,413,777	83,636,613	28,135,629,070	48,828,814,519


Chairman


Director


Managing Director & CEO


Chief Financial Officer


Company Secretary

Dhaka, 29 July 2025

Dutch-Bangla Bank PLC

Notes to the Financial Statements As of and for the period ended 30 June 2025

1. Status of the Bank

1.1 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 307 as at 30 June 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 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.

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 30 June 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 Standards (IASs) and International Financial Reporting Standards (IFRSs) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), the Financial Reporting Act, 2015, the Companies Act, 1994, the Securities and Exchange Rules, 2020 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 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.

2.3 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 judgments

The preparation of financial statements requires management to make informed judgments, 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 (@ 37.5%) 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. 05 dated 29 May 2013, BRPD Circular No. 15 dated 23 December 2013, BRPD Circular No. 15 dated 11 November 2014, BRPD Circular No. 08 dated 02 August 2015, BRPD Circular No. 15 dated 27 September 2017, BRPD Circular No. 03 dated 21 April 2019, BRPD Circular No. 56 dated 10 December 2020, BRPD Circular No. 03 dated January 31, 2021; BRPD Circular No. 05 dated March 24, 2021, BRPD Circular No. 19 dated August 26, 2021, BRPD Circular Letter No. 45 dated October 04, 2021, BRPD Circular Letter No. 50 dated December 14, 2021, BRPD Circular Letter No. 51 dated December 29, 2021, BRPD Circular Letter No. 52 dated December 29, 2021, BRPD Circular Letter No. 53 dated December 30, 2021, BRPD Circular Letter No. 14 dated June 22, 2022, BRPD Circular Letter No. 33 dated August 03, 2022 and BRPD Circular No. 05 dated June 25, 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 :		
All unclassified loans (other than loans under small and medium enterprise financing, consumer financing, loans to Brokerage Houses (BHs) / Merchant Banks (MBs) / Stock Dealers (SDs) against Shares and staff loans)	1.00%	1.00%
Small and medium enterprise financing	1.00%	1.00%
Consumer financing (other than housing finance and loans for professionals under consumer financing scheme)	1.00%	1.00%
Consumer financing for housing finance, etc.	1.00%	1.00%
Consumer financing for credit card, for loans to professionals and loans to Brokerage Houses (BHs) / Merchant Banks (MBs) / Stock Dealers (SDs) against Shares etc.	1.00%	1.00%
Short term agricultural credit and Micro credit	1.00%	1.00%
Special mention account		
All loans (other than loans under small and medium enterprise financing, consumer financing, loans to Brokerage Houses (BHs) / Merchant Banks (MBs) / Stock Dealers (SDs) against Shares)	5.00%	5.00%
Small & Medium enterprise financing	5.00%	5.00%
Consumer financing (other than housing finance, Credit Card and loans for professionals under consumer financing scheme)	5.00%	5.00%
Consumer financing for housing finance, etc.	5.00%	5.00%
Consumer financing for Credit card, loans to professionals and loans to Brokerage Houses (BHs) / Merchant Banks (MBs) / Stock Dealers (SDs) against Shares etc.	5.00%	5.00%
Specific provision for classified loans and advances:		
Substandard Other	20.00%	20.00%
Substandard small and AG/MC	20.00%	20.00%
Doubtful Other	50.00%	50.00%
Doubtful small	50.00%	50.00%
Doubtful AG/MC	50.00%	50.00%
Bad/loss	100.00%	100.00%

General provision

General provision for all unclassified and SMA loans and advances (other than loans under small and medium enterprise financing, consumer financing, loans to Brokerage Houses (BHs) / Merchant Banks (MBs) / Stock Dealers (SDs) against Shares and staff loans) has been maintained @ 1%.

General provision for all unclassified and SMA loans and advance under small & medium enterprise financing has been maintained @ 1% to 5%.

General provision for all unclassified and SMA loans and advance under consumer financing for housing finance, Credit card, loans to professionals and loans to Brokerage Houses (BHs) / Merchant Banks (MBs) / Stock Dealers (SDs) against Shares has been maintained @ 1% to 5%.

Specific provision

Specific provision for classified loans and advances has been maintained @ 20% to 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, 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.

- 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 / (losses) are transferred to other reserve account. The gains / (losses) 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 issued by Bangladesh Bank, provision against the off-balance sheet exposures of the Bank as at reporting date has been made as under:

	Rates
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Category / status of Off-balance sheet exposures	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 Gratuity Fund is operated by a Board of Trustee consists of 06 members of the Bank. Provision for gratuity is made annually covering all its permanent eligible employees. A valuation of gratuity scheme has been carried out by a professional Actuarial Consultants, Z. Halim Associates to assess the adequacy of the liabilities provided for the scheme as per IAS 19 Employee Benefits. On continuing fund basis valuation, the Bank has been maintaining adequate provision against gratuity scheme. By Law the Gratuity fund is duly audited by M/S Ahmed Zaker & Co.

Sl. No.	Principal Actuarial assumptions	2023
i	Discount Rate	7.50%
ii	Expected rate of return on plan assets	7.50%
iii	Rate of increases in pensionable salaries	6.50%
iv	Expected rate of withdrawal from services	-
v	Life table used	BD Assured Lives (2015-2018) Ult

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 / period 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)

Consistent with the Industry practice and in accordance with the Bank Company Act, 1991, no provision has been made for WPPF.

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 and lease finance

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 30 June 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.

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 six months of the calendar year from 1 January 2025 to 30 June 2025.

2.17 Offsetting

No asset or liability has been offset or reduced by any other asset or liability unless a legal right [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 Accounting Standards (IASs) and 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 30 June 2025 as noted below:

International Accounting Standards (IASs)	IAS Number	Status of compliance by DBBL
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 DBBL
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 in line with regulatory bodies guidelines
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	IFRS - S1	Complied
Climate-related Disclosures	IFRS - S2	Complied

* Subject to the departure specified above to comply with Bangladesh Bank Regulations

2.19 Approval of the financial statements

The Board of Directors of the Bank in its 297th meeting held on 29 July 2025 approved the financial statements of the Bank for the period ended 30 June 2025.

3.1 Risk Management

Banking risk is defined by DBBL 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 DBBL, 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 DBBL 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 DBBL management and board 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 DBBL. 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 DBBL 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. DBBL 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. DBBL'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.

3.1.1.4 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 PLC 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.

3.1.1.5 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. DBBL is successful at managing operational risk with a view to safeguarding client assets and preserving shareholder value.

DBBL 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 equipments;
- 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.

3.1.1.6 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. DBBL 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.

3.1.1.7 Legal Risks

In DBBL, 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.

3.1.1.8 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 DBBL 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.

3.1.1.9 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 DBBL.

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 DBBL is aware of any changes in market perceptions as soon as possible. Accordingly, all business policies and transactions are subjected to careful consideration. DBBL 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.

3.1.1.10 Compliance Risk

The success of DBBL 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 DBBL. 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 DBBL and to mitigate the risks in most appropriate way.

3.1.1.11 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.

3.2 General

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

	30-Jun-25 Taka	31-Dec-24 Taka
4. Cash in hand (including foreign currencies)		
Local currency	29,233,920,242	29,550,501,925
Foreign currencies	158,525,643	66,107,492
	29,392,445,885	29,616,609,417
5. Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		
Bangladesh Bank		
Local currency	36,041,670,965	27,627,999,996
Foreign currencies	2,408,127,524	5,035,532,642
	38,449,798,489	32,663,532,638
Sonali Bank Limited (as an agent of Bangladesh Bank) - Local currency	1,145,793,754	806,697,201
	39,595,592,243	33,470,229,839
	30-Jun-25	31-Dec-24

	Taka	Taka
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 4.0% of average demand and time liabilities with minimum 3.5% on any date		
Required reserve	22,948,205,000	21,148,023,000
Actual reserve maintained		
Balance with Bangladesh Bank [As per Bangladesh Bank LCY Account Statement]	35,089,199,177	26,753,189,361
Balance with Bangladesh Bank - Foreign currencies used from FC clg. A/C (for OBO)	-	-
	35,089,199,177	26,753,189,361
Surplus/(deficit)*	12,140,994,177	5,605,166,361
Cash Reserve Maintained: average at least 4.0% with minimum 3.0% throughout the accounting period and 6.12% on the Balance Sheet date	6.12%	5.06%
5.1.2 Statutory Liquidity Ratio (SLR): 13% of average demand and time liabilities		
Required reserve	75,622,024,000	70,381,191,000
Available for maintenance:		
Cash in hand (including foreign currencies)	29,392,445,885	29,616,609,417
Balance with Sonali Bank Limited (as an agent of Bangladesh Bank)	1,145,793,754	806,697,201
Balance with Bangladesh Bank in excess of CRR	12,140,994,177	5,605,166,361
Unencumbered approved securities (treasury bills and bonds, debentures etc.)	171,148,132,032	106,533,832,415
	213,827,365,848	142,562,305,394
Surplus	138,205,341,848	72,181,114,394
Statutory Liquidity Ratio (SLR) Maintained (%)	36.76%	26.33%
6. Balance with other banks and financial institutions		
In Bangladesh		
Main Operation [Note 6.1]	16,062,420,344	19,262,217,111
Off-shore Banking Unit	172,407,390	122,959,069
Less: Inter Bank transactions [Note 12]	(4,790,859,689)	(9,739,973,822)
	11,443,968,045	9,645,202,358
Outside Bangladesh		
Main Operation [Note 6.1]	6,364,592,912	2,415,635,200
Off-shore Banking Unit	-	-
	6,364,592,912	2,415,635,200
Total Balance with other banks and financial institutions	17,808,560,957	12,060,837,558

