

**DUTCH-BANGLA BANK PLC**

**FINANCIAL STATEMENTS**

For the period ended 31 March 2026

## Dutch-Bangla Bank PLC

### Balance Sheet

As at 31 March 2026

PROPERTY AND ASSETS	Notes	31-Mar-26 Taka (Un-audited)	31-Dec-25 Taka (Audited)	31-Mar-25 Taka (Un-audited)
<b>Cash</b>				
In hand (including foreign currencies)	4	28,665,172,935	26,123,787,630	51,109,985,847
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5	24,777,078,814	30,137,375,149	45,572,366,421
		53,442,251,749	56,261,162,779	96,682,352,268
<b>Balance with other banks and financial institutions</b>				
In Bangladesh	6	6,184,280,722	6,817,977,546	9,946,624,120
Outside Bangladesh		4,025,052,853	1,565,272,239	2,880,078,833
		10,209,333,575	8,383,249,785	12,826,702,953
<b>Money at call on short notice</b>	7	-	-	10,500,000,000
<b>Investments</b>				
Government	8	268,083,547,712	235,645,109,106	130,083,428,693
Others		17,865,218,836	18,190,218,836	20,984,691,632
		285,948,766,548	253,835,327,942	151,068,120,325
<b>Loans and advances</b>				
Loans, cash credits, overdrafts, etc.	9	416,911,881,712	418,971,855,438	392,396,553,120
Bills purchased and discounted		22,434,333,432	31,531,974,257	20,967,859,148
		439,346,215,144	450,503,829,695	413,364,412,268
<b>Fixed assets including land, building, furniture and fixtures</b>	10	12,260,083,819	12,365,456,948	13,156,783,784
<b>Other assets</b>	11	57,103,009,357	36,039,836,551	41,744,820,921
<b>Non-banking assets</b>		408,705,000	408,705,000	-
<b>TOTAL ASSETS</b>		<b>858,718,365,192</b>	<b>817,797,568,700</b>	<b>739,343,192,519</b>
<b>LIABILITIES AND CAPITAL</b>				
<b>Liabilities</b>				
<b>Borrowings from other banks, financial institutions and agents</b>	12	24,391,006,561	32,971,436,569	16,797,446,923
<b>Deposits and other accounts</b>				
Current deposits and other accounts	13	240,196,348,713	223,062,913,581	223,750,844,489
Bills payable		4,615,294,004	5,795,690,181	4,113,062,967
Savings bank deposits		286,659,536,097	270,343,337,688	264,377,421,840
Term deposits		131,101,599,126	122,855,902,135	94,656,066,701
		662,572,777,940	622,057,843,585	586,897,395,997
<b>Other liabilities</b>	14	90,076,219,994	83,697,800,884	62,270,885,439
<b>Subordinated debt</b>	15	19,000,000,000	19,000,000,000	21,000,000,000
<b>TOTAL LIABILITIES</b>		<b>796,040,004,495</b>	<b>757,727,081,038</b>	<b>686,965,728,360</b>
<b>Shareholders' equity</b>				
Paid up share capital	16.2	9,667,011,390	9,667,011,390	8,788,192,180
Share premium	17	11,067,500	11,067,500	11,067,500
Statutory reserve	18	9,667,011,390	9,667,011,390	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	1,833,150	1,833,150	96,119,302
Proposed dividend		-	-	-
Retained earnings	24	40,714,196,295	38,106,323,260	31,671,796,031
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>62,678,360,697</b>	<b>60,070,487,662</b>	<b>52,377,464,159</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>858,718,365,192</b>	<b>817,797,568,700</b>	<b>739,343,192,519</b>

	Notes	31-Mar-26 Taka (Un-audited)	31-Dec-25 Taka (Audited)	31-Mar-25 Taka (Un-audited)
<b>OFF-BALANCE SHEET ITEMS</b>				
<b>Contingent liabilities</b>	23			
Acceptances and endorsements		52,212,988,434	60,129,551,251	55,914,083,903
Letters of guarantee		6,097,903,344	6,142,042,005	6,011,217,224
Irrevocable letters of credit		30,635,269,811	28,698,514,923	34,482,193,041
Bills for collection		-	-	-
Forward Contract & others contingent liabilities		6,632,519,750	668,609,072	30,245,749,435
<b>Total contingent liabilities</b>		<u>95,578,681,339</u>	<u>95,638,717,251</u>	<u>126,653,243,603</u>
<b>Other commitments</b>				
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		-	-	-
<b>Total other commitments</b>		<u>-</u>	<u>-</u>	<u>-</u>
<b>Total off-balance sheet items including contingent liabilities</b>		<u>95,578,681,339</u>	<u>95,638,717,251</u>	<u>126,653,243,603</u>
<b>Net Asset Value (NAV) Per Share</b>		<u>64.84</u>	<u>62.14</u>	<u>54.18</u>

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, 28 April 2026

**Dutch-Bangla Bank PLC**  
**Profit and Loss Account**  
For the period ended 31 March 2026

	Notes	For the period ended 31 March 2026 (from January to March)	
		2026	2025
		Taka	Taka
Interest income	26	10,494,746,583	10,467,459,832
Interest paid on deposits and borrowings etc.	27	5,678,053,612	5,785,064,694
<b>Net interest income</b>		<b>4,816,692,971</b>	<b>4,682,395,138</b>
Investment income	28	6,574,766,514	4,666,232,167
Commission, exchange and brokerage	29	448,491,599	885,396,167
Other operating income	30	1,627,579,114	1,637,193,027
<b>Total operating income</b>		<b>13,467,530,198</b>	<b>11,871,216,499</b>
Salary and allowances	32	2,339,924,229	2,148,858,946
Rent, taxes, insurance, electricity, etc.	34	681,608,904	617,068,733
Legal expenses	35	1,683,029	956,216
Postage, stamp, telecommunications, etc.	36	152,084,325	127,935,079
Stationery, printings, advertisements, etc.	37	484,177,787	417,795,743
Managing Director & CEO's salary and allowances	38	5,431,071	6,015,000
Directors' fees	39	887,000	506,900
Auditors' fees	40	857,500	100,000
Depreciation and repair of bank's assets	41	1,049,469,723	1,014,331,838
Other expenses	42	2,337,690,582	2,437,494,271
<b>Total operating expenses</b>		<b>7,053,814,150</b>	<b>6,771,062,726</b>
<b>Profit before provision</b>		<b>6,413,716,048</b>	<b>5,100,153,773</b>
Provision for loans and off-balance sheet exposures			
Specific provision for loans	14.1.4.1.A	917,575,935	4,999,621,330
General provision for loans	14.1.4.1.B.iv	996,333,396	(350,822,156)
Special general provision-Covid 19 for loans	14.1.3.B	-	-
General provision for off-balance sheet exposures	14.1.4.1.B.iii	74,150,000	99,778,621
		1,988,059,331	4,748,577,795
Other provision	14.1.2	(187,000,000)	280,000,000
<b>Total provision</b>		<b>1,801,059,331</b>	<b>5,028,577,795</b>
<b>Profit before taxes</b>		<b>4,612,656,717</b>	<b>71,575,978</b>
Provision for taxation			
Current tax	14.1.3	2,351,732,449	1,228,626,008
Deferred tax	11.2.2	(346,948,767)	(2,042,121,750)
		2,004,783,682	(813,495,742)
<b>Net profit after taxation</b>		<b>2,607,873,035</b>	<b>885,071,720</b>
Appropriations			
Statutory reserve	18	-	-
<b>Retained surplus to retained earnings</b>		<b>2,607,873,035</b>	<b>885,071,720</b>
<b>Earnings per share (EPS)</b>	24.2	<b>2.70</b>	<b>0.92</b>

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 period ended 31 March 2026

	Notes	31-Mar-26 Taka	31-Mar-25 Taka
<b>A) Cash flows from operating activities</b>			
Interest receipts in cash		17,000,621,360	12,082,487,166
Interest payments		(4,664,279,295)	(4,195,739,312)
Dividend receipts in cash		42,073,062	73,907,482
Gain on sale of shares		-	104,108,199
Gain on sale of securities		52,180,658	2,208,114,100
Recoveries of loan previously written-off		450,954	693,955
Fee and commission receipts in cash		214,901,755	259,703,655
Cash payments to employees		(2,358,265,684)	(2,208,600,261)
Cash payments to suppliers		(1,601,950,172)	(2,035,680,139)
Income taxes paid		(1,848,449,325)	(915,660,383)
Receipts from other operating activities	43	1,860,786,092	2,261,199,136
Payments for other operating activities	44	(995,232,395)	(2,255,802,013)
<i>Operating profit before changes in operating assets and liabilities</i>		<u>7,702,837,010</u>	<u>5,378,731,585</u>
<b>Increase/(decrease) in operating assets and liabilities</b>			
Statutory deposits		-	-
Purchase /sale of trading securities		(27,923,586,206)	(22,356,750,375)
Loans and advances to other banks		-	-
Loans and advances to customers		11,067,916,257	13,885,720,366
Other assets	45	(18,515,935,489)	(8,457,964,250)
Deposits from other banks		(279,061,611)	5,287,462
Deposits from customers		39,456,234,685	63,937,315,338
Other liabilities account of customers		(8,642,108,877)	(22,199,492,505)
Other liabilities	46	1,042,644,603	3,543,334,919
<i>Net cash from operating activities</i>		<u>3,908,940,371</u>	<u>33,736,182,541</u>
<b>B) Cash flows from investing activities</b>			
Payments for purchase of securities		(24,597,150,495)	(138,925,196,847)
Proceeds from sale of securities		20,400,134,494	138,536,937,149
Purchase of property, plant and equipment		(514,735,669)	(447,178,944)
Sale proceeds of property, plant and equipment		410,715	2,197,282
<i>Net cash used in investing activities</i>		<u>(4,711,340,955)</u>	<u>(833,241,361)</u>
<b>C) Cash flows from financing activities</b>			
Receipts from issue of loan capital and debt securities		12,000,000,000	12,000,000,000
Payment for redemption of loan capital and debt securities		(12,000,000,000)	-
Dividends paid		1,565,988	(31,986,173)
<i>Net cash from financing activities</i>		<u>1,565,988</u>	<u>11,968,013,827</u>
<b>D) Net increase / (decrease) in cash (A+B+C)</b>		(800,834,596)	44,870,955,007
<b>E) Cash and cash-equivalents at beginning of the period</b>		64,476,683,820	75,161,093,614
<b>F) Cash and cash-equivalents at end of the period (D+E)</b>	48	<u>63,675,849,224</u>	<u>120,032,048,621</u>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	24.4	<u>4.04</u>	<u>34.90</u>



Chairman



Director



Managing Director & CEO



Chief Financial Officer



Company Secretary

**Dutch-Bangla Bank PLC**  
**Statement of Changes in Equity**  
**For the period ended 31 March 2026**

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 2026	9,667,011,390	11,067,500	9,667,011,390	1,766,827,195	850,413,777	1,833,150	38,106,323,260	60,070,487,662
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	9,667,011,390	11,067,500	9,667,011,390	1,766,827,195	850,413,777	1,833,150	38,106,323,260	60,070,487,662
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Payment of cash dividend during the period for the previous year	-	-	-	-	-	-	-	-
Transfer of stock dividend during the period for the previous year	-	-	-	-	-	-	-	-
Net profit for the three months ended 31 March 2026	-	-	-	-	-	-	2,607,873,035	2,607,873,035
Transfer to Start up Fund	-	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-	-
Appropriations during the period	-	-	-	-	-	-	-	-
Balance at 31 March 2026	9,667,011,390	11,067,500	9,667,011,390	1,766,827,195	850,413,777	1,833,150	40,714,196,295	62,678,360,697
Balance at 31 March 2025	8,788,192,180	11,067,500	9,193,048,174	1,766,827,195	850,413,777	96,119,302	31,671,796,031	52,377,464,159



Chairman



Director



Managing Director & CEO



Chief Financial Officer



Company Secretary

Dhaka, 28 April 2026

# Dutch-Bangla Bank PLC

## Notes to the Financial Statements As of and for the period ended 31 March 2026

### 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 334 as at 31 March 2026 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 31 March 2026 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
<b>General provisions for unclassified loans and advances :</b>		
Agricultural Credit (Other than Short Term)	1.00%	1.00%
CMSME Financing	1.00%	1.00%
Consumer Financing (Other than Credit Card)	1.00%	1.00%
Consumer Financing (Credit Card)	1.00%	1.00%
Housing Finance	1.00%	1.00%
Industrial Credit	1.00%	1.00%
Other Credit	1.00%	1.00%
Service Sector Credit	1.00%	1.00%
Short Term Agri. Credit	1.00%	1.00%
Staff Loan	1.00%	1.00%
Trade & Commerce Sector Credit	1.00%	1.00%
<b>Special mention account</b>		
Agricultural Credit (Other than Short Term)	5.00%	5.00%
CMSME Financing	5.00%	5.00%
Consumer Financing (Other than Credit Card)	5.00%	5.00%
Consumer Financing (Credit Card)	5.00%	5.00%
Housing Finance	5.00%	5.00%
Industrial Credit	5.00%	5.00%
Other Credit	5.00%	5.00%
Service Sector Credit	5.00%	5.00%
Short Term Agri. Credit	5.00%	5.00%
Staff Loan	5.00%	5.00%
Trade & Commerce Sector Credit	5.00%	5.00%
<b>Specific provision for classified loans and advances:</b>		
Substandard- Industrial Credit	20.00%	20.00%
Substandard - CMSME Financing	20.00%	20.00%
Substandard- Others	20.00%	20.00%
Doubtful - Industrial Credit	50.00%	50.00%
Doubtful - CMSME Financing	50.00%	50.00%
Doubtful- Others	50.00%	50.00%
Bad/loss	100.00%	100.00%

#### General provision

General provision for all unclassified loans and advance (Agricultural Credit, CMSME Financing, Consumer Financing, Credit Card, Housing Finance, Industrial Credit, Other Credit, Service Sector Credit, Short Term Agri. Credit, Staff Loan, Trade & Commerce Sector Credit) has been maintained @ 1%.