	30-Jun-25 Taka	31-Dec-24 Taka
6.1 Balance with other banks and financial institutions - Main Operation		
(a) In Bangladesh		
In current deposit accounts with		
Janata Bank PLC	11,016,126	19,551
Sonali Bank PLC	924,652,687	421,302,005
Standard Chartered Bank, Dhaka	247,976,610	17,925,271
Islami Bank Bangladesh PLC	13,242	123,932
Agrani Bank PLC	171,977	418,197
The City Bank PLC	41,952	42,252
	1,183,872,594	439,831,208
In special notice deposit accounts with		
Sonali Bank PLC	35,232,121	1,973,042
The City Bank PLC	4,359	4,359
Rupali Bank PLC	49,010,293	29,010,293
Agrani Bank PLC	34,518,552	21,950,902
Janata Bank PLC	59,098,542	10,159,980
Islami Bank PLC	20,003,486	28,276,638
Mutual Trust Bank PLC	5,306,105	936,867
Eastern Bank PLC	115,918	100,000
	203,289,376	92,412,081
In fixed deposit accounts with		
Islami Bank Bangladesh PLC	-	3,000,000,000
Exim Bank PLC	500,000,000	500,000,000
First Security Islami Bank PLC	1,500,000,000	1,500,000,000
Union Bank PLC	500,000,000	500,000,000
United Commercial Bank PLC	2,500,000,000	-
Citizens Bank PLC	485,000,000	300,000,000
Social Islami Bank PLC	1,000,000,000	1,000,000,000
National Bank PLC	1,250,000,000	1,250,000,000
Global Islami Bank PLC	500,000,000	500,000,000
	8,235,000,000	8,550,000,000
In fixed deposit accounts (in foreign currency) with		
Off-shore Banking Unit, Dutch-Bangla Bank PLC	4,790,859,689	9,739,973,822
	4,790,859,689	9,739,973,822
In fixed deposit accounts with other financial institutions		
International Leasing & Financial Services Limited	90,000,000	90,000,000
Bangladesh Industrial Finance Company Limited (BIFC)	350,000,000	350,000,000
	440,000,000	440,000,000
In balance with		
Agent and mobile banking	1,209,398,685	-
Total (a) In Bangladesh	16,062,420,344	19,262,217,111

(b) Outside Bangladesh

In demand deposit accounts (interest bearing) with

Name of the correspondent Bank	Currency	30-Jun-25			31-Dec-24		
		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	311,871	122.1500	38,095,062	2,449,411	119.5000	292,704,606
Commerzbank AG, Frankfurt, Germany	EURO	1,011,878	130.9163	132,471,271	524,222	121.9652	63,936,833
AB Bank Ltd., Mumbai, India	ACU	219,815	122.1500	26,850,374	113,168	109.7500	12,420,163
Citibank N.A., New York, USA	USD	2,135,222	122.1500	260,817,314	2,547,783	119.5000	304,460,061
ICICI Bank Limited, Mumbai, India	ACU	598,827	122.1500	73,146,694	101,421	109.7500	11,130,965
				531,380,715			
							684,652,628

In demand deposit account (non-interest bearing) with

Name of the correspondent Bank	Currency	30-Jun-25			31-Dec-24		
		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	93,263	156.8202	14,625,455	112,290	140.5514	15,782,578
Standard Chartered Bank, New York, USA	USD	43,754,268	122.1500	5,344,583,855	10,693,592	119.5000	1,277,884,273
Standard Chartered Bank, AG, Germany	EUR	88,847	130.9163	11,631,555	609,587	121.9652	74,348,381
ICICI Bank Ltd., Hong Kong	USD	78,037	122.1500	9,532,221	88,273	119.5000	10,548,579
JP Morgan Chase Bank N.A., New York, USA	USD	1,246,207	122.1500	152,224,140	1,124,703	119.5000	134,401,987
Standard Chartered Bank, Colombo, Sri Lanka	ACU	950	122.1500	115,991	1,034	109.7500	113,475
Commerzbank AG, Frankfurt, Germany	CHF	42,541	137.6538	5,855,999	40,298	130.5504	5,260,935
The Bank of Tokyo-Mitsubishi UFJ, Japan	JPY	96,089,948	0.8089	77,727,159	2,909,061	0.7860	2,286,522
Bank of Montreal Canada	CAD	149,654	85.1646	12,745,257	374,332	83.0908	31,103,514
Axis Bank, India	ACU	59,950	122.1500	7,322,845	117,482	109.7500	12,893,643
Commerzbank AG, Frankfurt, Germany	AUD	214,686	76.6483	16,455,318	70,361	75.1507	5,287,714
Mashreqbank PSC, Mumbai, India	ACU	115,496	122.1500	14,107,861	61,766	109.7500	6,778,868
Mashreq Bank PSC, Dubai, UAE	AED	472,681	33.0801	15,636,348	860,213	30.0818	25,876,768
Standard Chartered Bank, Mumbai, India	ACU	604,510	122.1500	73,840,938	116,134	119.5000	13,878,012
HDFC Bank Limited, Mumbai, India	ACU	200,677	122.1500	24,512,721	511,967	109.7500	56,188,418
Meezan Bank, Karachi, Pakistan	ACU	152,200	122.1500	18,591,218	97,816	109.7500	10,735,360
Bank of Ceylon, Colombo, Sri Lanka	ACU	3,072	122.1500	375,267	3,345	109.7500	367,126
Kookmin Bank, Seoul, Korea	USD	63,519	122.1500	7,758,812	266,587	119.5000	31,857,108
Al Rajhi Bank in Riyadh, Saudi Arabia	SAR	108,322	32.3896	3,508,521	224,000	29.4651	6,600,180
Bank of Huzhou Co Ltd. China	CNY	53,579	16.7308	896,418	567,163	15.2156	8,629,727
Habib Metropolitan Bank, Karachi, Pakistan	ACU	173,265	122.1500	21,164,298	1,452	109.7500	159,404
				5,833,212,197			
				6,364,592,912			
				22,427,013,256			
							1,730,982,572
							2,415,635,200
							21,677,852,311

Total (b) Outside Bangladesh

Total (a+b)

		30-Jun-25 Taka	31-Dec-24 Taka
7.	Money at call on short notice		
	a) With banks	-	-
	b) With non bank financial institutions	-	-
	Total (a+b)	-	-
8.	Investments		
	In Government securities		
	Treasury bills		
	91-day treasury bills	7,835,771,250	1,995,123,999
	182-day treasury bills	5,051,024,439	7,692,309,799
	364-day treasury bills	26,623,331,406	2,024,846,314
		39,510,127,095	11,712,280,112
	Treasury bonds		
	2-year treasury bonds	500,899,976	492,743,510
	5-year treasury bonds	39,938,656,834	12,610,086,248
	10-year treasury bonds	55,271,573,592	51,370,102,429
	15-year treasury bonds	17,315,133,123	13,464,649,723
	20-year treasury bonds	18,611,741,412	16,883,970,393
		131,638,004,937	94,821,552,303
	Total treasury bills and bonds	171,148,132,032	106,533,832,415
	Reverse repo-Bangladesh Bank	-	-
	Prize bonds	22,061,600	13,416,800
		171,170,193,632	106,547,249,215
	Other investments		
	Subordinated bonds [Note 8.2]	11,415,000,000	11,680,000,000
	Shares, bonds [Note 8.3]	7,767,240,182	9,286,283,434
	Shares against Special Fund [Note 8.4]	800,000,000	800,000,000
		19,982,240,182	21,766,283,434
		191,152,433,814	128,313,532,649
8.1	Classification of investments		
	Government treasury bills and bonds		
	Held for trading (HFT)	87,818,836,732	32,870,510,770
	Held to maturity (HTM)	83,329,295,300	73,663,321,645
	Total investments in government securities	171,148,132,032	106,533,832,415
	Prize bonds	22,061,600	13,416,800
	Reverse repo-Bangladesh Bank	-	-
	Other investments	19,982,240,182	21,766,283,434
		191,152,433,814	128,313,532,649
8.2	Other investments -subordinated bonds *		
	One Bank PLC	2,000,000,000	2,000,000,000
	IFIC Bank PLC	800,000,000	800,000,000
	Exim Bank Bangladesh PLC	800,000,000	800,000,000
	Northwest Power Generation Company PLC	400,000,000	400,000,000
	Standard Bank PLC	600,000,000	600,000,000
	Islami Bank Bangladesh PLC	1,600,000,000	1,600,000,000
	Ashugonj Power Station Company PLC	125,000,000	250,000,000
	Bank Asia PLC	2,200,000,000	2,200,000,000
	Trust Bank PLC	2,250,000,000	2,250,000,000
	Al-Arafah Islami Bank PLC	600,000,000	700,000,000
	First Security Islami Bank Mudaraba Bond	40,000,000	80,000,000
		11,415,000,000	11,680,000,000
8.3	Other investments - shares and bonds (quoted and unquoted)		
	Quoted		
	Share: Different Companies Share [Note 8.5]	6,709,953,122	8,272,202,234
	Bond: Beximco Green-Sukuk al Istisna'a	1,000,000,000	1,000,000,000
	Brokerage House: BO Account Balance	51,009,290	7,803,430
		7,760,962,412	9,280,005,664
	Unquoted		
	Share: Central Depository Bangladesh Limited	6,277,770	6,277,770
		7,767,240,182	9,286,283,434

8.4 Other investments - Shares, etc. against Special Fund **

Share:

Brokerage House: BO Account Balance

30-Jun-25 Taka	31-Dec-24 Taka
798,841,475	798,841,475
1,158,525	1,158,525
800,000,000	800,000,000