General provision for all SMA loans and advance (Agricultural Credit, CMSME Financing, Consumer Financing, Credit Card, Housing Finance, Industrial Credit, Other Credit, Service Sector Credit, Short Term Agri. Credit, Staff Loan, Trade & Commerce Sector Credit) has been maintained @ 5%.

#### Specific provision

Specific provision for Substandard classified loans & advances has been maintained @ 20% as prescribed by Bangladesh Bank.

Specific provision for Doubtful classified loans advances has been maintained @ 50% as prescribed by Bangladesh Bank.

Specific provision for Bad/loss classified loans & advances has been maintained @ 100% as prescribed by Bangladesh Bank.

- c) Loans and advances are written-off in line with Bangladesh Bank's BRPD Circular No. 02 dated 13 January 2003 and DOS Circular No. 01 dated 29 December 2004, when prospect of recovery of such loans and advances become non-existent. However, such write-off does not reduce the claim against the borrower. Detailed records for all write-off accounts are separately maintained by the Bank to continue the recovery efforts.

## 2.7.2 Investments

a) Investments have been accounted for as follows :

<u>Particulars</u>	<u>Valuation method</u>
Government treasury bills	Amortised cost/ Fair value
Government treasury bonds	Amortised cost/ Fair value
Subordinated bonds	At redemption value
ICB's debenture	At redemption value
Prize bond	Cost price
Shares:	
Quoted	Cost or market price whichever is lower
Unquoted	Cost or Book value as per latest audited accounts whichever is lower

b) The investment in government securities (Treasury bills and bonds) are classified into Held to Maturity (HTM) and Held for Trading (HFT) as per Bangladesh Bank's guidelines contained in DOS Circular Letter No. 05 dated 26 May 2008, DOS Circular Letter No. 05 dated 28 January 2009, DOS Circular No. 06 dated 15 July 2010 and under reference Letter No. DOS (SR)1153/120-A/2011-746 dated 29 December 2011. Reclassification of HTM securities into HFT securities are also done in compliance with Bangladesh Bank's guidelines.

The government securities under 'Held to Maturity (HTM)' category are valued at present value at amortized cost at the end of the year. The Held to Maturity securities are amortized to ensure a constant yield over the remaining period of maturity of the securities. The resulting gains / (losses) are credited to revaluation reserve account and shown in the equity. Such gains / (losses) are credited to income account at the time of maturity or sale of the security.

The government securities under 'Held for Trading (HFT)' category are valued at present value on the basis of marking to market method. The resulting gains / (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:

Category / status of Off-balance sheet exposures	Rates	
	Bangladesh Bank's requirement	Maintained by the Bank
BB rating grade equivalent of the Bank/financial institution/organization providing the counter-guarantee		
1	Nil	Nil
2	0.50%	0.50%
3 or 4	0.75%	0.75%
Others	1.00%	1.00%

## 2.9 Bases for valuation of liabilities and provisions

### 2.9.1 Retirement benefits to the employees

The retirement benefits accrued for the employees of the Bank as at the reporting date have been accounted for in accordance with the provisions of International Accounting Standard (IAS) 19, 'Employee Benefits' as outlined below:

#### a) Provident fund

There is a Provident Fund Scheme under defined contribution plan. The Fund is operated by a separate Board of Trustees approved by the National Board of Revenue as per Income Tax Ordinance, 1984. All eligible employees contribute 10% of their basic pay to the Fund. The Bank also contributes equal amount of employees' contribution to the Fund. Benefits from the Fund is given to eligible employees at the time of retirement/resignation as per approved rules of the Fund.

#### b) Gratuity fund

The Bank has a separate Board of Trustees for operating the staff gratuity fund approved by the National Board of Revenue. The provision for the gratuity fund is made in the books of account of the Bank for the eligible employees on the basis of the assessment made by the management at the year end [Note 14.1]. The amount of provision is transferred to the Board of Trustees of the Fund on a yearly basis.

The 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 31 March 2026 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 three months of the calendar year from 1 January 2026 to 31 March 2026.

**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 31 March 2026 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 307th meeting held on 28 April 2026 approved the financial statements of the Bank for the period ended 31 March 2026.

### 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.

	31-Mar-26 Taka	31-Dec-25 Taka
<b>4. Cash in hand (including foreign currencies)</b>		
Local currency	28,567,516,170	26,029,284,233
Foreign currencies	97,656,765	94,503,397
	<u>28,665,172,935</u>	<u>26,123,787,630</u>
<b>5. Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)</b>		
Bangladesh Bank		
Local currency	18,709,910,540	27,903,070,351
Foreign currencies	5,022,394,904	1,033,672,674
	<u>23,732,305,444</u>	<u>28,936,743,025</u>
Sonali Bank Limited (as an agent of Bangladesh Bank) - Local currency	1,044,773,370	1,200,632,124
	<u>24,777,078,814</u>	<u>30,137,375,149</u>

	31-Mar-26 Taka	31-Dec-25 Taka
<b>5.1 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)</b>		
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.		
<b>5.1.1 Cash Reserve Requirement (CRR): average 4.0% of average demand and time liabilities with minimum 3.0% on any date</b>		
Required reserve	25,207,439,000	24,609,054,000
Actual reserve maintained		
Balance with Bangladesh Bank [As per Bangladesh Bank LCY Account Statement]	25,541,008,483	27,592,158,734
Balance with Bangladesh Bank - Foreign currencies used from FC clg. A/C (for OBO)	-	-
	25,541,008,483	27,592,158,734
<b>Surplus/(deficit)*</b>	<b>333,569,483</b>	<b>2,983,104,734</b>
<b>Cash Reserve Maintained: average at least 4.0% with minimum 3.0% throughout the accounting period and 4.05% on the Balance Sheet date</b>	<b>4.05%</b>	<b>4.48%</b>
<b>5.1.2 Statutory Liquidity Ratio (SLR): 13% of average demand and time liabilities</b>		
Required reserve	84,854,594,000	83,150,566,000
Available for maintenance:		
Cash in hand (including foreign currencies)	28,665,172,935	26,123,787,630
Balance with Sonali Bank Limited (as an agent of Bangladesh Bank)	1,044,773,370	1,200,632,124
Balance with Bangladesh Bank in excess of CRR	333,569,483	2,983,104,734
Unencumbered approved securities (treasury bills and bonds, debentures etc.)	261,059,283,812	227,613,681,606
	291,102,799,600	257,921,206,094
<b>Surplus</b>	<b>206,248,205,600</b>	<b>174,770,640,094</b>
<b>Statutory Liquidity Ratio (SLR) Maintained (%)</b>	<b>44.60%</b>	<b>40.32%</b>
<b>6. Balance with other banks and financial institutions</b>		
In Bangladesh		
Main Operation [Note 6.1]	9,232,858,538	9,862,177,266
Off-shore Banking Unit	431,967,789	322,115,313
Less: Inter Bank transactions [Note 12]	(3,480,545,605)	(3,366,315,033)
	6,184,280,722	6,817,977,546
Outside Bangladesh		
Main Operation [Note 6.1]	4,025,052,853	1,565,272,239
Off-shore Banking Unit	-	-
	4,025,052,853	1,565,272,239
<b>Total Balance with other banks and financial institutions</b>	<b>10,209,333,575</b>	<b>8,383,249,785</b>

6.1 Balance with other banks and financial institutions - Main Operation

(a) In Bangladesh

	31-Mar-26 Taka	31-Dec-25 Taka
In current deposit accounts with		
Janata Bank PLC	14,515	8,618,665
Sonal Bank PLC	1,240,221,918	1,065,338,377
Standard Chartered Bank, Dhaka	32,827,275	6,837,882
Islami Bank Bangladesh PLC	12,811	12,811
Agrani Bank PLC	177,242	167,242
The City Bank PLC	41,647	41,647
	<b>1,273,295,408</b>	<b>1,081,016,624</b>
In special notice deposit accounts with		
Sonal Bank PLC	21,548,700	83,453,955
The City Bank PLC	4,359	4,359
Rupali Bank PLC	25,267,129	18,050,465
Agrani Bank PLC	6,635,303	6,625,031
Janata Bank PLC	130,695,487	120,467,097
Islami Bank PLC	20,000,009	20,000,009
Mutual Trust Bank PLC	9,646,937	30,993,213
Eastern Bank PLC	23,945,491	13,312,031
	<b>237,743,415</b>	<b>292,906,160</b>
In fixed deposit accounts with		
United Commercial Bank PLC	2,500,000,000	2,500,000,000
HSBC Bank PLC	1,000,000,000	2,000,000,000
	<b>3,500,000,000</b>	<b>4,500,000,000</b>
In fixed deposit accounts (in foreign currency) with		
Off-shore Banking Unit, Dutch-Bangla Bank PLC	3,480,545,605	3,366,315,033
	<b>3,480,545,605</b>	<b>3,366,315,033</b>
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
	<b>440,000,000</b>	<b>440,000,000</b>
In balance with		
Agent and mobile banking	301,274,110	181,939,449
<b>Total (a) In Bangladesh</b>	<b>9,232,858,538</b>	<b>9,862,177,266</b>

**(b) Outside Bangladesh**

In demand deposit accounts (interest bearing) with

Name of the correspondent Bank	Currency	31-Mar-26			31-Dec-25		
		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	8,973,540	122.7000	1,101,053,298	2,513,458	122.2000	307,144,560
Commerzbank AG, Frankfurt, Germany	EURO	300,119	141.6548	42,513,362	51,450	144.8047	7,450,174
AB Bank Ltd., Mumbai, India	ACU	202,253	122.7000	24,816,383	304,433	122.2000	37,201,666
Citibank N.A., New York, USA	USD	4,666,312	122.7000	572,556,500	81,861	122.2000	10,003,435
ICICI Bank Limited, Mumbai, India	ACU	513,871	122.7000	63,052,029	1,492,958	122.2000	182,439,452
				<u>1,803,991,572</u>			<u>544,239,287</u>