8.5 Valuation of Investments in Shares and Bond

Quoted shares and bond	Number of share/bond	Cost Value	Market Value	Value Increase / (Decrease) in the current period	Value Increase / (Decrease) in 2024
i. Shares against Special Fund					
GP	530,458	144,003,457	160,781,820	16,778,362	
SQRPHARMA	115,000	24,017,647	24,023,500	5,854	
Brac Bank	4,083,750	111,011,580	207,046,125	96,034,545	
PRIMEBANK	1,998,750	38,019,154	45,571,500	7,552,346	
CITYBANK	3,873,375	66,545,900	76,305,488	9,759,587	
UTTARA BANK	3,304,687	55,110,000	70,059,364	14,949,364	
PUBALIBANK	2,903,343	60,366,598	73,744,912	13,378,314	
BATASHOE	50,012	49,612,049	40,144,632	(9,467,417)	
BATBC	150,000	72,113,940	42,075,000	(30,038,940)	
UNILEVERCL	49,516	101,876,357	120,388,251	18,511,893	
EBL	3,436,875	76,164,793	78,704,438	2,539,645	
Total Shares against Special Fund	20,495,766	798,841,475	938,845,030	140,003,555	
ii. Quoted Share					
RAK Ceramics (Bangladesh) Limited	214	5,664	4,109	(1,555)	(828)
GP	1,655,864	475,027,802	501,892,378	26,864,576	59,981,856
SQRPHARMA	1,085,321	234,618,311	226,723,557	(7,894,754)	6,886,553
Brac Bank	4,117,500	137,341,163	208,757,250	71,416,087	136,606,157
PRIMEBANK	-	-	-	-	29,565,270
CITYBANK	619,958	13,749,186	12,213,173	(1,536,013)	20,927,622
UTTARA BANK	1,324,853	8,311,178	28,086,884	19,775,705	42,075,291
PUBALIBANK	8,034,008	186,755,920	204,811,035	18,055,115	22,076,193
EBL	15,568,750	347,787,836	356,524,375	8,736,539	(32,423,800)
BATASHOE	193,290	191,446,988	156,892,823	(34,554,165)	(15,999,141)
BATBC	989,700	375,491,408	277,610,850	(97,880,558)	(11,677,688)
UNILEVERCL	85,618	177,949,923	208,163,043	30,213,121	40,797,918
Renata limited	1,366,971	1,014,102,616	667,628,636	(346,473,980)	(214,316,167)
RECKITT BEN	55,700	268,539,021	186,093,700	(82,445,321)	(26,244,021)
UCBL	14,870,000	174,837,205	147,213,000	(27,624,205)	(45,895,605)
LINDE BD Ltd	230,000	284,128,787	207,069,000	(77,059,787)	(49,643,787)
Lafarge Holcim BD Ltd	4,728,519	308,558,934	224,604,653	(83,954,282)	(54,445,168)
ROBI	-	-	-	-	5,265,693
Marico Bangladesh Ltd	49,500	124,539,477	119,943,450	(4,596,027)	(11,540,877)
DBH	11,943,400	564,937,482	401,298,240	(163,639,242)	(114,997,748)
Mercantile Bank Ltd	18,226,330	235,817,051	142,165,374	(93,651,677)	(48,085,852)
Berger Paints BD	109,713	204,950,634	175,003,469	(29,947,164)	(5,130,060)
SINGERBD	2,918,689	433,775,120	316,677,757	(117,097,364)	(103,379,525)
Mobil Jamuna BD Ltd.	1,486,825	131,136,351	139,464,185	8,327,834	8,773,882
Olympic	63,888	9,378,123	9,806,808	428,685	5,206,810
AMBEE PHARMA	185,509	148,036,613	150,057,200	2,020,587	(13,090,648)
ACMELAB	1,940,000	157,379,127	140,068,000	(17,311,127)	(11,685,127)
UPGDCL	400,000	77,599,543	48,240,000	(29,359,543)	(28,159,543)
JAMUNAOIL	349,800	61,517,612	63,803,520	2,285,908	(1,796,377)
MPETROLIUM	371,323	74,730,407	76,121,215	1,390,808	(2,448,904)
AMCL (PRAN)	684,943	173,465,555	141,133,315	(32,332,240)	(32,256,871)
Rangpur Foundry	697,659	114,038,084	95,090,922	(18,947,163)	(17,691,376)
Total Quoted Share	94,353,845	6,709,953,122	5,633,161,921	(1,076,791,201)	(462,745,868)
a) Provision Required ag. value decreased (net off) of Shares(i+ii) [Prov. Kept in Note 14.1.1.2]*				(1,076,791,201)	(462,745,868)
iii. Quoted Bond:					
Beximco Green-Sukuk al Istisna'a	10,000,000	1,000,000,000	475,000,000	(525,000,000)	(525,000,000)
Total Quoted Bond	10,000,000	1,000,000,000	475,000,000	(525,000,000)	(525,000,000)
b) Provision Required ag. value decreased of Quoted Bonds [Provision Kept in Note 14.1.1.2]				(525,000,000)	(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.

		30-Jun-25	31-Dec-24
		Taka	Taka
9.	Loans and advances		
	Main Operation [Note 9.1]		
	Loans, cash credits, overdrafts, etc.	392,799,127,110	397,105,289,359
	Bills purchased and discounted	2,426,258,972	5,184,690,585
		395,225,386,082	402,289,979,944
	Off-shore Banking Unit		
	Loans, cash credits, overdrafts, etc.	639,928,585	684,785,084
	Bills purchased and discounted	15,539,065,871	25,714,593,480
		16,178,994,456	26,399,378,564
	Total loans and advances	411,404,380,538	428,689,358,508
9.1	Loans, cash credits, overdrafts etc. - Main operation		
	In Bangladesh		
	Overdraft	38,080,795,701	34,833,733,253
	Cash credit	41,458,160,698	42,357,137,733
	Export cash credit	4,554,684,528	7,975,038,774
	Transport loan	1,384,160,357	1,426,104,807
	House building loan	10,028,506,183	9,463,739,555
	Loan against trust receipt	10,705,779,673	12,413,481,325
	Term loan - industrial	96,496,114,799	106,769,848,482
	Term loan - other	110,166,835,440	107,817,920,489
	Payment against document - cash	163,584,224	663,060,994
	Payment against document - EDF	3,568,142,080	1,808,260,781
	Consumer finance	74,625,626,306	70,134,166,648
	Staff loan	1,566,737,121	1,442,796,518
		392,799,127,110	397,105,289,359
	Outside Bangladesh	-	-
		392,799,127,110	397,105,289,359
	Bills purchased and discounted		
	Payable in Bangladesh		
	Inland bills purchased	2,426,258,972	5,184,690,585
	Payable outside Bangladesh		
	Foreign bills purchased and discounted	-	-
		2,426,258,972	5,184,690,585
		395,225,386,082	402,289,979,944
	Total loans and advances	395,225,386,082	402,289,979,944

	30-Jun-25 Taka	31-Dec-24 Taka
9.2 Net loans and advances including bills purchased and discounted - Main operation		
Total loans, advances and lease receivables [Note 9.1]	395,225,386,082	402,289,979,944
Less : Provision against loans and advances (specific and general) [Note 9.4(b)]	35,216,232,030	24,906,236,378
Less : Cumulative balance of interest suspense account [Note 14.1.4]	11,974,101,800	7,783,619,258
	348,035,052,252	369,600,124,308

9.3 Loans and advances including bills purchased and discounted are classified into the following broad categories - Main operation

a) Loans and advances

In Bangladesh

Loans	313,260,170,711	319,914,418,373
Cash credit	41,458,160,698	42,357,137,733
Overdraft	38,080,795,701	34,833,733,253
	392,799,127,110	397,105,289,359

Outside Bangladesh

-	-
392,799,127,110	397,105,289,359

b) Bills purchased and discounted

Payable in Bangladesh	2,426,258,972	5,184,690,585
Payable outside Bangladesh	-	-
	2,426,258,972	5,184,690,585
Total (a+b)	395,225,386,082	402,289,979,944

9.4 a) Classification of loans and advances including bills purchased and discounted

Status of loans and advances	Year					
	30-Jun-25			31-Dec-24		
	Outstanding amount (Taka)			Mix (%)	Total Outstanding amount (Taka)	Mix (%)
	Main Operation [Note 9.4.b]	Off-shore Banking Unit	Total			
Unclassified loans and advances						
Standard (including staff loan)	322,114,884,392	15,961,670,867	338,076,555,259	82.18%	377,598,530,804	88.08%
Special mention account	24,603,879,758	217,323,589	24,821,203,347	6.03%	17,943,300,815	4.19%
Total unclassified loans and advances	346,718,764,150	16,178,994,456	362,897,758,606	88.21%	395,541,831,619	92.27%
Classified loans and advances						
Substandard	8,165,067,257	-	8,165,067,257	1.98%	3,427,996,242	0.80%
Doubtful	9,153,614,616	-	9,153,614,616	2.22%	4,110,251,384	0.96%
Bad/loss	31,187,940,059	-	31,187,940,059	7.58%	25,609,279,263	5.97%
Total classified loans and advances	48,506,621,932	-	48,506,621,932	11.79%	33,147,526,889	7.73%
Total loans and advances	395,225,386,082	16,178,994,456	411,404,380,538	100.00%	428,689,358,508	100.00%

b) Classification and provisioning of loans and advances including bills purchased and discounted