In demand deposit account (non-interest bearing) with

Name of the correspondent Bank	Currency	31-Mar-26			31-Dec-25		
		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	398,561	162.5739	64,795,644	423,359	165.7059	70,153,152
Standard Chartered Bank, New York, USA	USD	8,404,338	122.7000	1,031,212,330	3,790,066	122.2000	463,146,088
Standard Chartered Bank, AG, Germany	EUR	148,494	141.6548	21,034,923	115,504	144.8047	16,725,555
ICICI Bank Ltd., Hong Kong	USD	136,459	122.7000	16,743,478	83,863	122.2000	10,248,078
JP Morgan Chase Bank N.A., New York, USA	USD	7,081,475	122.7000	868,896,983	1,343,389	122.2000	164,162,179
Standard Chartered Bank, Colombo, Sri Lanka	ACU	950	122.7000	116,513	950	122.2000	116,039
Commerzbank AG, Frankfurt, Germany	CHF	82,115	154.1109	12,654,801	13,255	155.4550	2,060,531
The Bank of Tokyo-Mitsubishi UFJ, Japan	JPY	14,355,797	0.7719	11,081,240	50,245,474	0.7854	39,462,795
Bank of Montreal Canada	CAD	143,100	88.4000	12,650,009	162,252	89.6185	14,540,768
Axis Bank, India	ACU	152,979	122.7000	18,770,466	490,135	122.2000	59,894,455
Commerzbank AG, Frankfurt, Germany	AUD	72,230	83.9821	6,066,052	235,620	82.2417	19,377,779
Mashreqbank PSC, Mumbai, India	ACU	140,306	122.7000	17,215,567	121,970	122.2000	14,904,739
Mashreq Bank PSC, Dubai, UAE	AED	495,030	33.4789	16,573,073	258,376	33.3420	8,614,765
Standard Chartered Bank, Mumbai, India	ACU	243,207	122.7000	29,841,483	697,993	122.2000	85,294,752
HDFC Bank Limited, Mumbai, India	ACU	379,669	122.7000	46,585,435	69,567	122.2000	8,501,123
Meezan Bank, Karachi, Pakistan	ACU	141,816	122.7000	17,400,786	122,160	122.2000	14,927,950
Bank of Ceylon, Colombo, Sri Lanka	ACU	3,072	122.7000	376,956	3,072	122.2000	375,420
Kookmin Bank, Seoul, Korea	USD	150,567	122.7000	18,474,564	108,017	122.2000	13,199,668
Al Rajhi Bank in Riyadh, Saudi Arabia	SAR	104,021	32.7623	3,407,973	107,436	32.6463	3,507,404
Bank of Huzhou Co Ltd. China	CNY	51,800	17.8101	922,559	51,793	17.5041	906,595
Habib Metropolitan Bank, Karachi, Pakistan	ACU	50,859	122.7000	6,240,446	89,305	122.2000	10,913,117
				<u>2,221,061,281</u>			<u>1,021,032,952</u>
<b>Total (b) Outside Bangladesh</b>				<u><u>4,025,052,853</u></u>			<u><u>1,565,272,239</u></u>
<b>Total (a+b)</b>				<u><u>13,257,911,391</u></u>			<u><u>11,427,449,505</u></u>

	31-Mar-26 Taka	31-Dec-25 Taka
<b>7. Money at call on short notice</b>		
a) With banks		
The City Bank PLC	-	-
b) With non bank financial institutions	-	-
<b>Total (a+b)</b>	-	-
<b>8. Investments</b>		
In Government securities		
Treasury bills		
91-day treasury bills	5,488,000	6,663,771,000
182-day treasury bills	22,332,511,756	21,850,162,697
364-day treasury bills	69,330,921,338	41,621,731,118
	91,668,921,094	70,135,664,815
Treasury bonds		
2-year treasury bonds	1,023,161,324	1,015,063,011
5-year treasury bonds	57,158,749,084	51,513,967,070
10-year treasury bonds	68,962,584,767	68,484,019,989
15-year treasury bonds	17,453,336,356	17,443,621,863
20-year treasury bonds	24,792,531,187	19,021,344,858
	169,390,362,718	157,478,016,791
<b>Total treasury bills and bonds</b>	<b>261,059,283,812</b>	<b>227,613,681,606</b>
Reverse repo-Bangladesh Bank	7,000,000,000	8,000,000,000
Prize bonds	24,263,900	31,427,500
	<b>268,083,547,712</b>	<b>235,645,109,106</b>
Other investments		
Subordinated bonds [Note 8.2]	9,990,000,000	10,315,000,000
Shares, bonds [Note 8.3]	7,075,218,836	7,075,218,836
Shares against Special Fund [Note 8.4]	800,000,000	800,000,000
	17,865,218,836	18,190,218,836
	<b>285,948,766,548</b>	<b>253,835,327,942</b>
<b>8.1 Classification of investments</b>		
Government treasury bills and bonds		
Held for trading (HFT)	170,645,653,906	142,722,067,700
Held to maturity (HTM)	90,413,629,906	84,891,613,906
<b>Total investments in government securities</b>	<b>261,059,283,812</b>	<b>227,613,681,606</b>
Prize bonds	24,263,900	31,427,500
Reverse repo-Bangladesh Bank	7,000,000,000	8,000,000,000
Other investments	17,865,218,836	18,190,218,836
	<b>285,948,766,548</b>	<b>253,835,327,942</b>
<b>8.2 Other investments -subordinated bonds *</b>		
One Bank PLC	2,000,000,000	2,000,000,000
IFIC Bank PLC	600,000,000	600,000,000
Exim Bank Bangladesh PLC	800,000,000	800,000,000
Northwest Power Generation Company PLC	200,000,000	200,000,000
Standard Bank PLC	400,000,000	400,000,000
Islami Bank Bangladesh PLC	1,200,000,000	1,400,000,000
Ashugonj Power Station Company PLC	-	125,000,000
Bank Asia PLC	2,100,000,000	2,100,000,000
Trust Bank PLC	2,250,000,000	2,250,000,000
Al-Arafah Islami Bank PLC	400,000,000	400,000,000
First Security Islami Bank Mudaraba Bond	40,000,000	40,000,000
	<b>9,990,000,000</b>	<b>10,315,000,000</b>
<b>8.3 Other investments - shares and bonds (quoted and unquoted)</b>		
<b>Quoted</b>		
Share: Different Companies Share [Note 8.5]	6,065,363,296	6,065,363,296
Bond: Beximco Green-Sukuk al Istisna'a	1,000,000,000	1,000,000,000
Brokerage House: BO Account Balance	3,577,770	3,577,770
	<b>7,068,941,066</b>	<b>7,068,941,066</b>
<b>Unquoted</b>		
Share: Central Depository Bangladesh Limited	6,277,770	6,277,770
	<b>7,075,218,836</b>	<b>7,075,218,836</b>

	31-Mar-26 Taka	31-Dec-25 Taka
8.4 Other investments - Shares, etc. against Special Fund **		
Share:	798,841,475	798,841,475
Brokerage House: BO Account Balance	1,158,525	1,158,525
	<b>800,000,000</b>	<b>800,000,000</b>

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
<b>i. Shares against Special Fund</b>					
GP	530,458	144,003,457	129,431,752	(14,571,705)	(7,198,339)
SQURPHARMA	115,000	24,017,647	24,242,000	224,354	(1,178,647)
Brac Bank	4,083,750	111,011,580	273,611,250	162,599,670	146,673,045
PRIMEBANK	1,998,750	38,019,154	58,963,125	20,943,971	19,344,971
CITYBANK	3,873,375	66,545,900	115,039,238	48,493,337	27,964,450
UTTARA BANK	3,304,687	55,110,000	82,617,175	27,507,175	20,236,864
PUBALIBANK	2,903,343	60,366,598	104,230,014	43,863,416	29,346,701
BATASHOE	50,012	49,612,049	41,634,990	(7,977,059)	(9,397,400)
BATBC	150,000	72,113,940	33,195,000	(38,918,940)	(34,823,940)
UNILEVERCL	49,516	101,876,357	106,127,643	4,251,285	4,627,590
EBL	3,436,875	76,164,793	90,046,125	13,881,332	7,351,270
<b>Total Shares against Special Fund</b>	<b>20,495,766</b>	<b>798,841,475</b>	<b>1,059,138,311</b>	<b>260,296,836</b>	<b>202,946,565</b>
<b>ii. Quoted Share</b>					
RAK Ceramics (Bangladesh) Limited	214	5,664	4,729	(935)	(977)
GP	1,655,864	475,027,802	404,030,816	(70,996,986)	(47,980,477)
SQURPHARMA	632,136	137,931,694	133,254,269	(4,677,425)	(12,389,485)
BRAC BANK	3,247,328	108,372,269	217,570,976	109,198,707	96,534,128
PRIMEBANK	-	-	-	-	-
CITYBANK	-	-	-	-	-
UTTARA BANK	1,324,853	8,311,178	33,304,046	24,992,867	21,804,110
PUBALIBANK	92,869	2,223,284	3,296,850	1,073,566	618,508
EBL	15,568,750	347,787,836	407,901,250	60,113,414	30,532,789
BATASHOE	193,290	191,446,988	162,822,814	(28,624,174)	(35,145,442)
BATBC	989,700	375,491,408	219,020,610	(156,470,798)	(129,451,988)
UNILEVERCL	85,618	177,949,923	183,505,059	5,555,137	6,205,833
Renata limited	1,261,900	945,678,563	534,036,080	(411,642,483)	(451,266,143)
RECKITT BEN	55,700	268,539,021	193,512,940	(75,026,081)	(77,799,941)
UCBL	14,870,000	174,837,205	141,265,000	(33,572,205)	(20,189,205)
LINDE BD Ltd	230,000	284,128,787	172,638,000	(111,490,787)	(111,605,787)
Lafarge Holcim BD Ltd	4,728,519	308,558,934	241,346,765	(67,212,169)	(87,172,041)
ROBI	-	-	-	-	-
Marico Bangladesh Ltd	-	-	-	-	-
DBH	12,343,400	580,330,270	449,299,760	(131,030,510)	(153,248,630)
Mercantile Bank Ltd	18,226,330	235,817,051	156,746,438	(79,070,613)	(99,119,576)
Berger Paints BD	219,426	326,732,064	305,655,192	(21,076,872)	(22,830,641)
SINGERBD	3,000,476	444,341,515	258,040,936	(186,300,579)	(190,801,293)
Mobil Jamuna BD Ltd.	500,000	44,109,326	44,500,000	390,674	1,140,674
Olympic	-	-	-	-	-
AMBEE PHARMA	101,660	78,900,708	78,057,040	(843,668)	(6,799,524)
ACMELAB	1,355,000	110,476,379	102,302,500	(8,173,879)	(14,406,879)
UPGDCL	400,000	77,599,543	46,640,000	(30,959,543)	(31,159,543)
JAMUNAOIL	50,000	8,793,255	8,555,000	(238,255)	(398,255)
MPETROLIUM	320,000	64,468,989	64,000,000	(468,989)	(2,900,989)
AMCL (PRAN)	684,943	173,465,555	146,019,734	(27,445,821)	(33,802,240)
Rangpur Foundry	697,659	114,038,084	103,393,064	(10,645,021)	(16,226,293)
<b>Total Quoted Share</b>	<b>82,835,635</b>	<b>6,065,363,296</b>	<b>4,810,719,868</b>	<b>(1,254,643,428)</b>	<b>(1,387,859,307)</b>
<b>a) Provision Required ag. value decreased (net off) of Shares (i+ii) [Prov. Kept in Note 14.1.1.2]*</b>				<b>(1,254,643,428)</b>	<b>(1,387,859,307)</b>
<b>iii. Quoted Bond:</b>					
Beximco Green-Sukuk al Istisna'a	10,000,000	1,000,000,000	620,000,000	(380,000,000)	(430,000,000)
<b>Total Quoted Bond</b>	<b>10,000,000</b>	<b>1,000,000,000</b>	<b>620,000,000</b>	<b>(380,000,000)</b>	<b>(430,000,000)</b>
<b>b) Provision Required ag. value decreased of Quoted Bonds [Provision Kept in Note 14.1.1.2]</b>				<b>(380,000,000)</b>	<b>(430,000,000)</b>

\* 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.