b.1) Main Operation

Classification / Status of loans and advances	Amount of outstanding loans and advances as at 30 June 2025 (Taka)	Base for provision (Taka)	Percentage (%) of provision required as per Bangladesh Bank's directives	Amount of provision required as at 30 June 2025 (Taka)	Amount of provision required as at 31 December 2024 (Taka)
Unclassified loans and advances					
All unclassified loans (other than loans under small and medium enterprise, consumer financing and short term agricultural credit)	191,730,908,858	191,730,908,858	1%	1,585,410,426	2,159,131,013
Small and medium enterprise financing	27,425,501,185	27,425,501,185	1%	274,255,012	131,630,956
Consumer financing (other than housing finance under consumer financing scheme)	36,037,141,572	36,037,141,572	1%	360,371,416	825,419,625
Consumer Financing (Credit Card)	6,646,476,504	6,646,476,504	1%	66,464,765	126,925,196
Consumer financing (for housing finance)	52,295,685,256	52,295,685,256	1%	522,956,853	319,185,227
Loans to BHs/MBs/SDs	415,923,711	415,923,711	1%	4,159,237	4,617,740
Short term agricultural credit	7,563,247,306	7,563,247,306	1%	75,632,473	26,361,307
Micro credit	-	-	1%	-	-
	322,114,884,392	322,114,884,392		2,889,250,182	3,593,271,064
Special mention account					
All unclassified loans (other than loans under small enterprise and consumer financing)	14,528,697,926	14,528,697,926	5%	726,434,896	125,216,642
Small & Medium enterprise financing	1,786,301,836	1,786,301,836	5%	89,315,092	7,823,544
Consumer financing (other than housing finance under consumer financing scheme)	1,169,489,991	1,169,489,991	5%	58,474,500	8,901,051
Consumer Financing (Credit Card)	165,954,326	165,954,326	5%	8,297,716	3,467,236
Consumer financing (for housing finance)	6,953,435,679	6,953,435,679	5%	347,671,784	16,738,046
	24,603,879,758	24,603,879,758		1,230,193,988	162,146,519
Sub-total General Provision [A]	346,718,764,150	346,718,764,150		4,119,444,170	3,755,417,583
Classified loans and advances					
Substandard Small	501,453,299	116,287,485	20%	23,257,497	29,003,610
Substandard Other	7,662,588,011	5,775,364,708	20%	1,155,072,942	385,430,232
Substandard AG/MC	1,025,947	153,892	20%	30,778	62,240
Doubtful Small	585,529,642	105,701,394	50%	52,850,697	37,084,133
Doubtful Other	8,567,175,061	6,661,435,735	50%	3,330,717,868	194,469,332
Doubtful AG/MC	909,913	136,487	50%	68,244	37,474
Bad /loss	31,187,940,059	21,253,320,805	100%	16,249,163,555	6,382,337,489
BRPD NOC, Letter, writ etc.				10,285,610,663	13,258,226,439
Sub-total [B]	48,506,621,932	33,912,400,506		31,096,772,244	20,286,650,949
Total provision required [A+B]	395,225,386,082	380,631,164,656		35,216,216,414	24,042,068,532
b.1.1) Main Operation					
Provision required				35,216,216,414	24,042,068,532
Provision maintained				35,216,232,030	24,906,236,378
Provision surplus (i)				15,616	864,167,846
b.2) Off-shore Banking Unit					
Provision required				170,482,888	263,993,786
Provision maintained				170,482,888	263,993,786
Provision surplus (ii)				-	-
Provision surplus					
Main Operation (i)				15,616	864,167,846
Off-shore Banking Unit (ii)				-	-
Total provision surplus against loans and advances including bills purchased and discounted (i+ii)				15,616	864,167,846

		30-Jun-25 Taka	31-Dec-24 Taka
10.	Fixed assets at cost or revalued amount including land, building, furniture and fixtures		
	Main Operation [Note 10.1]		
	Total cost	32,331,216,757	31,704,967,341
	Less: Accumulated depreciation	19,513,821,734	18,351,132,771
		<u>12,817,395,023</u>	<u>13,353,834,570</u>
	Off-shore Banking Unit		
	Total cost	151,710	148,377
	Less: Accumulated depreciation	151,588	148,258
		<u>122</u>	<u>119</u>
	Total Fixed assets at cost or revalued	<u>12,817,395,145</u>	<u>13,353,834,689</u>
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	3,031,628,703	2,757,557,405
	Furniture and fixtures	685,569,856	661,436,085
	Other machinery and equipment	3,720,886,705	3,648,618,184
	Computer equipment	7,798,228,108	7,750,874,537
	Computer software	1,025,337,693	900,868,924
	Motor vehicles	62,861,981	62,861,981
	ATM Booth	1,646,173,116	1,580,292,175
	ATM and Fast Track (ATM & Deposit Machine)	7,843,655,255	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
		<u>32,331,216,757</u>	<u>31,704,967,341</u>
	Less: Accumulated depreciation	19,513,821,734	18,351,132,771
		<u>12,817,395,023</u>	<u>13,353,834,570</u>
11.	Other assets		
	Main Operation [Note 11.1]	40,862,706,278	34,479,554,960
	Off-shore Banking Unit	328,201	1,995,523
	Less: Inter Bank transactions [Note 14]	(3,392,504)	(110,448,686)
		<u>40,859,641,975</u>	<u>34,371,101,797</u>
11.1	Other assets - Main operation		
	Income generating other assets (Note 11.1.a)	-	-
	Non-income generating other assets (Note 11.1.b)	40,862,706,278	34,479,554,960
		<u>40,862,706,278</u>	<u>34,479,554,960</u>
11.1.a	Income generating other assets		
	i) Investment in shares of subsidiary companies:		
	In Bangladesh	-	-
	Outside Bangladesh	-	-
		<u>-</u>	<u>-</u>
11.1.b	Non-income generating other assets		
	i) Stationery, stamps, printing materials in stock	590,428,956	391,401,161
	ii) Advance rent and advertisement	632,315,125	546,110,497
	iii) Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures and other income receivable	4,029,275,611	2,952,067,094
	iv) Security deposits	87,996,287	27,959,111
	v) Preliminary, formation and organization expenses, renovation/development expenses and prepaid expenses	5,080,952,282	4,916,497,558
	vi) Branch adjustment (net)	-	-
	vii) Suspense account	15,083,460	834,216
	viii) Silver	-	-
	ix) Others [Note 11.2]	30,426,654,557	25,644,685,323
		<u>40,862,706,278</u>	<u>34,479,554,960</u>
11.2	Break-up of others		
	Encashment of Sanchaya Patra (awaiting realization)	180,813,398	270,716,791
	Advance tax [Note 11.2.1]	5,892,868,053	7,107,153,770
	Deferred tax [Note 11.2.2]	13,651,055,263	9,557,443,541
	Sundry assets [Note 11.2.3]	10,701,917,843	8,709,371,221
		<u>30,426,654,557</u>	<u>25,644,685,323</u>

	30-Jun-25 Taka	31-Dec-24 Taka
11.2.1 Advance tax		
The amount is stated after adjustment of advance income tax against final assessment orders for the accounting years 1996, 1997, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2015, 2016, 2017, 2018, 2019 and 2020. [Note 14.1.2 and 14.1.2.2]		
11.2.2 Deferred tax		
Opening balance (excluding remeasurement (loss)(OCI)	9,557,443,541	5,723,962,662
Add:Deferred tax assets/(liability) for the year other than OCI [Note 11.2.2.1]	4,093,611,722	3,833,480,879
Add:Deferred tax liability/(asset) arise from remeasurement (loss)(OCI)	-	-
Closing balance	13,651,055,263	9,557,443,541
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 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) [A]	8,341,537,370	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]	11,120,970,830	11,197,639,017
Temporary timing difference in Accounting WDV and Tax WDV (excluding value of land) [B - A]	2,779,433,460	2,147,625,336
ii) Temporary timing difference in provision for other classified assets	2,530,059,580	1,996,841,430
iii) TDeductable Temporary timing difference in specific provision for loans and advances including Special General Provision-Covid-19	31,096,772,244	
iv) Temporary timing difference in provision for Gratuity	31,096,772,244	21,065,500,593
v) Deferred tax liability/(asset) arise due to actuarial valuation	20,000,000	300,000,000
vi) Deferred tax liability/(asset) arise from remeasurement (loss)(OCI)	(23,451,250)	(23,451,250)
Total amount of temporary timing differences in assets / (liabilities) [i+ii+iii] [C]	36,402,814,034	25,486,516,109
Effective tax rate [D]	37.50%	37.50%
Deferred tax asset / (liability) [C X D]	13,651,055,263	9,557,443,541
Increase/(decrease) of Deferred tax asset for the period [Note 11.2.2]	4,093,611,722	3,833,480,879
11.2.3 Sundry assets		
Sundry debtors	112,095,629	123,249,859
Cash remittance	95,718,250	12,500,000
ATM Settlement and Others	10,494,103,964	8,573,621,362
	10,701,917,843	8,709,371,221
12. Borrowings from other banks, financial institutions and agents		
Main Operation [Note 12.1]	8,143,372,335	26,570,652,421
Off-shore Banking Unit	12,933,048,041	23,519,953,599
Less: Inter Bank transactions [Note 6]	(4,790,859,689)	(9,739,973,822)
	16,285,560,687	40,350,632,198
12.1 Borrowings from other banks, financial institutions and agents- Main operation		
a) In Bangladesh		
Secured		
Refinance from Bangladesh Bank		
Low Income Group	-	8,112,500
Export Development Fund (EDF)	2,558,473,203	5,843,138,844
Small and Medium Enterprise (SME) [Note 12.2, 12.3]	2,412,415,000	3,468,355,833
Financial Sector Support Project (FSSP)	472,484,132	551,045,244
	5,443,372,335	9,870,652,421
Unsecured		
Call Money Borrowing: Other Bank	2,700,000,000	16,700,000,000
	2,700,000,000	16,700,000,000
	8,143,372,335	26,570,652,421
b) Outside Bangladesh	-	-
	-	-
Total (a+b)	8,143,372,335	26,570,652,421

		30-Jun-25 Taka	31-Dec-24 Taka
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]	174,081,667	68,022,500
	25,000 CRORE BB Fund	2,238,333,333	3,398,333,333
	SMEDP-2 Fund	-	2,000,000
		<u>2,412,415,000</u>	<u>3,468,355,833</u>
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) and Enterprise Growth and Bank Modernization Programme (EGBMP) Fund and Women Entrepreneur Fund by the Bank. [Note 12.11]		
13.	Deposits and other accounts		
	Main Operation [Note 13.1]		
	Current deposits and other accounts	210,143,359,840	190,940,790,451
	Bills payable	7,175,387,918	4,915,208,353
	Savings bank deposits	261,495,245,918	239,869,773,084
	Term deposits	101,600,592,994	85,706,247,494
		<u>580,414,586,670</u>	<u>521,432,019,382</u>
	Off-shore Banking Unit		
	Current deposits and other accounts	762,361,578	440,355,153
	Term deposits	3,139,882	123,620
		<u>871,922,501</u>	<u>440,478,773</u>
	Total Deposits and other accounts	<u>581,286,509,171</u>	<u>521,872,498,155</u>
13.1	Deposits and other accounts - Main Operation		
	Current deposits and other accounts		
	Current deposits	144,792,559,005	127,294,192,667
	Special notice deposits	47,448,433,152	43,644,266,202
	Foreign currency deposits	1,923,526,761	2,898,865,771
	Sundry deposits	15,978,840,922	17,103,465,811
		<u>210,143,359,840</u>	<u>190,940,790,451</u>
	Bills payable		
	Payment order	7,157,895,076	4,898,568,000
	Demand draft	17,492,842	16,640,353
		<u>7,175,387,918</u>	<u>4,915,208,353</u>
	Savings bank deposits	<u>261,495,245,918</u>	<u>239,869,773,084</u>
	Term deposits		
	Fixed deposits	74,316,871,071	59,164,224,566
	Scheme and other deposits	26,815,828,347	26,045,711,766
	Special notice deposits	-	-
	Non resident foreign currency deposits	207,767,968	270,720,515
	Resident foreign currency deposits	235,750,926	195,617,171
	Monthly term deposits	24,374,682	29,973,476
		<u>101,600,592,994</u>	<u>85,706,247,494</u>
		<u>580,414,586,670</u>	<u>521,432,019,382</u>
13.1.2	Segregation of deposits and other accounts		
	Other than inter-bank deposits	580,175,188,063	521,396,775,253
	Inter-bank deposits [Note 13.3]	239,398,607	35,244,129
		<u>580,414,586,670</u>	<u>521,432,019,382</u>

		30-Jun-25 Taka	31-Dec-24 Taka
13.1.3	Details of inter-bank deposits		
	In current deposits account		
	Al-Arafah Islami Bank PLC	113,328	225,513
	Pubali Bank PLC	9,423	-
	Bangladesh Development Bank PLC	14,088,784	105,063
	Bangladesh Commerce Bank PLC	29,236,593	5,657,207
	Rajshahi Krishi Unnayan Bank	875,090	870,764
	Brac Bank PLC	1,655	7,186,163
	City Bank PLC	655	-
	Midland Bank PLC	3,064,375	-
		47,389,903	14,044,710
	In special notice deposits account		
	Janata Bank PLC	50,198	48,775
	Dhaka Bank PLC	13,397,102	9,223,959
	Mutual Trust Bank Limited	-	9,223,959
	National Credit and Commerce Bank PLC	161,922	156,850
	Prime Bank PLC	1,080,998	1,037,753
	ICB Islami Bank PLC	126,424	122,656
	Bank Asia PLC	-	122,656
	Global Islami Bank PLC	176,980,127	-
	Citizens Bank PLC	211,933	1,262,811
		192,008,704	21,199,419
		239,398,607	35,244,129
14.	Other liabilities		
	Main Operation [Note 14.1]	72,468,530,311	56,572,473,835
	Off-shore Banking Unit	325,975,745	582,178,504
	Less: Inter Bank transactions [Note 11]	(3,392,504)	(110,448,686)
		72,791,113,552	57,044,203,653
14.1	Other liabilities- Main operation		
		<u>Notes</u>	
	Unclaimed Dividend Account	14.1.1	5,241,396
	Provision for expenses		34,869,652
	Contribution to Dutch-Bangla Bank PLC Employees' Superannuation Fund		2,449,682,563
	Contribution to Dutch-Bangla Bank PLC Employees' Gratuity Fund		1,857,029,361
	Net defined Benefit obligation- Employee's gratuity Fund	14.1.7	10,000,000
	Provision for interest on credit lines, refinance scheme and subordinated debt		130,000,000
	Branch adjustment (net)		20,000,000
	Provision for classified assets	14.1.2	-
	Provision for taxation	14.1.3	767,760,516
	Accumulated provision for loans and advances including off-balance sheet exposures	14.1.4.1	118,719,474
	Cumulative balance of interest suspense account	14.1.5.1	4,691,494,267
	Start up Fund	14.1.6	3,232,809,373
	Risk Fund for fixed assets		2,530,059,580
	lease liability - IFRS-16		9,458,466,650
	CSR Fund		10,921,926,277
	Others		25,990,124,922
			11,974,101,800
			7,783,619,258
			294,736,677
			103,923,502
			82,019,177
			3,191,189,328
			7,895,463
			396,054,997
			72,468,530,311
			56,572,473,835
14.1.1	Unclaimed Dividend Account		
	Opening balance		34,869,652
	Add: Dividend transferred by the Bank to the account during the period		2,796,167
	Less: Amount withdrawn by the Shareholders of the Bank from the account during the period		748,431,381
	Balance at the end of the period		1,114,842,526
			778,059,637
			5,241,396
			34,869,652

		30-Jun-25 Taka	31-Dec-24 Taka
14.1.2 Provision for classified assets			
Provision for other classified assets [Note 14.1.2.1]		2,530,059,580	1,996,841,430
Provision for nostro accounts [Note 14.1.2.3]		-	-
		2,530,059,580	1,996,841,430
14.1.2.1 Provision for other classified assets			
As per BRPD Circular No. 14 dated 25 June 2001, 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 period		533,218,150	1,050,700,000
Closing balance [Note 14.1.2.2]		2,530,059,580	1,996,841,430
14.1.2.2 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
Beximco Green-Sukuk al Istisna'a (Provision against investment in bonds) [Note 8.5]		525,000,000	525,000,000
Provision for Investments in Shares		1,076,791,201	462,745,868
Legal expenses receivable		92,342,854	79,842,377
Protested bills receivable		95,146,284	93,885,438
Others		283,112,574	377,701,080
		2,530,059,580	1,996,841,430
14.1.2.3 Provision for nostro accounts			
As per instructions contained in the Circular Letter No. FEPD (FEMO)/01/2005-677 dated 13 September 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank, following provision has been made against the un-reconciled debit balance of nostro accounts:			
Opening balance		-	-
Add: Adjustment during the year		-	-
Closing balance		-	-
14.1.3 Provision for taxation			
Current tax			
Opening balance		10,921,926,277	6,471,426,090
Add: Provision made for the period [Note 14.1.3.1]		3,539,919,500	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 14.1.3.2]		9,458,466,650	10,921,926,277
14.1.3.1 Current tax - Provision for the period			
	On Taka	Tax rate	
Banking business income (calculated) *	8,108,114,872	37.50%	3,040,543,077
Add: Capital gain on share *	3,040,802,710	15.00%	456,120,407
Add: Dividend income *	216,280,082	20.00%	43,256,016
Less: Rebate on allowable CSR (calculated)	-	10.00%	-
Less: Provision kept			(400,003,308)
			3,539,919,500
			4,468,194,143
			8,324,394,954
			13,685,214,170

* Taxable Income [Banking business income (calculated), Capital gain and Dividend income]

14.1.3.2 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, 2019 and 2020. [Note 11.2.1]

Final assessment of income tax for accounting years 1998, 1999, 2000, 2010, 2011, 2012, 2013 and 2014 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.

	30-Jun-25 Taka	31-Dec-24 Taka
14.1.4 Accumulated provision for loans and advances and Off-balance sheet exposures		
Main Operation [Note 14.1.3.1]	36,342,586,907	25,990,124,922
Off-shore Banking Unit	170,482,888	263,993,786
	36,513,069,795	26,254,118,708
14.1.4.1 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	392,615,507	6,744,059,255
Add: Recoveries of amounts previously written-off	1,587,706	1,647,015
Add: Specific provision for the period	10,422,299,452	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 period [Note 9.4(b)]	31,096,772,244	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 period *	278,724,001	8,752,506
Provision held at the end of the period [Note 9.4(b)]	4,119,459,786	3,840,735,785
Special General Provision-Covid-19 against deferred loans [iii]		
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 general provision - Covid 19 for the year		(1,944,286,657)
Provision held at the end of the year [Note 9.9(b)]	-	-
General provision against Off-balance sheet exposures [iiii]		
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 period	42,466,333	283,262,998
Provision held at the end of the period [Note 14.1.4.4] **	1,126,354,877	1,083,888,544
Accumulated general provision for loans and advances including deferred loans & off-balance sheet exposures - Main Operation [B]	5,245,814,663	4,924,624,329
Accumulated provision (Specific & General) for loans and advances including deferred loans & off-balance sheet exposures -Main Operation [A+B]	36,342,586,907	25,990,124,922
* General provision made for the period against unclassified loans and advances [iv]		
Main Operation [B.i]	278,724,001	8,752,506
Off-shore Banking Unit	(93,510,898)	36,769,497
	185,213,103	45,522,003
14.1.4.2 Accumulated provision for loans and advances and Off-balance sheet exposures		
Specific provision for bad and doubtful loans and advances-Main Operation [Note 14.1.4.1.A]	31,096,772,244	21,065,500,593
General provision against unclassified loans and advances-Main Operation [Note 14.1.4.1.B.i]	4,119,459,786	3,840,735,785
Special General Provision-Covid-19 against deferred loans [Note 14.1.4.1.B.ii]	-	-
General provision against Off-balance sheet exposures [Note 14.1.4.1.B.iii]	1,126,354,877	1,083,888,544
General provision against unclassified loans and advances-Off-Shore Banking Unit [C]	170,482,888	263,993,786
	36,513,069,795	26,254,118,708
14.1.4.3 General provision maintained against unclassified loans and off-balance sheet exposures [14.1.4.1.B+14.1.4.2.C]	5,416,297,551	5,188,618,115

	30-Jun-25 Taka	31-Dec-24 Taka
14.1.4.4 Provision Surplus for General provision against Off-balance sheet exposures		
General provision against Off-balance sheet exposures - Maintained [Note 14.1.4.1.B.iii]	1,126,354,877	1,083,888,544
General provision against Off-balance sheet exposures - Required	1,126,354,877	1,069,948,544
Provision Surplus for General provision against Off-balance sheet exposures	-	13,940,000
14.1.5 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 period	14,019,506,340	10,228,818,892
Less: Amount transferred from interest suspense account during the period	9,594,692,798	7,060,980,673
Less: Amount written-off during the period	30,050,001	2,366,408,805
Less: Amount waived during the period	204,280,999	1,918,518
Balance at the end of the period	11,974,101,800	7,783,619,258
14.1.6 Cumulative balance of Start up Fund		
Opening balance	294,736,677	247,389,113
Add: Fund made during the period/year	-	47,347,564
Balance at the end of the period	294,736,677	294,736,677
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	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.	3,000,000,000	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	21,000,000,000	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.

		30-Jun-25	31-Dec-24
		Taka	Taka
16.	Share capital		
16.1	Authorized share capital		
	1500,000,000 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	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]		
	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 @ 0.5 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 @ 1.5 against 1 existing share of Taka 10 each for the year 2018	3,000,000,000	3,000,000,000
	Bonus shares @ 0.1 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 @ 0.10 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 approved by the shareholders of the Bank in the 29th AGM held on 19 June 2025.