	31-Mar-26 Taka	31-Dec-25 Taka
<b>9. Loans and advances</b>		
<b>Main Operation [Note 9.1]</b>		
Loans, cash credits, overdrafts, etc.	416,360,444,111	418,392,045,282
Bills purchased and discounted	1,758,381,645	2,162,781,236
	<b>418,118,825,756</b>	<b>420,554,826,518</b>
<b>Off-shore Banking Unit</b>		
Loans, cash credits, overdrafts, etc.	551,437,601	579,810,156
Bills purchased and discounted	20,675,951,787	29,369,193,021
	<b>21,227,389,388</b>	<b>29,949,003,177</b>
<b>Total loans and advances</b>	<b>439,346,215,144</b>	<b>450,503,829,695</b>
<b>9.1 Loans, cash credits, overdrafts etc. - Main operation</b>		
<b>In Bangladesh</b>		
Overdraft	37,728,771,617	38,603,881,732
Cash credit	38,243,198,313	41,090,467,266
Export cash credit	6,472,888,442	5,998,105,115
Transport loan	1,408,552,512	1,452,211,514
House building loan	8,841,297,817	8,813,274,166
Loan against trust receipt	6,613,213,183	7,341,184,067
Term loan - industrial	86,382,684,633	92,630,342,515
Term loan - other	141,982,164,532	135,881,230,024
Payment against document - cash	48,245,167	210,894,990
Payment against document - EDF	4,561,444,124	3,902,126,575
Consumer finance	82,481,450,196	80,807,548,286
Staff loan	1,596,533,575	1,660,779,032
	<b>416,360,444,111</b>	<b>418,392,045,282</b>
<b>Outside Bangladesh</b>	-	-
	<b>416,360,444,111</b>	<b>418,392,045,282</b>
<b>Bills purchased and discounted</b>		
<b>Payable in Bangladesh</b>		
Inland bills purchased	1,758,381,645	2,162,781,236
<b>Payable outside Bangladesh</b>		
Foreign bills purchased and discounted	-	-
	<b>1,758,381,645</b>	<b>2,162,781,236</b>
	<b>418,118,825,756</b>	<b>420,554,826,518</b>
<b>Total loans and advances</b>	<b>418,118,825,756</b>	<b>420,554,826,518</b>

	31-Mar-26 Taka	31-Dec-25 Taka
9.2 Net loans and advances including bills purchased and discounted - Main operation		
Total loans, advances and lease receivables [Note 9.1]	418,118,825,756	420,554,826,518
Less : Provision against loans and advances (specific and general) [Note 9.4(b)]	35,970,992,823	33,969,668,794
Less : Cumulative balance of interest suspense account [Note 14.1.4]	18,097,935,038	16,254,035,293
	<u>364,049,897,895</u>	<u>370,331,122,431</u>

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	340,388,474,181	338,697,696,284
Cash credit	38,243,198,313	41,090,467,266
Overdraft	37,728,771,617	38,603,881,732
	<u>416,360,444,111</u>	<u>418,392,045,282</u>

Outside Bangladesh

	-	-
	<u>416,360,444,111</u>	<u>418,392,045,282</u>

b) Bills purchased and discounted

Payable in Bangladesh	1,758,381,645	2,162,781,236
Payable outside Bangladesh	-	-
	<u>1,758,381,645</u>	<u>2,162,781,236</u>
<b>Total (a+b)</b>	<u><b>418,118,825,756</b></u>	<u><b>420,554,826,518</b></u>

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

Status of loans and advances	Year					
	31-Mar-26				31-Dec-25	
	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)	366,460,900,573	21,101,586,855	387,562,487,427	88.21%	384,527,329,695	85.35%
Special mention account	20,434,385,183	125,802,533	20,560,187,717	4.68%	36,992,200,000	8.21%
<b>Total unclassified loans and adva</b>	<b>386,895,285,756</b>	<b>21,227,389,388</b>	<b>408,122,675,144</b>	<b>92.89%</b>	<b>421,519,529,695</b>	<b>93.57%</b>
Classified loans and advances						
Substandard	1,544,873,642	-	1,544,873,642	0.35%	1,544,400,000	0.34%
Doubtful	4,868,330,538	-	4,868,330,538	1.11%	4,866,500,000	1.08%
Bad/loss	24,810,335,820	-	24,810,335,820	5.65%	22,573,400,000	5.01%
<b>Total classified loans and advanc</b>	<b>31,223,540,000</b>	<b>-</b>	<b>31,223,540,000</b>	<b>7.11%</b>	<b>28,984,300,000</b>	<b>6.43%</b>
<b>Total loans and advances</b>	<b>418,118,825,756</b>	<b>21,227,389,388</b>	<b>439,346,215,144</b>	<b>100.00%</b>	<b>450,503,829,695</b>	<b>100.00%</b>

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 31 March 2026 (Taka)	Base for provision (Taka)	Percentage (%) of provision required as per Bangladesh Bank's directives	Amount of provision required as at 31 March 2026 (Taka)	Amount of provision required as at 31 December 2024 (Taka)
<b>Unclassified loans and advances</b>					
Agricultural Credit (Other than Short Term)	43,513,665,598	43,513,665,598	1%	435,136,657	36,180,930
CMSME Financing	46,210,324,815	46,210,324,815	1%	462,103,248	248,016,506
Consumer Financing (Other than Credit Card)	69,128,661,704	69,128,661,704	1%	691,286,617	752,945,267
Consumer Financing (Credit Card)	6,135,948,208	6,135,948,208	1%	61,359,482	67,374,148
Housing Finance	4,977,462,127	4,977,462,127	1%	49,774,621	53,213,239
Industrial Credit	146,076,153,917	146,076,153,917	1%	1,515,475,402	1,492,008,229
Other Credit	8,358,222,900	8,358,222,900	1%	83,582,229	115,382,419
Service Sector Credit	17,324,743,705	17,324,743,705	1%	173,247,437	152,273,669
Short Term Agri. Credit	8,400,942,180	8,400,942,180	1%	84,009,422	36,724,947
Staff Loan	1,609,778,857	1,609,778,857	1%	16,097,789	16,607,790
Trade & Commerce Sector Credit	14,724,996,561	14,724,996,561	1%	147,249,966	137,330,966
	<b>366,460,900,573</b>	<b>366,460,900,573</b>		<b>3,719,322,870</b>	<b>3,108,058,110</b>
<b>Special mention account</b>					
Agricultural Credit (Other than Short Term)	6,433,544	6,433,544	5%	321,677	177,503
CMSME Financing	2,601,949,326	2,601,949,326	5%	130,097,466	34,648,020
Consumer Financing (Other than Credit Card)	3,625,206,673	3,625,206,673	5%	181,260,334	194,314,944
Consumer Financing (Credit Card)	155,172,148	155,172,148	5%	7,758,607	9,793,037
Housing Finance	996,370,239	996,370,239	5%	49,818,512	50,932,603
Industrial Credit	12,442,620,162	12,442,620,162	5%	622,131,008	1,269,490,156
Other Credit, etc.	565,629	565,629	5%	28,281	958,107
Service Sector Credit	605,554,935	605,554,935	5%	30,277,747	41,193,544
Short Term Agri. Credit	509,591	509,591	5%	25,480	8,820
Trade & Commerce Sector Credit	2,937	2,937	5%	147	25,142,557
	<b>20,434,385,183</b>	<b>20,434,385,183</b>		<b>741,729,066</b>	
	<b>386,895,285,756</b>	<b>386,895,285,756</b>		<b>1,763,448,325</b>	<b>1,626,659,291</b>
<b>Sub-total General Provision [A]</b>				<b>5,482,771,195</b>	<b>4,734,717,401</b>
<b>Classified loans and advances</b>					
Substandard- Industrial Credit	343,774,597	3,530,636,984	20%	706,127,397	706,127,397
Substandard - CMSME Financing	300,197,337	52,246,935	20%	10,449,387	10,449,387
Substandard- Others	900,901,708	575,616,081	20%	115,123,216	115,123,216
Doubtful- Industrial Credit	3,483,722,883	11,060,600,549	50%	5,530,300,274	5,530,300,274
Doubtful - CMSME Financing	648,902,201	176,483,574	50%	88,241,787	88,241,787
Doubtful- Others	735,705,454	399,515,878	50%	199,757,939	199,757,939
Bad loss	24,810,335,820	19,118,800,000	100%	19,213,750,000	19,118,800,000
<b>Sub-total [B]</b>	<b>31,223,540,000</b>	<b>34,913,900,000</b>		<b>25,863,750,000</b>	<b>25,768,800,000</b>
<b>Total provision required - Main [A+B]</b>	<b>418,118,825,756</b>	<b>421,809,185,756</b>		<b>31,346,521,195</b>	<b>30,503,517,401</b>
<b>b.2) Off-shore Banking Unit</b>	<b>21,227,389,388</b>	<b>21,227,389,388</b>		<b>217,305,995</b>	<b>300,082,599</b>
<b>Total Total provision required [b.1+b.2]</b>	<b>439,346,215,144</b>	<b>443,036,575,144</b>		<b>31,563,827,190</b>	<b>30,803,600,000</b>
<b>b.1.1) Main Operation</b>					
Provision required				31,346,521,195	30,503,517,401
Provision maintained				35,970,992,823	33,969,668,794
Provision surplus (i)				4,624,471,628	3,466,151,393
<b>b.2) Off-shore Banking Unit</b>					
Provision required				217,305,995	300,082,599
Provision maintained				217,305,995	300,082,599
Provision surplus (ii)				-	-
<b>Provision surplus</b>					
Main Operation (i)				4,624,471,628	3,466,151,393
Off-shore Banking Unit (ii)				-	-
<b>Total provision surplus against loans and advances including bills purchased and discounted (i+ii)</b>				<b>4,624,471,628</b>	<b>3,466,151,393</b>

	31-Mar-26 Taka	31-Dec-25 Taka
<b>10. Fixed assets at cost or revalued amount including land, building, furniture and fixtures</b>		
<b>Main Operation [Note 10.1]</b>		
Total cost	32,911,965,617	32,407,529,947
Less: Accumulated depreciation	20,651,881,920	20,042,073,122
	<u>12,260,083,697</u>	<u>12,365,456,825</u>
<b>Off-shore Banking Unit</b>		
Total cost	152,393	151,730
Less: Accumulated depreciation	152,271	151,607
	<u>122</u>	<u>123</u>
<b>Total Fixed assets at cost or revalued</b>	<u>12,260,083,819</u>	<u>12,365,456,948</u>
<b>10.1 Fixed assets at cost or revalued amount including land, building, furniture and fixtures - Main Operation</b>		
Land	748,360,000	748,360,000
Building	451,621,997	440,465,772
Interior decoration	3,324,382,443	3,170,538,150
Furniture and fixtures	700,443,592	706,911,829
Other machinery and equipment	4,144,200,436	4,043,212,074
Computer equipment	7,782,408,971	7,596,144,899
Computer software	1,293,931,901	1,258,743,198
Motor vehicles	70,418,838	70,418,838
ATM Booth	1,729,375,796	1,705,913,544
ATM and Fast Track (ATM & Deposit Machine)	7,338,772,075	7,338,772,075
Right of use of asset - IFRS 16: lease	5,327,854,977	5,327,854,977
Books	194,591	194,591
	<u>32,911,965,617</u>	<u>32,407,529,947</u>
Less: Accumulated depreciation	20,651,881,920	20,042,073,122
	<u>12,260,083,697</u>	<u>12,365,456,825</u>
<b>11. Other assets</b>		
Main Operation [Note 11.1]	57,104,571,464	36,042,081,954
Off-shore Banking Unit	329,679	328,336
Less: Inter Bank transactions [Note 14]	(1,891,786)	(2,573,739)
	<u>57,103,009,357</u>	<u>36,039,836,551</u>
<b>11.1 Other assets - Main operation</b>		
Income generating other assets (Note 11.1.a)	-	-
Non-income generating other assets (Note 11.1.b)	57,104,571,464	36,042,081,954
	<u>57,104,571,464</u>	<u>36,042,081,954</u>
<b>11.1.a Income generating other assets</b>		
i) Investment in shares of subsidiary companies:		
In Bangladesh	-	-
Outside Bangladesh	-	-
	<u>-</u>	<u>-</u>
<b>11.1.b Non-income generating other assets</b>		
i) Stationery, stamps, printing materials in stock	760,747,035	547,140,844
ii) Advance rent and advertisement	789,611,339	797,278,370
iii) Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures and other income receivable	4,917,422,227	4,603,931,429
iv) Security deposits	128,974,106	128,002,106
v) Preliminary, formation and organization expenses, renovation/development expenses and prepaid expenses	3,027,073,701	3,195,346,387
vi) Branch adjustment (net)	-	-
vii) Suspense account	-	-
viii) Silver	1,455,087	3,969,361
ix) Others [Note 11.2]	-	-
	<u>47,479,287,969</u>	<u>26,766,413,457</u>
	<u>57,104,571,464</u>	<u>36,042,081,954</u>
<b>11.2 Break-up of others</b>		
Encashment of Sanchaya Patra (awaiting realization)	151,946,465	133,793,506
Advance tax [Note 11.2.1]	10,456,424,864	8,607,975,539
Deferred tax [Note 11.2.2]	12,593,983,958	12,247,035,191
Sundry assets [Note 11.2.3]	24,276,932,682	5,777,609,221
	<u>47,479,287,969</u>	<u>26,766,413,457</u>