16.3 Capital to Risk Weighted Assets Ratio (CRAR) under Basel III:

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 30 June 2025 stood at Taka 63,895,188,726 against the risk based capital requirement of Taka 50,432,002,806. As a result, there was a capital surplus of Taka 13,463,185,920 in risk based capital adequacy ratio as on 30 June 2025.

The details of capital to risk-weighted asset ratio (CRAR) are furnished below:

	30-Jun-25 Taka	31-Dec-24 Taka
Total assets (excluding off-balance sheet assets)	743,030,450,557	679,875,504,457
Total off-balance sheet assets	105,289,465,314	106,994,854,434
Total Risk weighted assets [RWA] against		
i. Credit Risk		
On-balance sheet	288,208,967,886	291,701,565,603
Off-balance sheet	23,051,922,127	28,161,020,017
	311,260,890,014	319,862,585,620
ii. Market Risk	30,893,338,687	26,464,293,269
iii. Operational Risk	61,301,793,746	51,516,439,404
A) Total Risk weighted assets (RWA) [i+ii+iii]	403,456,022,447	397,843,318,293
B) Minimum Capital Requirement (MCR) with Capital Conservation Buffer (CCB) [12.5% of RWA]	50,432,002,806	49,730,414,787
C) Common Equity Tire 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 (net off proposed cash dividend for the previous year, if any)	29,608,816,593	30,786,724,311
	50,720,734,068	50,545,859,360
Less : Other Intangible Assets (computer software)	163,617,782	192,954,049
Less : Deferred tax asset (95%)	11,078,225,112	7,504,584,586
	39,478,891,175	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]	39,478,891,175	42,848,320,725
F) Tier 2 Capital		
General provision maintained against unclassified loans and off-balance sheet exposures [Note 14.1.3.2]	5,416,297,551	5,188,618,115
Subordinated debt capital	19,000,000,000	7,000,000,000
Assets revaluation reserves	-	-
Revaluation reserves of HTM securities	-	-
	24,416,297,551	12,188,618,115
Less: Revaluation Reserves for Fixed Assets and Securities	-	-
	24,416,297,551	12,188,618,115
G) Total Eligible Regulatory Capital (Tier 1 and 2) [E+F]	63,895,188,726	55,036,938,840
Total capital surplus [G - B]	13,463,185,920	5,306,524,053
Capital to Risk Weighted Assets Ratio (CRAR):		
Common Equity Tier-1 to RWA (C/A)*100	9.79%	10.77%
Tier-1 Capital to RWA (E/A)*100	9.79%	10.77%
Tier-2 Capital to RWA (F/A)*100	6.05%	3.06%
Capital to Risk Weighted Assets Ratio (CRAR) (G/A)*100	15.84%	13.83%

		30-Jun-25 Taka	31-Dec-24 Taka
17.	Share premium		
	Taka 50 per share on 221,350 ordinary shares of Taka 100 each at the time of issuing shares through initial public offering in the year 2001 *	11,067,500	11,067,500
	* In compliance with Securities and Exchange Commission (SEC) 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 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 maintained the required fund for statutory reserve for the period as follows:		
	Opening balance	9,193,048,174	9,193,048,174
	Add: Transferred from profit during the period	473,963,216	-
	Closing balance	9,667,011,390	9,193,048,174
19.	Other reserve		
	Revaluation reserve of HFT securities [Note 19.1]	-	-
		-	-
19.1	Other reserve		
	In terms of First Schedule (Section 38) of the Bank Companies Act, 1991, and instructions contained in BRPD Circular No. 5 dated 26 May 2008 and Letter No. DOS (SR)1153/120-A/2011-746 dated 29 December 2011 the revaluation reserve for HFT securities has been made as under:		
	Opening balance	-	-
	Add: Reserve made for the period	-	-
	Less: Adjustment during the period	-	-
	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%.		
	Opening balance	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. Ames & Co., Chartered Accountants. Accordingly, revaluation surplus of Taka 850,413,777 has been included in equity.		
	Opening balance	850,413,777	850,413,777
	Add : Addition during the period (net)	-	-
	Closing balance	850,413,777	850,413,777
22.	Revaluation reserve of HTM securities [Note 2.7.3(b)]		
	Opening balance	211,897,314	155,020,556
	Add: Reserve transferred to Income Account during the period	(115,778,012)	56,876,758
	Closing balance	96,119,302	211,897,314
23.	Contingent liabilities		
	Main Operation [Note 23.1]	105,289,465,314	106,994,854,434
	Off-shore Banking Unit	-	-
		105,289,465,314	106,994,854,434

		30-Jun-25 Taka	31-Dec-24 Taka
23.1	Contingent liabilities - Main Operation		
	a) Acceptances and endorsements	53,932,444,537	47,272,758,722
	b) Letters of guarantee		
	Local	5,822,515,569	5,636,732,222
	Foreign	234,147,130	239,163,975
		6,056,662,699	5,875,896,197
	c) Irrevocable letters of credit		
	Local		
	Cash	94,713,520	205,517,629
	Usance	-	160,510,040
	Back to back	6,042,661,218	6,207,972,418
		6,137,374,738	6,574,000,087
	Foreign		
	Cash	15,355,713,480	16,767,575,763
	Usance	8,473,417,026	8,053,920,419
	Back to back	1,914,609,557	2,685,368,331
		25,743,740,063	27,506,864,513
		31,881,114,801	34,080,864,600
	d) Bills for collection		
	Inward	-	-
	Outward	-	-
		-	-
	e) Forward Contract & others contingent liabilities		
	Travelers' cheques	-	-
	Forward Contract	12,847,058,553	19,204,310,665
	Bangladesh Shanchaya Patra	-	-
	Others	572,184,724	561,024,250
		13,419,243,277	19,765,334,915
		105,289,465,314	106,994,854,434
24.	Retained Earnings		
	Main Operation [Note 24.1]	27,388,032,711	28,805,001,912
	Off-shore Banking Unit	2,220,783,882	1,981,722,399
		29,608,816,593	30,786,724,311
24.1	Retained Earnings-Main Operation		
	Balance at 1 January	28,805,001,912	27,007,577,268
	Dividend paid for previous year's	(878,819,218)	(1,308,879,688)
	Transfer to dividend equalization fund for previous year's dividend paid	-	-
	Transfer to paid up share capital for previous year's bonus share	(878,819,210)	(1,308,879,680)
	Remeasurments gain/(loss) of defined benefits liability/assets	-	-
	Transfer to Start up Fund [Note 14.1.5]	-	(47,347,564)
	Retained surplus for the current year	340,669,227	4,462,531,576
	Closing balance	27,388,032,711	28,805,001,912
24.2	Calculation of Earnings Per Share (EPS)	30-Jun-25 Taka	30-Jun-24 Taka
	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]	1,053,693,926	2,036,313,598
	Number of ordinary shares outstanding [denominator] *	966,701,139	966,701,139
	Earnings Per Share	1.09	2.11
24.3	Calculation of Net Asset Value (NAV) Per Share		
	Total Shareholders Equity [numerator]	51,667,267,147	48,828,814,519
	Number of ordinary shares outstanding [denominator]*	966,701,139	966,701,139
	Net Asset Value (NAV) Per Share	53.45	50.51
24.4	Net Operating Cash Flow Per Share (NOCFPS) [Note 47.1, 47.2]		
	Net cash from operating activities [numerator]	9,193,382,961	37,438,662,859
	Number of ordinary shares outstanding [denominator]*	966,701,139	966,701,139
	Net operating cash flow per share (NOCFPS) for the period	9.51	38.73
	Net operating cash flow per share (NOCFPS) for the quarter	(25.39)	17.15

* 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. [Note 16.2.1]

		30-Jun-25	30-Jun-24
		Taka	Taka
25.	Particulars of profit and loss account		
	Income		
		Notes	
	Interest, discount and other similar income	26	21,217,273,978
	Dividend income	28	18,507,953,626
	Gains less losses arising from investment securities	28	176,927,984
	Capital gain on sales of government securities	28	8,941,037,389
	Fees, commission and brokerage	29.1.1	3,948,584,276
	Gains less losses arising from dealing in foreign currencies	29.1.2	196,774,915
	Income from non-banking assets		-
	Other operating income	30	508,279,729
	Profit less losses on interest rate changes		409,823,480
			(134,999,747)
			-
			-
			3,413,809,610
			2,848,780,402
			-
			-
			35,329,371,067
			25,757,070,021
	Expenses		
	Interest, fee and commission	27	10,063,642,995
	Directors' fees	39	5,656,457,823
	Administrative expenses	31	2,058,155
	Other operating expenses	42	7,571,354,190
	Depreciation on banking assets	41	6,804,111,201
			4,409,812,716
			1,285,026,646
			1,123,790,780
			23,646,172,325
			17,994,738,600
	Profit before provision		11,683,198,742
			7,762,331,421
26.	Interest income		
	Main Operation [Note 26.1]		20,476,605,424
	Off-Shore Banking Unit		17,967,289,538
	Less: Inter Bank transactions [Note 27]		756,713,318
			566,080
			6,804,111,201
			4,409,812,716
			1,285,026,646
			1,123,790,780
			23,646,172,325
			17,994,738,600
			11,683,198,742
			7,762,331,421
26.1	Interest income - Main Operation		
	Interest on loans and advances		
	House building loan		327,953,861
	Transport loan		245,632,966
	Term loan - industrial		84,957,907
	Term loan - others		47,758,011
	Secured overdraft		5,554,928,096
	Cash credit		5,214,020,558
	Payment against document - cash		1,648,407,953
	Payment against document EDF- others		1,555,802,263
	Loan against trust receipts		1,113,762,172
	Export cash credit		1,188,730,297
	Loan against accepted bills		1,345,570,730
	Staff loan		1,206,764,260
	SME and consumer finance		10,819,203
			3,887,802
			92,187,469
			122,034,155
			510,119,655
			256,532,885
			110,594,171
			74,638,247
			204,602,155
			154,149,449
			16,756,568
			9,004,902
			7,244,523,524
			6,631,900,482
			18,265,183,464
			16,710,856,277
	Interest on balance with other banks and financial institutions		
	Fixed deposits		323,301,389
	Special notice deposits		321,226,323
	Nostro accounts		201,739
	Money at call on short notice, etc		138,319
			2,410,834
			4,935,594
			1,885,507,998
			930,133,025
			2,211,421,960
			1,256,433,261
			20,476,605,424
			17,967,289,538

	30-Jun-25 Taka	30-Jun-24 Taka
27. Interest paid on deposits and borrowings etc.		
Main Operation [Note 27.1]	9,464,678,366	5,235,990,719
Off-shore Banking Unit	615,009,393	629,811,057
Less: Inter Bank transactions [Note 26]	(16,044,764)	(209,343,953)
	<u>10,063,642,995</u>	<u>5,656,457,823</u>
27.1 Interest paid on deposits and borrowings - Main Operation		
Interest paid on deposits [Note 27.2]	6,646,033,644	4,305,054,195
Interest paid on borrowings [Note 27.3]	2,818,644,722	930,936,524
	<u>9,464,678,366</u>	<u>5,235,990,719</u>
27.2 Interest paid on deposits		
Savings deposits	1,846,647,269	1,067,586,574
Special notice deposits	1,253,842,398	745,683,456
Fixed deposits	3,448,479,098	2,449,892,599
Non-resident foreign currency deposits	91,601,790	37,887,396
Resident foreign currency deposits	5,280,305	3,804,781
Monthly term deposits	182,784	199,389
	<u>6,646,033,644</u>	<u>4,305,054,195</u>
27.3 Interest paid on borrowings		
Interest on borrowing - call loan and term loan	127,693,889	18,944,444
Interest on credit lines	-	-
Interest paid on subordinated debt	1,105,965,205	572,308,055
Interest on borrowing under REPO and Re-financing facilities with Bangladesh Bank	1,572,116,050	306,401,104
Interest on borrowing under REPO with other banks	12,869,578	33,282,921
	<u>2,818,644,722</u>	<u>930,936,524</u>
28. Investment income		
Dividend on shares	216,280,082	176,927,984
Interest on treasury bills, bonds and debentures		
Interest on treasury bills and bonds	5,044,231,425	3,426,701,899
Capital gain on sales of government securities	3,040,802,710	117,072,171
Interest on reverse REPO with other banks	131,561,610	-
Interest on subordinated bonds	724,441,644	404,810,206
	<u>8,941,037,389</u>	<u>3,948,584,276</u>
Gain on sale of shares	196,774,915	-
	<u>9,354,092,386</u>	<u>4,125,512,260</u>
29.1 Commission, exchange and brokerage		
Commission [Note 29.1.1]	508,279,729	409,823,480
Exchange earnings [Note 29.1.2]	835,915,364	(134,999,747)
	<u>1,344,195,093</u>	<u>274,823,733</u>

	30-Jun-25	30-Jun-24
	Taka	Taka
29.1.1 Commission		
Commission on Remittances-Local	3,600,062	3,277,264
Commission on Remittances-Foreign	5,044,954	4,556,518
Commission on Letter of Credit-Import	223,710,340	93,956,774
Commission on Letter of Credit-Export	224,811,114	261,822,370
Commission on Export Bills	4,381,411	3,876,822
Commission on Letter of Guarantee	24,412,376	29,807,461
Commission on Sale of Government Saving Instruments	14,740,050	12,472,236
Commission on Banker to the issue & underwriting	-	-
Other Commission	7,579,422	54,035
	508,279,729	409,823,480
29.1.2 Exchange earnings		
Exchange earnings from treasury dealings, etc. (net)	11,612,776	(1,119,552,660)
Revaluation gain on foreign currency (net)	824,302,588	984,552,913
	835,915,364	(134,999,747)
30. Other operating income		
Main Operation [Note 30.1]	3,408,079,674	2,842,617,733
Off-shore Banking Unit	5,729,936	6,162,669
	3,413,809,610	2,848,780,402
30.1 Other operating income - Main Operation		
Charges for service	44,507,605	58,413,264
Income from IT service	2,224,456,693	1,800,199,951
Recoveries from client	112,402,588	91,840,928
Service charges on deposit accounts	269,524,123	238,824,257
Income from Export-Import	20,089,198	20,635,018
Examination and appraisal fees	86,000	1,098,250
Document handling charges-Export	271,310	271,856
Locker Rent	3,661,884	4,713,500
Gain on sale of fixed assets [Note 30.2]	3,149,086	4,730,689
Income from Mobile and Agent Banking Services	647,855,430	552,395,574
Other earning	82,075,757	69,494,446
	3,408,079,674	2,842,617,733
30.2 Gain on sale of fixed assets		
Some impaired items of fixed assets were sold during the period as under:		
Gain on sale of fixed assets [Note 30.3]	3,149,086	4,730,689
	3,149,086	4,730,689
30.3 Calculation of income from sale of fixed assets		
Sale proceeds [A]	4,303,445	4,443,405
Cost price of the sold items	123,492,043	438,255,239
Less: Accumulated depreciation	122,337,683	438,542,523
Written down value [B]	1,154,359	(287,284)
Net gain [A - B]	3,149,086	4,730,689

31.	Administrative expenses		30-Jun-25 Taka	30-Jun-24 Taka
		Notes		
	Salary and allowances	32	4,438,530,589	3,977,285,569
	Rent, taxes, insurance, electricity, etc.	34	1,302,812,084	1,212,445,028
	Legal expenses	35	3,758,964	3,300,054
	Postage, stamp, telecommunications, etc.	36	242,484,183	207,813,333
	Stationery, printings, advertisements etc.	37	833,644,759	743,028,642
	Managing Director & CEO's salary and allowances	38	13,030,000	13,000,000
	Auditors' fees	40	2,057,500	257,500
	Repair and maintenance	41	735,036,111	646,981,075
			<u>7,571,354,190</u>	<u>6,804,111,201</u>
32.	Salary and allowances			
	Main Operation [Note 32.1]		4,437,964,417	3,976,565,304
	Off-shore Banking Unit		566,172	720,265
			<u>4,438,530,589</u>	<u>3,977,285,569</u>
32.1	Salary and allowances-Main Operation			
	Basic salary		1,745,062,032	1,595,546,181
	House rent allowance		885,005,627	807,200,711
	Conveyance allowance		701,959,330	620,471,833
	Other allowances		185,687,041	183,407,052
	Bank's contribution to provident fund		161,592,926	150,107,963
	Medical expenses		220,493,068	187,673,763
	Bonus		508,164,393	412,157,801
	Gratuity		20,000,000	10,000,000
	Superannuation		10,000,000	10,000,000
			<u>4,437,964,417</u>	<u>3,976,565,304</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 minimum remuneration of Taka 36,000 per annum or Taka 3,000 per month were 12,990 as at 30 June 2025 compared to 12,112 as at 30 June 2024.			
34.	Rent, taxes, insurance, electricity, etc.			
	Rent			
	Office premises		711,842,541	675,740,598
	ATM Booths and other installations		393,374,554	368,397,379
	Less: Rent expenses adjusted for IFRS-16		(377,587,504)	(368,115,336)
			<u>727,629,591</u>	<u>676,022,641</u>
	Rates and taxes			
	Rates		1,433,930	978,050
	Taxes		6,562,535	7,585,494
			<u>7,996,465</u>	<u>8,563,544</u>
	Insurance			
	Cash		32,420,737	37,837,110
	Vehicles		6,702,839	4,800,982
	Deposits		161,999,338	156,006,720
	Staff		-	-
	Other properties		23,861,005	13,093,248
			<u>224,983,919</u>	<u>211,738,060</u>
	Electricity and sanitation			
	Light and power		335,513,833	311,349,136
	Water and sewerage		6,343,619	4,437,177
	Utilities		344,657	334,470
			<u>342,202,109</u>	<u>316,120,783</u>
			<u>1,302,812,084</u>	<u>1,212,445,028</u>
35.	Legal expenses			
	Legal expenses		3,758,964	3,300,054
			<u>3,758,964</u>	<u>3,300,054</u>

		30-Jun-25 Taka	30-Jun-24 Taka
36.	Postage, stamp, telecommunications, etc.		
	Main Operation [Note 36.1]	242,484,183	207,813,333
	Off-shore Banking Unit	-	-
		<u>242,484,183</u>	<u>207,813,333</u>
36.1	Postage, stamp, telecommunications, etc.-Main Operation		
	Postage	18,963,765	16,089,129
	Telephone	10,036,101	10,400,869
	Radio link	192,000,000	167,400,000
	Swift, Reuters, internet, etc.	21,484,317	13,923,335
		<u>242,484,183</u>	<u>207,813,333</u>
37.	Stationery, printings, advertisements etc.		
	Printing and stationery:		
	Printed stationery	46,255,998	59,181,856
	Security stationery	51,570,028	39,166,396
	Petty stationery	42,582,207	41,580,915
		140,408,233	139,929,167
	Publicity and advertisement	693,236,526	603,099,475
		<u>833,644,759</u>	<u>743,028,642</u>
38.	Managing Director & CEO's salary and allowances		
	Basic salary	6,300,000	6,400,000
	House rent allowance	1,200,000	1,200,000
	House maintenance	1,200,000	1,200,000
	Bank's contribution to provident fund	630,000	600,000
	Other allowances	300,000	300,000
	Leave fare assistance	300,000	300,000
	Bonus	3,100,000	3,000,000
		<u>13,030,000</u>	<u>13,000,000</u>
39.	Directors' fees		
	Honorarium for attending meeting	2,057,715	563,500
	Incidental expenses for attending meeting	440	2,580
		<u>2,058,155</u>	<u>566,080</u>
40.	Auditors' fees		
	Statutory annual audit fees	2,000,000	200,000
	Special audit fees	57,500	57,500
	Fees for various certification	-	-
		<u>2,057,500</u>	<u>257,500</u>
41.	Depreciation and repair of bank's assets		
	Depreciation on fixed assets including building, furniture and fixtures		
	Main Operation [Note 41.1]	1,285,026,646	1,123,790,780
	Off-shore Banking Unit	-	-
		<u>1,285,026,646</u>	<u>1,123,790,780</u>
	Repair and maintenance		
	Main Operation [Note 41.2]	735,036,111	646,981,075
	Off-shore Banking Unit	-	-
		<u>735,036,111</u>	<u>646,981,075</u>
		<u>2,020,062,757</u>	<u>1,770,771,855</u>