	31-Mar-26 Taka	31-Dec-25 Taka
<b>11.2.1 Advance tax</b>		
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, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022 and 2023.. [Note 14.1.2 and 14.1.2.2]		
<b>11.2.2 Deferred tax</b>		
Opening balance (excluding remeasurement (loss)(OCI))	12,247,035,191	9,557,443,541
Add:Deferred tax assets/(liability) for the year other than OCI [Note 11.2.2.1]	346,948,767	2,689,591,650
Add:Deferred tax liability/(asset) arise from remeasurement (loss)(OCI)	-	-
Closing balance	<u>12,593,983,958</u>	<u>12,247,035,191</u>
<b>11.2.2.1 Detail calculation of deferred tax asset / (liability)</b>		
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]	8,570,018,387	8,539,483,225
Written down value of fixed assets as per Tax (Tax base) as of the balance sheet date (excluding value of land) [B]	<u>11,393,523,554</u>	<u>11,233,005,708</u>
Temporary timing difference in Accounting WDV and Tax WDV (excluding value of land) [B - A]	2,823,505,167	2,693,522,483
ii) Temporary timing difference in provision for other classified assets	2,928,741,430	3,115,741,430
iii) Deductible Temporary timing difference in specific provision for loans and advances including Special General Provision-Covid-19	27,555,161,875	26,632,947,846
iv) Temporary timing difference in provision for Gratuity	300,000,000	240,000,000
v) Deferred tax liability/(asset) arise due to actuarial valuation	(23,451,250)	(23,451,250)
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]	<u>33,583,957,222</u>	<u>32,658,760,509</u>
Effective tax rate [D]	37.50%	37.50%
Deferred tax asset / (liability) [ C X D]	<u>12,593,983,958</u>	<u>12,247,035,191</u>
Increase/(decrease) of Deferred tax asset for the period [Note 11.2.2]	<u>346,948,767</u>	<u>2,689,591,650</u>
<b>11.2.3 Sundry assets</b>		
Sundry debtors	128,486,037	95,618,722
Cash remittance	39,285,530	111,391,530
ATM Settlement and Others	<u>24,109,161,115</u>	<u>5,570,598,969</u>
	<u>24,276,932,682</u>	<u>5,777,609,221</u>
<b>11.A Non Banking Assets</b>		
Opening Balance	408,705,000	-
For the period	-	408,705,000
	<u>408,705,000</u>	<u>408,705,000</u>
<b>12. Borrowings from other banks, financial institutions and agents</b>		
Main Operation [Note 12.1]	10,328,961,727	10,152,831,586
Off-shore Banking Unit	17,542,590,439	26,184,920,016
Less: Inter Bank transactions [Note 6]	<u>(3,480,545,605)</u>	<u>(3,366,315,033)</u>
	<u>24,391,006,561</u>	<u>32,971,436,569</u>
<b>12.1 Borrowings from other banks, financial institutions and agents- Main operation</b>		
<b>a) In Bangladesh</b>		
Secured		
Pre/Re-finance from Bangladesh Bank		
Solar, Bio Gas and Effluent Treatment Plant	8,612,500	9,275,000
Expert Facilitation Pre-finance Fund (EFPF)	-	111,600,000
Low Income Group	-	-
Export Development Fund (EDF)	4,550,130,865	4,191,589,636
Small and Medium Enterprise (SME) [Note 12.2, 12.3]	2,935,880,000	2,960,522,083
Financial Sector Support Project (FSSP)	<u>334,338,362</u>	<u>379,844,867</u>
	7,828,961,727	7,652,831,586
Unsecured		
Call Money Borrowing: Other Bank	<u>2,500,000,000</u>	<u>2,500,000,000</u>
	<u>2,500,000,000</u>	<u>2,500,000,000</u>
	<u>10,328,961,727</u>	<u>10,152,831,586</u>
<b>b) Outside Bangladesh</b>	-	-
Total (a+b)	<u>10,328,961,727</u>	<u>10,152,831,586</u>

	31-Mar-26 Taka	31-Dec-25 Taka
<b>12.2 Small and Medium Enterprise (SME)</b>		
Refinance facility (ies) availed from Bangladesh Bank under the following schemes for Small and Medium Enterprises :		
Women Entrepreneur Fund [Note 12.3]	290,730,000	300,522,083
25,000 CRORE BB Fund	2,645,000,000	-
SMEDP-2 Fund	-	2,660,000,000
	<u>2,935,880,000</u>	<u>2,960,522,083</u>
<b>12.3 Assets pledged as security for liability</b>		
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]		
<b>13. Deposits and other accounts</b>		
<b>Main Operation [Note 13.1]</b>		
Current deposits and other accounts	239,202,973,363	222,047,786,072
Bills payable	4,615,294,004	5,795,690,181
Savings bank deposits	286,550,994,897	270,343,337,688
Term deposits	131,088,335,873	122,841,876,257
	<u>661,457,598,137</u>	<u>621,028,690,198</u>
<b>Off-shore Banking Unit</b>		
Current deposits and other accounts	993,375,350	1,015,127,509
Term deposits	13,263,253	14,025,878
	<u>1,115,179,803</u>	<u>1,137,263,644</u>
<b>Total Deposits and other accounts</b>	<u>662,572,777,940</u>	<u>622,165,953,842</u>
<b>13.1 Deposits and other accounts - Main Operation</b>		
Current deposits and other accounts		
Current deposits	161,620,832,658	153,225,115,581
Special notice deposits	48,580,989,727	50,327,655,767
Foreign currency deposits	2,691,574,476	2,961,264,375
Sundry deposits	26,309,576,502	15,533,750,349
	<u>239,202,973,363</u>	<u>222,047,786,072</u>
Bills payable		
Payment order	4,597,890,092	5,778,245,441
Demand draft	17,403,912	17,444,740
	<u>4,615,294,004</u>	<u>5,795,690,181</u>
Savings bank deposits		
	286,550,994,897	270,343,337,688
Term deposits		
Fixed deposits	100,445,085,595	93,655,832,536
Scheme and other deposits	30,139,857,198	28,701,607,044
Non resident foreign currency deposits	181,669,681	181,331,986
Resident foreign currency deposits	297,652,310	279,114,659
Monthly term deposits	24,071,089	23,990,032
	<u>131,088,335,873</u>	<u>122,841,876,257</u>
	<u>661,457,598,137</u>	<u>621,028,690,198</u>
<b>13.1.2 Segregation of deposits and other accounts</b>		
Other than inter-bank deposits	661,220,838,215	620,512,868,665
Inter-bank deposits [Note 13.3]	236,759,922	515,821,533
	<u>661,457,598,137</u>	<u>621,028,690,198</u>

		31-Mar-26	31-Dec-25			
		Taka	Taka			
<b>13.1.3</b>	<b>Details of inter-bank deposits</b>					
	In current deposits account					
	Al-Arafah Islami Bank PLC	2,110,213	2,110,213			
	Pubali Bank PLC	31,694	23,167			
	Bangladesh Development Bank PLC	12,342,944	12,814,348			
	Bangladesh Commerce Bank PLC	935,965	17,781,080			
	Rajshahi Krishi Unnayan Bank	874,245	874,245			
	Brac Bank PLC	2,000	42,395,466			
	City Bank PLC	78,447	254,332			
	Midland Bank PLC	34,962	4,835,062			
		<b>16,410,470</b>	<b>81,087,913</b>			
	In special notice deposits account					
	Janata Bank PLC	51,890	51,890			
	Dhaka Bank PLC	1,245,237	265,762			
	Prime Bank PLC	12,239,677	240,137			
	ICB Islami Bank PLC	129,694	129,694			
	Global Islami Bank PLC	178,527,420	426,699,271			
	Citizens Bank PLC	106,081	7,346,866			
	National Bank PLC	28,049,453	-			
		<b>220,349,452</b>	<b>434,733,620</b>			
		<b>236,759,922</b>	<b>515,821,533</b>			
<b>14.</b>	<b>Other liabilities</b>					
	Main Operation [Note 14.1]	89,526,773,489	82,924,525,219			
	Off-shore Banking Unit	551,338,291	775,849,404			
	Less: Inter Bank transactions [Note 11]	(1,891,786)	(2,573,739)			
		<b>90,076,219,994</b>	<b>83,697,800,884</b>			
<b>14.1</b>	<b>Other liabilities- Main operation</b>					
			<b>Notes</b>			
	Unclaimed Dividend Account	-	2,572,158	14.1.1	4,138,146	2,572,158
	Provision for expenses				8,373,989,256	6,934,037,832
	Contribution to Dutch-Bangla Bank PLC Employees' Superannuation Fund				76,000,000	60,000,000
	Contribution to Dutch-Bangla Bank PLC Employees' Gratuity Fund				300,000,000	240,000,000
	Net defined Benefit obligation- Employee's gratuity Fund			14.1.7	-	-
	Provision for interest on credit lines, refinance scheme and subordinated debt				527,470,459	725,590,682
	Branch adjustment (net)				317,560,394	1,069,117,032
	Provision for classified assets			14.1.2	2,928,741,430	3,115,741,430
	Provision for non banking assets				408,705,000	408,705,000
	Provision for taxation			14.1.3	17,223,798,877	14,872,066,428
	Accumulated provision for loans and advances including off-balance sheet exposures			14.1.4.1	36,790,992,823	34,715,518,794
	Cumulative balance of interest suspense account			14.1.5.1	18,097,935,038	16,254,035,293
	Start up Fund			14.1.6	391,213,451	391,213,451
	Risk Fund for fixed assets				121,198,042	116,447,259
	lease liability - IFRS-16				2,823,749,949	2,953,170,601
	CSR Fund				2,659,249	2,659,249
	Others				1,138,621,375	1,063,650,010
					<b>89,526,773,489</b>	<b>82,924,525,219</b>
<b>14.1.1</b>	<b>Unclaimed Dividend Account</b>					
	Opening balance				2,572,158	34,869,652
	Add: Dividend transferred by the Bank to the account during the period				748,431,381	748,431,381
	Less: Amount withdrawn by the Shareholders of the Bank from the account during the period				746,865,393	780,728,875
	Balance at the end of the period				<b>4,138,146</b>	<b>2,572,158</b>

	31-Mar-26 Taka	31-Dec-25 Taka
<b>14.1.2 Provision for classified assets</b>		
Provision for other classified assets [Note 14.1.2.1]	2,928,741,430	3,115,741,430
Provision for nostro accounts [Note 14.1.2.3]	-	-
	<u>2,928,741,430</u>	<u>3,115,741,430</u>
<b>14.1.2.1 Provision for other classified assets</b>		
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	3,115,741,430	1,996,841,430
Add: Provision made for the period	(187,000,000)	1,118,900,000
Closing balance [Note 14.1.2.2]	<u>2,928,741,430</u>	<u>3,115,741,430</u>
<b>14.1.2.2 Break up of provision for other classified assets</b>		
BIFC (Provision against placement of FDRs classified as Bad)	367,666,667	367,666,667
International Leasing (Provision against placement of FDRs classified as Bad)	90,000,000	90,000,000
Exim Bank and First Security Bank (Provision against placement of FDRs classified as Bad)	101,500,000	101,500,000
Beximco Green-Sukuk al Istisna'a (Provision against investment in bonds) [Note 8.5]	380,000,000	430,000,000
Provision for Investments in Shares	1,254,643,428	1,387,859,307
Legal expenses receivable	114,897,427	111,571,321
Protested bills receivable	420,133,284	420,173,284
Others	199,900,624	206,970,851
	<u>2,928,741,430</u>	<u>3,115,741,430</u>
<b>14.1.2.3 Provision for nostro accounts</b>		
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 unreconciled debit balance of nostro accounts:		
Opening balance	-	-
Add: Adjustment during the year	-	-
Closing balance	<u>-</u>	<u>-</u>
<b>14.1.3 Provision for taxation</b>		
<b>Current tax</b>		
Opening balance	14,872,066,428	10,921,926,277
Add: Provision made for the period [Note 14.1.3.1]	2,351,732,449	8,953,519,278
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
Closing balance [Note 14.1.3.2]	<u>17,223,798,877</u>	<u>14,872,066,428</u>
<b>14.1.3.1 Current tax - Provision for the period</b>		
	<u>On Taka</u>	<u>Tax rate</u>
Banking business income (calculated) *	6,227,975,300	37.50%
Add: Capital gain on share *	52,180,658	15.00%
Add: Dividend income *	42,073,062	20.00%
Less: Rebate on allowable CSR (calculated)	-	10.00%
Less: Provision kept	-	-
	<u>2,351,732,449</u>	<u>8,953,519,278</u>
* <b>Taxable Income</b> [Banking business income (calculated), Capital gain and Dividend income]	<u>6,270,048,362</u>	<u>26,349,616,427</u>

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, 2020, 2021, 2022 and 2023. [Note 11.2.1]

Final assessment of income tax for accounting years 2010, 2011 and 2012 are pending with Appellate Authorities. Full tax provision has been made in the accounts for the respective years based on the latest assessment orders made by the Deputy Commissioner of Taxes or Appellate Authorities.

	31-Mar-26 Taka	31-Dec-25 Taka
<b>14.1.4 Accumulated provision for loans and advances and Off-balance sheet exposures</b>		
Main Operation [Note 14.1.3.1]	36,790,992,823	34,715,518,794
Off-shore Banking Unit	217,305,995	300,082,599
	<b>37,008,298,818</b>	<b>35,015,601,393</b>
<b>14.1.4.1 Accumulated provision for loans and advances and Off-balance sheet exposures -Main Operation</b>		
<b>A. Specific provision for bad and doubtful loans and advances</b>		
Opening balance	26,632,947,846	21,065,500,593
Less: Fully provided debt written-off	(4,187,140)	358,705,810
Add: Recoveries of amounts previously written-off	450,954	3,918,789
Add: Specific provision for the period	917,575,935	5,922,234,274
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)]	<b>27,555,161,875</b>	<b>26,632,947,846</b>
<b>B. General provision</b>		
<b>General provision against unclassified loans and advances [i]</b>		
Opening balance	7,336,720,948	3,840,735,785
General provision for the period *	1,079,110,000	3,495,985,163
Provision held at the end of the period [Note 9.4(b)]	<b>8,415,830,948</b>	<b>7,336,720,948</b>
<b>Special General Provision-Covid-19 against deferred loans [ii]</b>		
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	-	-
Special general provision - Covid 19 for the year	-	-
Provision held at the end of the year [Note 9.9(b)]	-	-
<b>General provision against Off-balance sheet exposures [iii]</b>		
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	745,850,000	1,083,888,544
Add: Provision made for the period	74,150,000	(338,038,544)
Provision held at the end of the period [Note 14.1.4.4] **	<b>820,000,000</b>	<b>745,850,000</b>
<b>Accumulated general provision for loans and advances including deferred loans &amp; off-balance sheet exposures - Main Operation [B]</b>	<b>9,235,830,948</b>	<b>8,082,570,948</b>
<b>Accumulated provision (Specific &amp; General) for loans and advances including deferred loans &amp; off-balance sheet exposures -Main Operation [A+B]</b>	<b>36,790,992,823</b>	<b>34,715,518,794</b>
* <b>General provision made for the period against unclassified loans and advances [iv]</b>		
Main Operation [B.i]	1,079,110,000	3,495,985,163
Off-shore Banking Unit	(82,776,604)	36,088,813
	<b>996,333,396</b>	<b>3,532,073,976</b>
<b>14.1.4.2 Accumulated provision for loans and advances and Off-balance sheet exposures</b>		
Specific provision for bad and doubtful loans and advances-Main Operation [Note 14.1.4.1.A]	27,555,161,875	26,632,947,846
General provision against unclassified loans and advances-Main Operation [Note 14.1.4.1.B.i]	8,415,830,948	7,336,720,948
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]	820,000,000	745,850,000
General provision against unclassified loans and advances-Off-Shore Banking Unit [C]	217,305,995	300,082,599
	<b>37,008,298,818</b>	<b>35,015,601,393</b>
<b>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]</b>	<b>9,453,136,943</b>	<b>8,382,653,547</b>

	31-Mar-26 Taka	31-Dec-25 Taka
<b>14.1.4.4 Provision Surplus for General provision against Off-balance sheet exposures</b>		
General provision against Off-balance sheet exposures - Maintained [Note 14.1.4.1.B.iii]	820,000,000	745,850,000
General provision against Off-balance sheet exposures - Required	760,640,000	745,850,000
<b>Provision Surplus for General provision against Off-balance sheet exposures</b>	<b>59,360,000</b>	<b>-</b>
<b>14.1.5 Cumulative balance of interest suspense account</b>		
Opening balance	16,254,035,293	7,783,619,258
Add: Amount transferred to interest suspense account during the period	4,673,009,621	12,033,737,533
Less: Amount transferred from interest suspense account during the period	2,807,938,366	3,530,699,097
Less: Amount waived etc. during the period	21,171,510	32,622,401
<b>Balance at the end of the period</b>	<b>18,097,935,038</b>	<b>16,254,035,293</b>
<b>14.1.6 Cumulative balance of Start up Fund</b>		
Opening balance	391,213,451	294,736,677
Add: Fund made during the period/year	-	96,476,774
<b>Balance at the end of the period</b>	<b>391,213,451</b>	<b>391,213,451</b>
<b>15. Subordinated debt</b>		
<b>Subordinated debt - Taka 5,000,000,000</b>		
The Bank arranged a subordinated debt from five scheduled local banks for Taka 5,000,000,000 for a term of seven years to strengthen the Tier-2 capital as well as total capital of the Bank during December 2020 with the approval of Bangladesh Bank. The principal amount is repayable in five (5) equal installments with two years moratorium, last installment of which is payable on 14 December 2027.	2,000,000,000	2,000,000,000
The interest rate for the subordinated debt is approximately @ 9.00% p.a.		
<b>Subordinated debt - Taka 5,000,000,000</b>		
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.		
<b>Subordinated debt - Taka 12,000,000,000</b>		
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	12,000,000,000
The interest rate for the subordinated debt is approximately @ 12.80% p.a.		
<b>Total</b>	<b>19,000,000,000</b>	<b>19,000,000,000</b>

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.

	31-Mar-26	31-Dec-25
	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	9,667,011,390
16.2.1 Raising of capital		
The paid-up share capital of the Bank was raised in the following manner:		
<b>From the sponsor shareholders before IPO</b>		
By issuing of 1,800,000 ordinary shares of Taka 100 each	180,000,000	180,000,000
<b>Through Initial Public Offering (IPO)</b>		
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]		
<b>Bonus shares</b>		
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	878,819,210
	<b>9,667,011,390</b>	<b>9,667,011,390</b>

**\* 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 78,084,638,287 against the risk based capital requirement of Taka 58,600,324,675. As a result, there was a capital surplus of Taka 19,484,313,612 in risk based capital adequacy ratio as on 31 March 2026.

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

	31-Mar-26 Taka	31-Dec-25 Taka
Total assets (excluding off-balance sheet assets)	858,718,365,192	817,797,568,700
Total off-balance sheet assets	95,578,681,339	95,638,717,251
Total Risk weighted assets [RWA] against		
i. Credit Risk		
On-balance sheet	329,230,639,883	309,871,693,623
Off-balance sheet	24,689,718,088	27,597,731,278
	353,920,357,971	337,469,424,901
ii. Market Risk	39,333,121,679	37,491,031,518
iii. Operational Risk	75,549,117,749	61,301,793,746
<b>A) Total Risk weighted assets (RWA) [i+ii+iii]</b>	<b>468,802,597,399</b>	<b>436,262,250,165</b>
<b>B) Minimum Capital Requirement (MCR) with Capital Conservation Buffer (CCB) [12.5% of RWA]</b>	<b>58,600,324,675</b>	<b>54,532,781,271</b>
<b>C) Common Equity Tire 1 (CET1) capital</b>		
Paid-up share capital	9,667,011,390	9,667,011,390
Share premium	11,067,500	11,067,500
Statutory reserve	9,667,011,390	9,667,011,390
Dividend equalization account	1,766,827,195	1,766,827,195
Retained earnings (net off proposed cash dividend for the previous year, if any)	40,714,196,295	38,106,323,260
	61,826,113,770	59,218,240,735
Less : Other Intangible Assets (computer software)	378,086,008	363,809,817
Less : Deferred tax asset (95%)	9,816,526,418	9,487,987,670
	<b>51,631,501,344</b>	<b>49,366,443,248</b>
<b>D) Additional Tier-1 Capital</b>		
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	-	-
	-	-
<b>E) Tier 1 Capital [C+D]</b>	<b>51,631,501,344</b>	<b>49,366,443,248</b>
<b>F) Tier 2 Capital</b>		
General provision maintained against unclassified loans and off-balance sheet exposures [Note 14.1.3.2]	9,453,136,943	8,382,653,547
Subordinated debt capital	17,000,000,000	17,000,000,000
Assets revaluation reserves	-	-
Revaluation reserves of HTM securities	-	-
	26,453,136,943	25,382,653,547
Less: Revaluation Reserves for Fixed Assets and Securities	-	-
	<b>26,453,136,943</b>	<b>25,382,653,547</b>
<b>G) Total Eligible Regulatory Capital (Tier 1 and 2) [E+F]</b>	<b>78,084,638,287</b>	<b>74,749,096,795</b>
<b>Total capital surplus [G - B]</b>	<b>19,484,313,612</b>	<b>20,216,315,524</b>
<b>Capital to Risk Weighted Assets Ratio (CRAR):</b>		
Common Equity Tier-1 to RWA (C/A)*100	11.01%	11.32%
Tier-1 Capital to RWA (E/A)*100	11.01%	11.32%
Tier-2 Capital to RWA (F/A)*100	5.64%	5.82%
<b>Capital to Risk Weighted Assets Ratio (CRAR) (G/A)*100</b>	<b>16.66%</b>	<b>17.13%</b>

	31-Mar-26 Taka	31-Dec-25 Taka
<b>17. Share premium</b>		
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		
<b>18. Statutory reserve</b>		
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	9,667,011,390	9,193,048,174
Add: Transferred from profit during the period	-	473,963,216
Closing balance	<u>9,667,011,390</u>	<u>9,667,011,390</u>
<b>19. Other reserve</b>		
Revaluation reserve of HFT securities [Note 19.1]	-	-
	<u>-</u>	<u>-</u>
<b>19.1 Other reserve</b>		
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	<u>-</u>	<u>-</u>
<b>20. Dividend equalization account</b>		
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	<u>1,766,827,195</u>	<u>1,766,827,195</u>
<b>21. Assets revaluation reserve</b>		
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	<u>850,413,777</u>	<u>850,413,777</u>
<b>22. Revaluation reserve of HTM securities [Note 2.7.3(b)]</b>		
Opening balance	1,833,150	211,897,314
Add: Reserve transferred to Income Account during the period	-	(210,064,164)
Closing balance	<u>1,833,150</u>	<u>1,833,150</u>
<b>23. Contingent liabilities</b>		
Main Operation [Note 23.1]	95,578,681,339	95,638,717,251
Off-shore Banking Unit	-	-
	<u>95,578,681,339</u>	<u>95,638,717,251</u>