	30-Jun-25 Taka	30-Jun-24 Taka
41.1 Depreciation on fixed assets including land, building, furniture and fixtures - Main Operation		
Land	-	-
Building (including lease hold property)	5,468,171	5,279,918
Interior decoration	107,443,289	79,379,624
Furniture and fixtures	20,174,178	16,725,835
Other machinery and equipment	133,938,719	137,912,150
Computer equipment	293,290,431	296,837,681
Computer software	36,939,236	33,724,882
Motor vehicles	-	-
ATM Booth	45,464,340	43,971,600
ATM and Fast Track (ATM & Deposit Machine)	325,840,515	193,491,323
Right of use of assets IFRS-16: lease	316,467,767	316,467,767
Books	-	-
	1,285,026,646	1,123,790,780
41.2 Repair and maintenance - Main Operation		
Premises	439,597,634	376,620,633
Vehicles	49,657,701	42,607,581
Computers	245,780,776	227,752,861
	735,036,111	646,981,075
42. Other expenses		
Main Operation [Note 43.1]	4,722,773,235	4,409,684,642
Off-shore Banking Unit	1,317,104	128,074
	4,724,090,339	4,409,812,716
42.1 Other expenses- Main Operation		
Entertainment expenses	48,125,472	43,062,419
Fuel and lubricant	55,236,866	52,780,248
Subscription and donations	66,339,810	189,583,254
Casual wages and allowances	1,369,211,023	920,993,586
Travelling expenses and allowances	27,323,791	29,899,785
Petty conveyance	29,321,954	23,336,981
News papers, periodicals, learning materials etc.	814,355	777,698
Crockerries	571,481	602,734
Debit and Credit Card expenses	515,401,622	361,863,382
ATM expenses	-	-
Tele Banking Expenses	147,365,760	60,000,000
Cash carrying charges	38,209,793	32,711,911
ATM cash replenishment charges	310,454,540	293,800,000
Recruitment, training, seminar and workshop	40,184,663	19,275,157
Service charge on nostro account and others	58,154,970	56,517,231
Consultancy fees	42,812,387	30,860,711
Business promotion expenses	96,187,832	76,193,186
Other operational expenses	109,980,000	160,200,000
Business development expenses	775,345,700	628,549,309
Finance cost for right of use of asset - IFRS-16: lease	99,493,198	111,907,720
Laundry and cleaning	71,580	49,624
Other expenses for Mobile Banking Services	582,489,611	554,887,855
Other expenses for Agent Banking Services	282,665,665	757,064,530
Miscellaneous	26,796,162	4,122,321
	4,722,773,235	4,409,684,642

	30-Jun-25 Taka	30-Jun-24 Taka
43. Receipts from other operating activities		
Other operating income [Note 30]	3,413,809,610	2,848,780,402
Less: Income from sale of fixed assets (net)	3,149,086	4,730,689
	3,410,660,524	2,844,049,713
Exchange earnings (net) [Note 29.2]	835,915,364	(134,999,747)
	4,246,575,888	2,709,049,966
44. Payments for other operating activities		
Expenses for the year	4,579,864,454	3,973,686,801
Add: Opening accrued expenses	1,856,839,864	569,326,409
Add: Closing advance expenses	632,315,125	548,791,645
Less: Closing accrued expenses	2,925,502,550	1,418,235,438
Less: Opening advance expenses	546,110,497	616,753,399
	3,597,406,396	3,056,816,018
45. Increase/(decrease) of other assets		
Closing other assets		
Security deposits	87,996,287	28,030,290
Suspense account	15,083,460	432,466
Branch adjustment (net)	-	-
Encashment of Sanchaya Patra (awaiting realization)	180,813,398	209,272,541
Sundry debtors	112,095,629	194,855,194
Cash remittance	95,718,250	81,078,290
Others	10,492,436,642	9,039,002,099
	10,984,143,666	9,552,670,880
Opening other assets		
Security deposits	27,959,111	27,029,686
Suspense account	834,216	1,159,975
Branch adjustment (net)	-	-
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
	9,008,881,339	10,534,659,648
	1,975,262,327	(981,988,768)
46. Increase/(decrease) of other liabilities		
Closing other liabilities		
Branch adjustment (net)	4,691,494,267	757,378,956
Cumulative balance of interest suspense account	11,974,101,800	7,197,882,417
Revaluation reserve for HTM securities	96,119,302	83,636,613
Revaluation reserve for HFT securities	-	-
Risk Fund for fixed assets	103,923,502	72,647,218
Liability for lease hold property	3,191,189,328	3,632,294,200
CSR Fund	2,659,249	13,878,032
Others	626,627,876	761,449,414
	20,686,115,324	12,519,166,850
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
Revaluation reserve for HFT securities	-	-
Net defined fenifit - Employee Gratuity Fund	-	168,621,726
Risk Fund for fixed assets	82,019,177	60,107,352.00
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
	15,140,123,356	12,073,602,253
	5,545,991,968	445,564,597

		30-Jun-25	30-Jun-24
		Taka	Taka
47.1	Reconciliation between Operating profit of the Bank and Cash flows from operating activities		
	Profit before provision	11,683,198,742	7,762,331,421
	Depreciation on fixed assets	1,285,026,646	1,123,790,780
	Gain/loss on sale of fixed assets	(3,149,086)	(4,730,689)
	Adjustment of provision for loans and advances	1,587,706	806,769
	Increase of interest receivable	(913,988,902)	(1,201,660,303)
	Increase of interest payable	934,627,879	149,629,773
	Increase of accrued expenses	192,653,202	165,273,347
	Increase of advance expenses	(449,687,147)	(479,835,104)
	Advance tax paid	(3,789,093,410)	(3,475,104,311)
	<i>Operating profit before changes in operating assets and liabilities</i>	<u>8,941,175,630</u>	<u>4,040,501,684</u>
	Increase/(decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase /sale of trading securities	(54,948,325,962)	(1,667,056,627)
	Loans and advances to other banks	-	-
	Loans and advances to customers	15,876,477,847	(441,469,619)
	Other assets	(1,975,262,327)	981,988,768
	Deposits from other banks	159,860,916	124,283,136
	Deposits from customers	58,800,839,848	36,967,824,653
	Other liabilities account of customers	(23,207,374,959)	(3,012,973,734)
	Other liabilities	5,545,991,968	445,564,597
	<i>Net cash from operating activities</i>	<u>9,193,382,961</u>	<u>37,438,662,859</u>
47.2	Net operating cash flow per share (NOCFPS) [Note 24.4]	<u>9.51</u>	<u>38.73</u>
47.3	Net operating cash flow per share (NOCFPS) increase/(decrease) mainly due to		
	<i>Increase/(decrease) in operating cash flow</i>		
		Difference from previous period	
	Interest receivable	287,671,401	(913,988,902)
	Increase of accrued expenses	27,379,855	192,653,202
	Purchase /sale of trading securities	(53,281,269,335)	(54,948,325,962)
	Loans and advances to customers	16,317,947,466	15,876,477,847
	Other assets	(2,957,251,095)	(1,975,262,327)
	Deposits from customers	21,833,015,194	58,800,839,848
	Other liabilities account of customers	(20,194,401,225)	(23,207,374,959)
	Other liabilities	5,100,427,370	5,545,991,968
	<i>Total</i>	<u>(32,866,480,368)</u>	<u>(628,989,285)</u>
		30-Jun-25	31-Dec-24
		Taka	Taka
48.	Cash and cash-equivalents		
	Main Operation [Note 48.1]	91,437,112,984	84,778,108,367
	Off-shore Banking Unit	172,407,390	122,959,069
	Less: Inter Bank transactions [Note 6]	(4,790,859,689)	(9,739,973,822)
		<u>86,818,660,685</u>	<u>75,161,093,614</u>
48.1	Cash and cash-equivalents - Main Operation		
	Cash in hand (including foreign currencies)	29,392,445,885	29,616,609,417
	Balance with Bangladesh Bank and its agent bank (including foreign currencies)	39,595,592,243	33,470,229,839
	Balance with other banks and financial institutions	22,427,013,256	21,677,852,311
	Prize bonds	22,061,600	13,416,800
	Money at call on short notice	-	-
		<u>91,437,112,984</u>	<u>84,778,108,367</u>

49. Disclosure of Related Party Transaction

49.1 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 period or at the end of the period:

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.143.00 per sft. and @ Tk. 5,500.00 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,

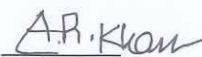
b) As approved by Bangladesh Bank, Ref no: BRPD(P-3)/745(25)/2021-8189, dated 13 September 2021, the Bank has entered into an agreement to rent 38,718 sft. of floor space for its Data Center-2 at Dumni, Dhaka, from Mrs. Amina Ahmed, mother of Ms. Sadia Rayen Ahmed, Director & Chairman of the Board of 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 which will be equally 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 a monthly rent @ Tk 46.00 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.

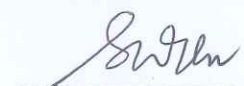
d) As approved by Bangladesh Bank, Ref no: BRPD(LS-2)/745(25)/2022-577, dated 13 January 2022, the Bank has entered into an agreement to rent 8,730 sft. of floor space for its Narayanganj Branch, located at Holding No. 45 (old), S. M. Maleh Road, Tanbazar, Narayanganj, from Mrs. Amina Ahmed, mother of 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 a monthly rent @ Tk.92.00 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.

49.2	Shares issued to Directors and Executives to acquire shares at 'Nil' consideration or restricted shares plan exercisable at discount	Nil
49.3	Nature, type and elements of transactions with the related party:	As Note 49.1
49.4	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
49.5	Business other than the banking business with the related concerns of the Directors as per Section	Nil
49.6	Investments in securities of the Directors and their related concerns	Nil
49.7	The Managing Director & CEO is considered as key management personnel and related remuneration are disclosed in Note 38.	


Chairman


Director


Managing Director & CEO


Chief Financial Officer


Company Secretary

Dhaka, 29 July 2025