	31-Mar-26 Taka	31-Dec-25 Taka
<b>23.1 Contingent liabilities - Main Operation</b>		
a) Acceptances and endorsements	52,212,988,434	60,129,551,251
b) Letters of guarantee		
Local	6,094,486,505	6,119,833,543
Foreign	3,416,839	22,208,462
	<u>6,097,903,344</u>	<u>6,142,042,005</u>
c) Irrevocable letters of credit		
Local		
Cash	178,389,983	430,537,667
Usance	-	-
Back to back	6,193,572,844	5,532,234,282
	<u>6,371,962,827</u>	<u>5,962,771,949</u>
Foreign		
Cash	11,785,849,673	13,889,177,705
Usance	10,091,305,768	7,054,297,115
Back to back	2,386,151,543	1,792,268,154
	<u>24,263,306,984</u>	<u>22,735,742,974</u>
	<u>30,635,269,811</u>	<u>28,698,514,923</u>
d) Bills for collection		
Inward	-	-
Outward	-	-
	<u>-</u>	<u>-</u>
e) Forward Contract & others contingent liabilities		
Travelers' cheques	-	-
Forward Contract	6,058,018,700	96,213,772
Bangladesh Shanchaya Patra	-	-
Others	574,501,050	572,395,300
	<u>6,632,519,750</u>	<u>668,609,072</u>
Total (a+b+c+d+e)	<u>95,578,681,339</u>	<u>95,638,717,251</u>
<b>24. Retained Earnings</b>		
Main Operation [Note 24.1]	38,263,617,850	35,824,799,118
Off-shore Banking Unit	2,450,578,445	2,281,524,142
	<u>40,714,196,295</u>	<u>38,106,323,260</u>
<b>24.1 Retained Earnings-Main Operation</b>		
Balance at 1 January	35,824,799,118	28,805,001,912
Dividend paid for previous year's	-	(878,819,218)
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)
Remeasurments gain/(loss) of defined benefits liability/assets	-	-
Transfer to Start up Fund [Note 14.1.5]	-	(96,476,774)
Retained surplus for the current year	2,438,818,732	8,873,912,408
Closing balance	<u>38,263,617,850</u>	<u>35,824,799,118</u>
<b>24.2 Calculation of Earnings Per Share (EPS)</b>	<b>31-Mar-26</b>	<b>31-Mar-25</b>
	Taka	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]	2,607,873,035	885,071,720
Number of ordinary shares outstanding [denominator] *	966,701,139	966,701,139
Earnings Per Share	<u>2.70</u>	<u>0.92</u>
<b>24.3 Calculation of Net Asset Value (NAV) Per Share</b>		
Total Shareholders Equity [numerator]	62,678,360,697	52,377,464,159
Number of ordinary shares outstanding [denominator]*	966,701,139	966,701,139
Net Asset Value (NAV) Per Share	<u>64.84</u>	<u>54.18</u>
<b>24.4 Net Operating Cash Flow Per Share (NOCFPS) [Note 47.1, 47.2]</b>		
Net cash from operating activities [numerator]	3,908,940,371	33,736,182,541
Number of ordinary shares outstanding [denominator]*	966,701,139	966,701,139
Net operating cash flow per share (NOCFPS) for the period	<u>4.04</u>	<u>34.90</u>
Net operating cash flow per share (NOCFPS) for the quarter	<u>(5.47)</u>	<u>(3.83)</u>

\* 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]

		31-Mar-26 Taka	31-Mar-25 Taka
25.	<b>Particulars of profit and loss account</b>		
	<b>Income</b>		
	Interest, discount and other similar income	26	10,494,746,583
	Dividend income	28	42,073,062
	Gains less losses arising from investment securities	28	6,532,693,452
	Capital gain on sales of government securities	28	-
	Fees, commission and brokerage	29.1.1	214,901,755
	Gains less losses arising from dealing in foreign currencies	29.1.2	233,589,844
	Income from non-banking assets		-
	Other operating income	30	1,627,579,114
	Profit less losses on interest rate changes		-
			<b>19,145,583,810</b>
	<b>Expenses</b>		
	Interest, fee and commission	27	5,678,053,612
	Directors' fees	39	887,000
	Administrative expenses	31	4,095,155,619
	Other operating expenses	42	2,337,690,582
	Depreciation on banking assets	41	620,080,949
			<b>12,731,867,762</b>
	Profit before provision		<b>6,413,716,048</b>
26.	<b>Interest income</b>		
	Main Operation [Note 26.1]	10,010,431,076	10,031,830,317
	Off-Shore Banking Unit	484,315,507	451,668,929
	Less: Inter Bank transactions [Note 27]	0	(16,039,414)
		<b>10,494,746,583</b>	<b>10,467,459,832</b>
26.1	<b>Interest income - Main Operation</b>		
	Interest on loans and advances		
	House building loan	142,488,682	175,133,472
	Transport loan	44,743,028	42,900,535
	Term loan - industrial	2,493,068,919	2,689,698,595
	Term loan - others	1,066,733,331	859,700,290
	Secured overdraft	785,163,630	700,263,931
	Cash credit	803,903,250	743,891,824
	Payment against document - cash	2,401,034	6,729,868
	Payment against document EDF- others	64,537,918	39,362,096
	Loan against trust receipts	205,538,463	242,442,668
	Export cash credit	47,037,009	55,150,695
	Loan against accepted bills	61,325,087	122,576,121
	Staff loan	9,240,871	17,256,213
	SME and consumer finance	3,986,700,089	3,504,994,018
		<b>9,712,881,311</b>	<b>9,200,100,326</b>
	Interest on balance with other banks and financial institutions		
	Fixed deposits	105,562,500	90,384,722
	Special notice deposits	172,826	201,739
	Nostro accounts	2,891,094	396,040
	Money at call on short notice, etc	188,923,345	740,747,490
		<b>297,549,765</b>	<b>831,729,991</b>
		<b>10,010,431,076</b>	<b>10,031,830,317</b>

	31-Mar-26 Taka	31-Mar-25 Taka
<b>27. Interest paid on deposits and borrowings etc.</b>		
Main Operation [Note 27.1]	5,278,079,371	5,423,217,007
Off-shore Banking Unit	399,974,241	377,887,101
Less: Inter Bank transactions [Note 26]	0	(16,039,414)
	<u>5,678,053,612</u>	<u>5,785,064,694</u>
<b>27.1 Interest paid on deposits and borrowings - Main Operation</b>		
Interest paid on deposits [Note 27.2]	4,458,927,741	3,055,922,768
Interest paid on borrowings [Note 27.3]	819,151,630	2,367,294,239
	<u>5,278,079,371</u>	<u>5,423,217,007</u>
<b>27.2 Interest paid on deposits</b>		
Savings deposits	1,068,884,520	890,301,354
Special notice deposits	797,664,808	506,504,224
Fixed deposits	2,552,807,389	1,611,452,922
Non-resident foreign currency deposits	35,960,866	45,052,870
Resident foreign currency deposits	3,520,023	2,519,885
Monthly term deposits	90,135	91,513
	<u>4,458,927,741</u>	<u>3,055,922,768</u>
<b>27.3 Interest paid on borrowings</b>		
Interest on borrowing - call loan and term loan	63,466,667	101,082,778
Interest on credit lines	-	-
Interest paid on subordinated debt	586,479,452	476,070,685
Interest on borrowing under REPO and Re-financing facilities with Bangladesh Bank	166,248,656	1,787,047,932
Interest on borrowing under REPO with other banks	2,956,855	3,092,844
	<u>819,151,630</u>	<u>2,367,294,239</u>
<b>28. Investment income</b>		
Dividend on shares	42,073,062	73,907,482
Interest on treasury bills, bonds and debentures		
Interest on treasury bills and bonds	6,138,190,054	1,903,166,769
Capital gain on sales of government securities	52,180,658	2,208,114,100
Interest on reverse REPO with other banks	18,684,192	13,273,973
Interest on subordinated bonds	323,638,548	363,661,644
	<u>6,532,693,452</u>	<u>4,488,216,486</u>
Gain on sale of shares	-	104,108,199.00
	<u>6,574,766,514</u>	<u>4,666,232,167</u>
<b>29. Commission, exchange and brokerage</b>		
Commission [Note 29.1]	214,901,755	259,703,655
Exchange earnings [Note 29.2]	233,589,844	625,692,512
	<u>448,491,599</u>	<u>885,396,167</u>

	31-Mar-26	31-Mar-25
	Taka	Taka
<b>29.1 Commission</b>		
Commission on Remittances-Local	1,686,041	1,820,355
Commission on Remittances-Foreign	-	5,651
Commission on Letter of Credit-Import	98,583,137	114,403,447
Commission on Letter of Credit-Export	84,259,480	111,106,865
Commission on Export Bills	1,907,392	2,317,312
Commission on Letter of Guarantee	8,769,809	11,438,302
Commission on Sale of Government Saving Instruments	8,052,226	14,733,748
Commission on Banker to the issue & underwriting	-	-
Other Commission	11,643,670	3,877,975
	<u>214,901,755</u>	<u>259,703,655</u>
<b>29.2 Exchange earnings</b>		
Exchange earnings from treasury dealings, etc. (net)	223,630,692	435,061,664
Revaluation gain on foreign currency (net)	9,959,152	190,630,848
	<u>233,589,844</u>	<u>625,692,512</u>
<b>30. Other operating income</b>		
Main Operation [Note 30.1]	1,625,174,240	1,633,428,286
Off-shore Banking Unit	2,404,874	3,764,741
	<u>1,627,579,114</u>	<u>1,637,193,027</u>
<b>30.1 Other operating income - Main Operation</b>		
Charges for service	29,042,973	23,314,746
Income from IT service	1,131,225,292	1,150,034,821
Recoveries from client	58,953,847	57,393,884
Service charges on deposit accounts	465,021	570,810
Income from Export-Import	12,445,545	9,669,393
Examination and appraisal fees	3,000	80,000
Document handling charges-Export	85,500	144,085
Locker Rent	1,174,500	1,896,500
Gain on sale of fixed assets [Note 30.2]	382,866	1,686,403
Income from Mobile and Agent Banking Services	344,390,703	347,554,020
Other earning	47,004,993	41,083,624
	<u>1,625,174,240</u>	<u>1,633,428,286</u>
<b>30.2 Gain on sale of fixed assets</b>		
Some impaired items of fixed assets were sold during the period as under:		
Gain on sale of fixed assets [Note 30.3]	382,866	1,686,403
	<u>382,866</u>	<u>1,686,403</u>
<b>30.3 Calculation of income from sale of fixed assets</b>		
Sale proceeds [A]	410,714	2,197,284
Cost price of the sold items	10,299,999	74,390,319
Less: Accumulated depreciation	10,272,151	73,879,438
Written down value [B]	27,848	510,881
Net gain [A - B]	<u>382,866</u>	<u>1,686,403</u>

31. Administrative expenses		31-Mar-26 Taka	31-Mar-25 Taka
	Notes		
Salary and allowances	32	2,339,924,229	2,148,858,946
Rent, taxes, insurance, electricity, etc.	34	681,608,904	617,068,733
Legal expenses	35	1,683,029	956,216
Postage, stamp, telecommunications, etc.	36	152,084,325	127,935,079
Stationery, printings, advertisements etc.	37	484,177,787	417,795,743
Managing Director & CEO's salary and allowances	38	5,431,071	6,015,000
Auditors' fees	40	857,500	100,000
Repair and maintenance	41	429,388,774	370,612,868
		<u>4,095,155,619</u>	<u>3,689,342,585</u>
<b>32. Salary and allowances</b>			
Main Operation [Note 32.1]		2,339,569,398	2,148,639,668
Off-shore Banking Unit		354,831	219,278
		<u>2,339,924,229</u>	<u>2,148,858,946</u>
<b>32.1 Salary and allowances-Main Operation</b>			
Basic salary		874,943,799	840,862,917
House rent allowance		439,914,796	426,482,347
Conveyance allowance		370,250,677	341,521,250
Other allowances		106,900,759	92,816,743
Bank's contribution to provident fund		84,414,573	77,694,131
Medical expenses		95,682,409	103,028,692
Bonus		291,462,385	256,233,588
Gratuity		60,000,000	8,000,000
Superannuation		16,000,000	2,000,000
		<u>2,339,569,398</u>	<u>2,148,639,668</u>
<b>33. Number of employees and remuneration thereof</b>			
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 12,135 as at 31 March 2026 compared to 12,922 as at 31 March 2025.			
<b>34. Rent, taxes, insurance, electricity, etc.</b>			
Rent			
Office premises		383,430,870	351,615,354
ATM Booths and other installations		204,865,743	194,997,630
Less: Rent expenses adjusted for IFRS-16		(186,198,546)	(188,630,952)
		<u>402,098,067</u>	<u>357,982,032</u>
Rates and taxes			
Rates		729,000	1,283,930
Taxes		2,204,497	4,286,960
		<u>2,933,497</u>	<u>5,570,890</u>
Insurance			
Cash		21,890,433	19,230,111
Vehicles		2,471,655	2,890,177
Deposits		105,018,737	80,999,338
Staff		-	-
Other properties		5,057,274	7,610,831
		<u>134,438,099</u>	<u>110,730,457</u>
Electricity and sanitation			
Light and power		138,661,066	139,411,561
Water and sewerage		3,303,529	3,182,243
Utilities		174,646	191,550
		<u>142,139,241</u>	<u>142,785,354</u>
		<u>681,608,904</u>	<u>617,068,733</u>
<b>35. Legal expenses</b>			
Legal expenses		1,683,029	956,216
		<u>1,683,029</u>	<u>956,216</u>

	31-Mar-26 Taka	31-Mar-25 Taka
36. Postage, stamp, telecommunications, etc.		
Main Operation [Note 36.1]	152,084,325	127,935,079
Off-shore Banking Unit	-	-
	<u>152,084,325</u>	<u>127,935,079</u>
36.1 Postage, stamp, telecommunications, etc.-Main Operation		
Postage	11,161,483	11,295,521
Telephone	6,398,760	5,437,949
Radio link	111,052,703	96,000,000
Swift, Reuters, internet, etc.	23,471,379	15,201,609
	<u>152,084,325</u>	<u>127,935,079</u>
37. Stationery, printings, advertisements etc.		
Printing and stationery:		
Printed stationery	33,803,502	22,814,805
Security stationery	30,505,904	26,248,238
Petty stationery	23,268,381	21,746,175
	87,577,787	70,809,218
Publicity and advertisement	396,600,000	346,986,525
	<u>484,177,787</u>	<u>417,795,743</u>
38. Managing Director & CEO's salary and allowances		
Basic salary	3,239,286	3,150,000
House rent allowance	510,714	600,000
House maintenance	332,143	600,000
Bank's contribution to provident fund	127,500	315,000
Other allowances	60,714	150,000
Leave fare assistance	60,714	150,000
Bonus	1,100,000	1,050,000
	<u>5,431,071</u>	<u>6,015,000</u>
39. Directors' fees		
Honorarium for attending meeting	887,000	506,900
Incidental expenses for attending meeting	-	-
	<u>887,000</u>	<u>506,900</u>
40. Auditors' fees		
Statutory annual audit fees	800,000	100,000
Special audit fees	57,500	-
Fees for various certification	-	-
	<u>857,500</u>	<u>100,000</u>
41. Depreciation and repair of bank's assets		
Depreciation on fixed assets including building, furniture and fixtures		
Main Operation [Note 41.1]	620,080,949	643,718,970
Off-shore Banking Unit	-	-
	<u>620,080,949</u>	<u>643,718,970</u>
Repair and maintenance		
Main Operation [Note 41.2]	429,388,774	370,612,868
Off-shore Banking Unit	-	-
	<u>429,388,774</u>	<u>370,612,868</u>
	<u>1,049,469,723</u>	<u>1,014,331,838</u>

	31-Mar-26 Taka	31-Mar-25 Taka
<b>41.1 Depreciation on fixed assets including land, building, furniture and fixtures - Main Operation</b>		
Land	-	-
Building (including lease hold property)	2,799,394	2,715,259
Interior decoration	60,248,212	51,866,253
Furniture and fixtures	10,777,649	9,928,856
Other machinery and equipment	69,326,630	67,010,103
Computer equipment	127,324,667	149,801,624
Computer software	20,912,512	18,626,119
Motor vehicles	538,691	-
ATM Booth	21,718,029	22,499,948
ATM and Fast Track (ATM & Deposit Machine)	160,683,424	163,036,924
Right of use of assets IFRS-16: lease	145,751,741	158,233,884
Books	-	-
	<u>620,080,949</u>	<u>643,718,970</u>
<b>41.2 Repair and maintenance - Main Operation</b>		
Premises	128,674,886	218,153,805
Vehicles	24,129,475	26,363,827
Computers	276,584,413	126,095,236
	<u>429,388,774</u>	<u>370,612,868</u>
<b>42. Other expenses</b>		
Main Operation [Note 43.1]	2,337,576,972	2,436,234,611
Off-shore Banking Unit	113,610	1,259,660
	<u>2,337,690,582</u>	<u>2,437,494,271</u>
<b>42.1 Other expenses- Main Operation</b>		
Entertainment expenses	28,676,906	25,858,126
Fuel and lubricant	41,072,372	27,714,436
Subscription and donations	46,022,328	45,771,938
Casual wages and allowances	683,417,033	688,006,249
Travelling expenses and allowances	59,182,854	11,436,954
Petty conveyance	12,784,629	13,016,152
News papers, periodicals, learning materials etc.	409,604	457,179
Crockeries	309,839	375,304
Debit and Credit Card expenses	375,963,375	232,522,704
ATM expenses	-	-
Tele Banking Expenses	80,700,001	86,365,760
Cash carrying charges	20,196,172	18,492,332
ATM cash replenishment charges	180,700,000	156,231,885
Security service charges		
Recruitment, training, seminar and workshop	6,901,438	11,028,667
Service charge on nostro account and others	30,926,624	27,676,163
Consultancy fees	24,431,692	25,711,744
Business promotion expenses	35,921,584	44,691,424
Other operational expenses	45,000,000	54,990,000
Business development expenses	295,918,782	377,981,036
Finance cost for right of use of asset - IFRS-16: lease	43,491,015	50,626,397
Laundry and cleaning	34,235	35,153
Other expenses for Mobile Banking Services	285,593,098	276,487,071
Other expenses for Agent Banking Services	38,552,700	247,504,548
Miscellaneous	1,255,691	13,145,889
	<u>2,337,576,972</u>	<u>2,436,234,611</u>

	31-Mar-26 Taka	31-Mar-25 Taka
<b>43. Receipts from other operating activities</b>		
Other operating income [Note 30]	1,627,579,114	1,637,193,027
Less: Income from sale of fixed assets (net)	382,866	1,686,403
	<u>1,627,196,248</u>	<u>1,635,506,624</u>
Exchange earnings (net) [Note 29.2]	233,589,844	625,692,512
	<u>1,860,786,092</u>	<u>2,261,199,136</u>
<b>44. Payments for other operating activities</b>		
Expenses for the year	2,455,761,234	2,259,855,346
Add: Opening accrued expenses	6,933,242,149	1,856,839,864
Add: Closing advance expenses	789,611,339	523,890,171
Less: Closing accrued expenses	8,386,103,957	1,838,672,871
Less: Opening advance expenses	797,278,370	546,110,497
	<u>995,232,395</u>	<u>2,255,802,013</u>
<b>45. Increase/(decrease) of other assets</b>		
Closing other assets		
Security deposits	128,974,106	28,183,300
Suspense account	1,455,087	16,362,067
Branch adjustment (net)	-	-
Encashment of Sanchaya Patra (awaiting realization)	151,946,465	298,105,743
Sundry debtors	128,486,037	163,765,579
Cash remittance	39,285,530	2,946,957,800
Others	24,109,162,458	14,013,471,100
	<u>24,559,309,683</u>	<u>17,466,845,589</u>
Opening other assets		
Security deposits	128,002,106	27,959,111
Suspense account	3,969,361	834,216
Branch adjustment (net)	-	-
Encashment of Sanchaya Patra (awaiting realization)	133,793,506	270,716,791
Sundry debtors	95,618,722	123,249,859
Cash remittance	111,391,530	12,500,000
Others	5,570,598,969	8,573,621,362
	<u>6,043,374,194</u>	<u>9,008,881,339</u>
	<u>18,515,935,489</u>	<u>8,457,964,250</u>
<b>46. Increase/(decrease) of other liabilities</b>		
Closing other liabilities		
Branch adjustment (net)	317,560,394	4,448,976,265
Cumulative balance of interest suspense account	18,097,935,038	9,843,765,619
Revaluation reserve for HTM securities	1,833,150	96,119,302
Revaluation reserve for HFT securities	-	-
Risk Fund for fixed assets	121,198,042	89,417,017
Liability for lease hold property	2,823,749,949	3,310,221,398
CSR Fund	2,659,249	7,147,628
Others	1,138,621,375	887,811,047
	<u>22,503,557,197</u>	<u>18,683,458,275</u>
Opening other liabilities		
Branch adjustment (net)	1,069,117,032	3,232,809,373
Cumulative balance of interest suspense account	16,254,035,293	7,783,619,258
Revaluation reserve for HTM securities	1,833,150	211,897,314
Revaluation reserve for HFT securities	-	-
Net defined fenifit - Employee Gratuity Fund	-	-
Risk Fund for fixed assets	116,447,259	82,019,177,00
Liability for lease hold property	2,953,170,601	3,425,827,774
CSR Fund	2,659,249	7,895,463
Others	1,063,650,010	396,054,997
	<u>21,460,912,594</u>	<u>15,140,123,356</u>
	<u>1,042,644,603</u>	<u>3,543,334,919</u>

	31-Mar-26	31-Mar-25
	Taka	Taka
<b>47.1 Reconciliation between Operating profit of the Bank and Cash flows from operating activities</b>		
Profit before provision	6,413,716,048	5,100,153,773
Depreciation on fixed assets	620,080,949	643,718,970
Gain/loss on sale of fixed assets	(382,866)	(1,686,403)
Adjustment of provision for loans and advances	450,954	693,955
Increase of interest receivable	25,361,983	(665,075,052)
Increase of interest payable	1,013,774,317	1,589,325,382
Increase of accrued expenses	1,515,951,424	(61,893,308)
Increase of advance expenses	(37,666,474)	(310,845,349)
Advance tax paid	(1,848,449,325)	(915,660,383)
<i>Operating profit before changes in operating assets and liabilities</i>	<u>7,702,837,010</u>	<u>5,378,731,585</u>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Statutory deposits	-	-
Purchase /sale of trading securities	(27,923,586,206)	(22,356,750,375)
Loans and advances to other banks	-	-
Loans and advances to customers	11,067,916,257	13,885,720,366
Other assets	(18,515,935,489)	(8,457,964,250)
Deposits from other banks	(279,061,611)	5,287,462
Deposits from customers	39,456,234,685	63,937,315,338
Other liabilities account of customers	(8,642,108,877)	(22,199,492,505)
Other liabilities	1,042,644,603	3,543,334,919
<i>Net cash from operating activities</i>	<u>3,908,940,371</u>	<u>33,736,182,541</u>
	<u>4.04</u>	<u>34.90</u>
<b>47.2 Net operating cash flow per share (NOCFPS) [Note 24.4]</b>		
<b>47.3 Net operating cash flow per share (NOCFPS) increase/(decrease) mainly due to</b>		
<i>Increase/(decrease) in operating cash flow</i>		
	<u>Difference from previous period</u>	
Interest receivable	690,437,035	25,361,983
Increase of accrued expenses	1,577,844,732	1,515,951,424
Purchase /sale of trading securities	(5,566,835,831)	(27,923,586,206)
Loans and advances to customers	(2,817,804,110)	11,067,916,257
Other assets	(10,057,971,239)	(18,515,935,489)
Deposits from customers	(24,481,080,654)	39,456,234,685
Other liabilities account of customers	13,557,383,628	(8,642,108,877)
Other liabilities	(2,500,690,317)	1,042,644,603
<b>Total</b>	<u>(29,598,716,755)</u>	<u>27,625,195,134</u>
	<u>31-Mar-26</u>	<u>31-Dec-25</u>
	Taka	Taka
<b>48. Cash and cash-equivalents</b>		
Main Operation [Note 48.1]	66,724,427,040	67,720,039,784
Off-shore Banking Unit	431,967,789	122,959,069
Less: Inter Bank transactions [Note 6]	(3,480,545,605)	(3,366,315,033)
	<u>63,675,849,224</u>	<u>64,476,683,820</u>
<b>48.1 Cash and cash-equivalents - Main Operation</b>		
Cash in hand (including foreign currencies)	28,665,172,935	26,123,787,630
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	24,777,078,814	30,137,375,149
Balance with other banks and financial institutions	13,257,911,391	11,427,449,505
Prize bonds	24,263,900	31,427,500
Money at call on short notice	-	-
	<u>66,724,427,040</u>	<u>67,720,039,784</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 18(2) of the Bank Companies Act, 1991	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, 28 April 2026